

Report of Operations

Run: 06/11/2024

As of: 05/31/2024

Kelly Community FCU

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	Number:	Amount:		Number:	Amount:
1. Delinquent Loans:			10. Share Breakdown by Maturity:		
A. 2 to less than 6 months	13	427,508.64	A. Share Certificates		
B. 6 to less than 12 months	2	71,947.60	One Year or Less		50,067,279.54
C. 12 months and over	1	15,932.85	More than One Year		2,604,529.68
D. Other Projected Losses	0	0.00	Total Share Certificates		52,671,809.22
E. Subtotal of A, B & C	16	515,389.09	B. Share Drafts		
F. Delinquency Ratio		0.43%	One Year or Less		25,918,985.72
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		25,918,985.72
2 months delinquent	4592	118,818,429.79	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans			One Year or Less		8,442,735.02
	4608	119,333,818.88	More than One Year		1,156,720.91
<hr style="border-top: 1px dashed red;"/>			Total IRA/KEOGH & Retirements		9,599,455.93
4. A. Loans made month to date			D. All Other Shares		
B. Loans made year to date	772	15,396,163.75	One Year or Less		61,915,685.39
C. Loans made last year	1,685	45,528,480.15	More than One Year		0.00
D. Loans made since organization	155,949	990,383,336.15	Total All Other Shares		61,915,685.39
E. Number of Borrowers	3,405		E. Total Shares		150,105,936.26
<hr style="border-top: 1px dashed red;"/>			11. Key Balance Sheet Statistics:		
5. A. Charge Offs this month			A. Cash		995,833.57
B. Charge Offs this year		44,461.06	B. Cash Equivalents		19,925,224.70
C. Charge Offs since organization		230,169.83	C. Total Investments		43,723,186.89
<hr style="border-top: 1px dashed red;"/>			D. Total Loans		119,333,818.88
6. A. Recoveries this Month			E. Total Assets		170,681,578.20
B. Recoveries this Year		1,742.78	F. Total Shares		150,105,936.26
C. Recoveries since organization		13,005.14	G. Total Capital		19,888,656.93
<hr style="border-top: 1px dashed red;"/>			12. User-Defined Statistical Information		
7. Net Charge-Off/Avg Loan Ratio			A. Primary & Joint SSN Count	12,601	
		0.439%	B. Number of Accounts	10,456	
<hr style="border-top: 1px dashed red;"/>			C. Number of Opened Accounts	111	
8. A. Potential Members			D. Number of Closed Accounts	58	
B. Market Penetration		233,479	E. Number of F-Time Empl	42	
<hr style="border-top: 1px dashed red;"/>			F. Number of P-Time Empl		
9. A. Number of Members					
B. Closed Members	9,843				
C. New Members	51				
D. Net Change in Membership	99				
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This statement and the related statements are certified as true and correct to the best knowledge and belief of the undersigned, and present fairly the financial position and the results of operations for the periods covered.

Y Salgado
 YVONNE SALGADO

06-11-2024
 DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	52.90	63,126,251.72
Unsecured Loans	3.32	3,965,672.88
New Vehicle Loans	12.73	15,195,454.72
Used Vehicle Loans	25.61	30,556,639.14
Contra-Auto Referral Costs		
Other Real Estate	1.73	2,058,862.30
All Other Loans	2.66	3,170,905.25
Mortgage Loan for Resale		
Credit Card Loans	1.06	1,260,032.87