

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Jan 2022

Assets

Cash

Checking Account	8,879,680.30
Change Fund	948,300.52
Petty Cash	0.00
Total Cash:	<u>\$9,827,980.82</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	1,009,593.17
Commercial Banks	18,574,000.00
S & L	210,953.18
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	5,349,290.61
Asset Balancing Account	0.00
Total Investments:	<u>\$25,256,336.96</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$25,256,336.96</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	16,817,686.01
2nd Mortgage Loans - Fixed	1,338,461.77
Home Equity	0.00
1st Mortgage Loans - Adj Rate	73,193.52
2nd Mortgage Loans - Adj Rate	3,744,139.78
Other Real Estate Loans	322,220.00
Total Real Estate Loans:	<u>\$22,295,701.08</u>

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

	<u>Jan 2022</u>
Line of Credit Loans	
Line Of Credit - OD	7,211.83
Line Of Credit - CC	288,112.31
Total Line of Credit Loans:	<u>\$295,324.14</u>
Other Loans	
Share Secured Loans	57,191.89
Unsecured Loans	1,476,960.16
Motor Vehicle Loans - New	4,030,188.33
Commercial Loans	7,371,943.76
Other Loans	613,528.07
Motor Vehicle Loans - Used	13,068,948.28
Total Other Loans:	<u>\$26,618,760.49</u>
Total Loans:	<u>\$49,209,785.71</u>
Allowance for Loan Loss	(383,000.00)
Net Total Loans	<u>\$48,826,785.71</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,847,257.24
Furniture & Fixtures	118,843.78
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$1,966,101.02</u>
Other Assets	
Share Insurance Fund	1,022,491.23
Other Assets	5,076,278.95
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$6,098,770.18</u>
Total Non-Interest Bearing Assets:	<u>\$8,064,871.20</u>
Total Assets:	<u>\$91,975,974.69</u>

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Jan 2022

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	2,200.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	8,796.23
Interest Payable - IRAs	2,883.54
Accounts Payable	0.00
Other Liabilities	288,884.75
Total Other Liabilities:	<u>\$302,764.52</u>
Total Liabilities:	<u>\$302,764.52</u>

Shares

Regular Shares	43,702,921.76
Club Accounts	209,254.80
Share Draft Accts	20,579,378.24
Money Market Accts	5,441,528.66
Share Certificates	10,660,793.74
Share Certificates - Long Term	0.00
IRA	669,626.18
IRA Certificates	2,773,457.35
Total Shares:	<u>\$84,036,960.73</u>

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

	<u>Jan 2022</u>
Equity	
Regular Reserves	3,158,709.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,468,291.63
Net Income/(Loss)	9,248.81
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$7,636,249.44</u>
Total Liabilities Shares and Equity:	\$91,975,974.69

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 2022 - Jan 2022)

Source: Actual (Jan 2022)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	51,989.95
2nd Mortgage Loans - Fixed	13,530.42
Home Equity	0.00
1st Mortgage Loans - Adj Rate	296.48
2nd Mortgage Loans - Adj Rate	14,565.31
Other Real Estate Loans	889.39
Total Real Estate Loans:	<u>\$81,271.55</u>
Line of Credit Loans	
Line Of Credit - OD	112.59
Line Of Credit - CC	2,012.43
Total Line of Credit Loans:	<u>\$2,125.02</u>
Other Loans	
Share Secured Loans	178.42
Unsecured Loans	9,879.56
Motor Vehicle Loans - New	12,964.94
Commercial Loans	29,525.91
Other Loans	(205.78)
Motor Vehicle Loans - Used	46,679.26
Total Other Loans:	<u>\$99,022.31</u>
Total Interest On Loans:	<u>\$182,418.88</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2022 - Jan 2022)

Source: Actual (Jan 2022)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	354.27
Commercial Banks	8,034.77
S & L	0.00
Other CUs	0.00
Loans to CUs	0.00
Other Investments	0.00
Asset Balancing Account	0.00
Total Investments:	<u>\$8,389.04</u>
Total Interest Income:	<u>\$190,807.92</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2022 - Jan 2022)

Source: Actual (Jan 2022)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	4,720.76
Club Accounts	0.00
Share Draft	3,925.91
Money Market	524.36
Share Certificates	9,098.38
Share Certificates - Long Term	0.00
IRA	28.86
IRA Certificates	2,995.29
Total Dividends on Shares:	<u>\$21,293.56</u>
Interest on Borrowed Money	
Int Payable Notes/RRAs	0.00
Int Other Borrowed Funds	0.00
Liability Balancing Account	0.00
Total Interest on Borrowed Money:	<u>\$0.00</u>
Total Interest Expense:	<u>\$21,293.56</u>
Net Interest Income:	\$169,514.36
Provision for Loan Losses	498.93
Net Interest Income After PLL:	<u>\$169,015.43</u>
Non-Interest Income	
Fee Income	71,642.93
Other Operating Income	49,654.08
Non-Operating Gain/(Loss)	(215.00)
Total Non-Interest Income:	<u>\$121,082.01</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2022 - Jan 2022)

Source: Actual (Jan 2022)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	101,740.30
Employee Benefits	23,743.45
Travel & Conference	1,029.34
League & Association Dues	2,554.34
Postage	2,968.73
Other Insurance	1,433.85
Education and Promotions	10,035.02
Loan Services	30,343.76
Data Processing Expenses	35,824.32
Shared Branching Expense	510.90
Building Maintenance	2,553.69
Audit Expense	1,500.00
Utilities	1,446.43
Building Depreciation	6,199.76
Real Estate Taxes	1,933.63
Communications/Telephone	3,344.71
Maintenance of Furniture & Eqpt	2,294.13
Depreciation of Furniture & Eqpt	992.05
Office Supplies	6,024.55
Surety Bond Premium	3,032.55
Outside Service Providers	36,946.10
Supervisory Fees	1,506.00
Cash Over/Short	229.15
Annual Meeting	1,000.00
Misc. Operating Exp	1,661.87
Total Non-Interest Expense:	<u>\$280,848.63</u>
Net Income(Loss) Before Extraordinary Expense	<u>\$9,248.81</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>\$9,248.81</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>\$9,248.81</u>