

Report of Operations

Run: 07/10/2024

As of: 06/30/2024

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	21	499,158.09	A. Share Certificates		
B. 6 to less than 12 months	3	91,319.05	One Year or Less		52,813,432.24
C. 12 months and over	1	13,586.53	More than One Year		2,653,970.91
D. Other Projected Losses	0	0.00	Total Share Certificates		55,467,403.15
E. Subtotal of A, B & C	25	604,063.67	B. Share Drafts		
F. Delinquency Ratio		0.50%	One Year or Less		26,089,303.14
<hr style="border-top: 1px dashed red;"/>			More than One Year		0.00
2. Current and less than			Total Share Drafts		26,089,303.14
2 months delinquent	4686	119,769,707.32	C. IRA/KEOGH & Retirement Accounts		
3. Total Loans	4711	120,373,770.99	One Year or Less		8,385,299.57
<hr style="border-top: 1px dashed red;"/>			More than One Year		1,111,680.61
4. A. Loans made month to date	215	3,586,446.42	Total IRA/KEOGH & Retirements		9,496,980.18
B. Loans made year to date	987	18,982,610.17	D. All Other Shares		
C. Loans made last year	1,685	45,528,480.15	One Year or Less		60,685,397.19
D. Loans made since organization	156,164	993,969,782.57	More than One Year		0.00
E. Number of Borrowers	3,439		Total All Other Shares		60,685,397.19
<hr style="border-top: 1px dashed red;"/>			E. Total Shares		151,739,083.66
5. A. Charge Offs this month		24,271.38	11. Key Balance Sheet Statistics:		
B. Charge Offs this year		254,441.21	A. Cash		1,100,493.91
C. Charge Offs since organization		6,399,717.63	B. Cash Equivalents		20,215,357.41
<hr style="border-top: 1px dashed red;"/>			C. Total Investments		44,754,493.77
6. A. Recoveries this Month		959.67	D. Total Loans		120,373,770.99
B. Recoveries this Year		13,964.81	E. Total Assets		173,103,395.45
C. Recoveries since organization		476,060.42	F. Total Shares		151,739,083.66
<hr style="border-top: 1px dashed red;"/>			G. Total Capital		19,898,724.52
7. Net Charge-Off/Avg Loan Ratio		0.404%	12. User-Defined Statistical Information		
<hr style="border-top: 1px dashed red;"/>			A. Primary & Joint SSN Count	12,594	
8. A. Potential Members		233,479	B. Number of Accounts	10,452	
B. Market Penetration		4%	C. Number of Opened Accounts	84	
<hr style="border-top: 1px dashed red;"/>			D. Number of Closed Accounts	88	
9. A. Number of Members	9,844		E. Number of F-Time Empl	36	
B. Closed Members	75		F. Number of P-Time Empl		
C. New Members	76				
D. Net Change in Membership	1				

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

07/12/2024

 DATE

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13. Loan Classification	% of Total	Balance
1st Mortgage Loans	52.32	62,982,450.51
Unsecured Loans	3.40	4,095,891.35
New Vehicle Loans	12.89	15,521,420.48
Used Vehicle Loans	25.64	30,866,269.08
Contra-Auto Referral Costs		
Other Real Estate	1.80	2,161,197.28
All Other Loans	2.86	3,446,670.85
Mortgage Loan for Resale		
Credit Card Loans	1.08	1,299,871.44