

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Dec 2021

Assets

Cash

Checking Account	8,178,098.71
Change Fund	1,277,377.15
Petty Cash	0.00
Total Cash:	<u>\$9,455,475.86</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	1,009,339.26
Commercial Banks	18,074,000.00
S & L	210,938.85
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	5,348,737.16
Asset Balancing Account	0.00
Total Investments:	<u>\$24,755,515.27</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$24,755,515.27</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	16,543,833.73
2nd Mortgage Loans - Fixed	1,334,013.69
Home Equity	385,880.93
1st Mortgage Loans - Adj Rate	73,658.90
2nd Mortgage Loans - Adj Rate	3,680,408.22
Other Real Estate Loans	322,220.00
Total Real Estate Loans:	<u>\$22,340,015.47</u>

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	<u>Dec 2021</u>
Line of Credit Loans	
Line Of Credit - OD	8,033.19
Line Of Credit - CC	272,279.11
Total Line of Credit Loans:	<u>\$280,312.30</u>
Other Loans	
Share Secured Loans	57,329.95
Unsecured Loans	902,909.97
Motor Vehicle Loans - New	4,098,806.97
Commercial Loans	7,357,826.85
Other Loans	559,152.37
Motor Vehicle Loans - Used	13,312,595.78
Total Other Loans:	<u>\$26,288,621.89</u>
Total Loans:	<u>\$48,908,949.66</u>
Allowance for Loan Loss	(382,000.00)
Net Total Loans	<u>\$48,526,949.66</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,853,457.00
Furniture & Fixtures	125,685.61
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$1,979,142.61</u>
Other Assets	
Share Insurance Fund	1,022,491.23
Other Assets	4,958,317.74
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$5,980,808.97</u>
Total Non-Interest Bearing Assets:	<u>\$7,959,951.58</u>
Total Assets:	<u>\$90,697,892.37</u>

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Liabilities Shares and Equity

Liabilities

Borrowings

Notes Payable and RRAs	0.00
Other Borrowed Funds	0.00
Liability Balancing Account	0.00
Total Borrowings:	<u>\$0.00</u>

Other Liabilities

Div Payable - Reg/Club	0.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	0.00
Interest Payable - IRAs	0.00
Accounts Payable	0.00
Other Liabilities	383,358.17
Total Other Liabilities:	<u>\$383,358.17</u>
Total Liabilities:	<u>\$383,358.17</u>

Shares

Regular Shares	43,311,285.55
Club Accounts	188,322.27
Share Draft Accts	19,458,106.08
Money Market Accts	5,365,446.08
Share Certificates	10,878,067.53
Share Certificates - Long Term	0.00
IRA	693,163.66
IRA Certificates	2,793,142.40
Total Shares:	<u>\$82,687,533.57</u>

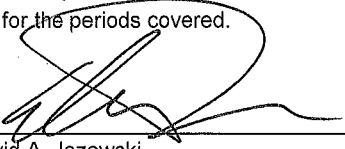
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Source: Actual

	<u>Dec 2021</u>
Equity	
Regular Reserves	2,962,706.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,377,625.25
Net Income/(Loss)	286,669.38
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$7,627,000.63</u>
Total Liabilities Shares and Equity:	<u>\$90,697,892.37</u>

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and presents fairly the financial position and the results of operations for the periods covered.

By: 
Name: David A. Jezewski
Title: Chief Executive Officer/President

By:  CFO
Name: John M. Radolec
Title: Chief Financial Officer

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2021 - Dec 2021)

Source: Actual (Jan 2021 - Dec 2021)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	616,433.46
2nd Mortgage Loans - Fixed	179,953.15
Home Equity	1,994.13
1st Mortgage Loans - Adj Rate	10,091.34
2nd Mortgage Loans - Adj Rate	164,529.08
Other Real Estate Loans	11,303.78
Total Real Estate Loans:	<u>\$984,304.94</u>
Line of Credit Loans	
Line Of Credit - OD	1,266.53
Line Of Credit - CC	20,836.24
Total Line of Credit Loans:	<u>\$22,102.77</u>
Other Loans	
Share Secured Loans	2,194.77
Unsecured Loans	100,546.29
Motor Vehicle Loans - New	168,617.73
Commercial Loans	323,143.66
Other Loans	(3,496.17)
Motor Vehicle Loans - Used	576,562.40
Total Other Loans:	<u>\$1,167,568.68</u>
Total Interest On Loans:	<u>\$2,173,976.39</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2021 - Dec 2021)

Source: Actual (Jan 2021 - Dec 2021)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	12,076.27
Commercial Banks	117,100.67
S & L	0.00
Other CUs	0.00
Loans to CUs	0.00
Other Investments	59,851.51
Asset Balancing Account	0.00
Total Investments:	<u>\$189,028.45</u>
Total Interest Income:	<u>\$2,363,004.84</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2021 - Dec 2021)

Source: Actual (Jan 2021 - Dec 2021)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	50,709.89
Club Accounts	180.34
Share Draft	48,506.53
Money Market	6,840.60
Share Certificates	135,814.53
Share Certificates - Long Term	0.00
IRA	412.16
IRA Certificates	41,724.46
Total Dividends on Shares:	<u>\$284,188.51</u>
Interest on Borrowed Money	
Int Payable Notes/RRAs	0.00
Int Other Borrowed Funds	4.44
Liability Balancing Account	0.00
Total Interest on Borrowed Money:	<u>\$4.44</u>
Total Interest Expense:	<u>\$284,192.95</u>
Net Interest Income:	\$2,078,811.89
Provision for Loan Losses	8,745.90
Net Interest Income After PLL:	<u>\$2,070,065.99</u>
Non-Interest Income	
Fee Income	1,121,519.61
Other Operating Income	583,659.94
Non-Operating Gain/(Loss)	(25,730.65)
Total Non-Interest Income:	<u>\$1,679,448.90</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2021 - Dec 2021)

Source: Actual (Jan 2021 - Dec 2021)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	1,407,252.93
Employee Benefits	280,613.37
Travel & Conference	16,023.90
League & Association Dues	24,453.27
Postage	24,188.96
Other Insurance	11,776.95
Education and Promotions	112,423.62
Loan Services	277,359.33
Data Processing Expenses	408,483.09
Shared Branching Expense	12,887.51
Building Maintenance	58,511.97
Audit Expense	18,100.00
Utilities	26,993.32
Building Depreciation	131,475.98
Real Estate Taxes	24,870.56
Communications/Telephone	38,690.05
Maintenance of Furniture & Eqpt	31,636.09
Depreciation of Furniture & Eqpt	13,183.08
Office Supplies	76,205.98
Surety Bond Premium	33,727.88
Outside Service Providers	349,362.46
Supervisory Fees	17,816.00
Cash Over/Short	(1,480.12)
Annual Meeting	16,587.20
Misc. Operating Exp	51,702.13
Total Non-Interest Expense:	<u>\$3,462,845.51</u>
Net Income(Loss) Before Extraordinary Expense	<u>\$286,669.38</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>\$286,669.38</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>\$286,669.38</u>