

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Jul 2022

Assets

Cash

Checking Account	2,383,525.16
Change Fund	1,397,845.16
Petty Cash	0.00
Total Cash:	<u>\$3,781,370.32</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	1,013,655.17
Commercial Banks	19,225,000.00
S & L	211,048.45
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	5,561,897.17
Asset Balancing Account	0.00
Total Investments:	<u>\$26,124,100.79</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$26,124,100.79</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	18,215,956.19
2nd Mortgage Loans - Fixed	1,210,340.52
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	3,992,132.12
Other Real Estate Loans	622,667.86
Total Real Estate Loans:	<u>\$24,041,096.69</u>

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Line of Credit Loans	
Line Of Credit - OD	7,475.38
Line Of Credit - CC	384,985.95
Total Line of Credit Loans:	<u>\$392,461.33</u>
Other Loans	
Share Secured Loans	53,263.09
Unsecured Loans	2,768,362.44
Motor Vehicle Loans - New	4,820,394.65
Commercial Loans	7,189,301.99
Other Loans	579,740.41
Motor Vehicle Loans - Used	15,354,568.14
Total Other Loans:	<u>\$30,765,630.72</u>
Total Loans:	<u>\$55,199,188.74</u>
Allowance for Loan Loss	(399,000.00)
Net Total Loans	<u>\$54,800,188.74</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,833,580.38
Furniture & Fixtures	93,232.07
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$1,926,812.45</u>
Other Assets	
Share Insurance Fund	1,104,937.94
Other Assets	4,990,865.22
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$6,095,803.16</u>
Total Non-Interest Bearing Assets:	<u>\$8,022,615.61</u>
Total Assets:	<u>\$92,728,275.46</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	2,200.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	6,003.58
Interest Payable - IRAs	1,579.72
Accounts Payable	0.00
Other Liabilities	692,188.73

Total Other Liabilities: \$701,972.03

Total Liabilities: \$701,972.03

Shares

Regular Shares	44,744,609.90
Club Accounts	372,785.24
Share Draft Accts	20,990,163.45
Money Market Accts	5,782,271.45
Share Certificates	9,555,732.89
Share Certificates - Long Term	0.00
IRA	623,591.72
IRA Certificates	2,224,124.15

Total Shares: \$84,293,278.80

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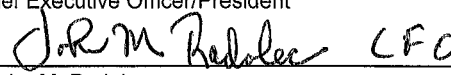
Equity	
Regular Reserves	3,158,709.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,468,291.63
Net Income/(Loss)	106,024.00
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$7,733,024.63</u>
Total Liabilities Shares and Equity:	\$92,728,275.46

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: 

Name: John M. Radolec

Title: Chief Financial Officer

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

Source: Actual (Jan 2022 - Jul 2022)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	398,910.87
2nd Mortgage Loans - Fixed	89,848.88
Home Equity	0.00
1st Mortgage Loans - Adj Rate	363.19
2nd Mortgage Loans - Adj Rate	112,992.29
Other Real Estate Loans	8,213.57
Total Real Estate Loans:	<u>\$610,328.80</u>
Line of Credit Loans	
Line Of Credit - OD	658.18
Line Of Credit - CC	16,242.01
Total Line of Credit Loans:	<u>\$16,900.19</u>
Other Loans	
Share Secured Loans	1,158.77
Unsecured Loans	101,916.63
Motor Vehicle Loans - New	88,311.20
Commercial Loans	190,470.37
Other Loans	(3,855.87)
Motor Vehicle Loans - Used	327,021.91
Total Other Loans:	<u>\$705,023.01</u>
Total Interest On Loans:	<u>\$1,332,252.00</u>

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

Source: Actual (Jan 2022 - Jul 2022)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	12,876.15
Commercial Banks	67,600.05
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>\$80,476.20</u>
Total Interest Income:	<u>\$1,412,728.20</u>

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

Source: Actual (Jan 2022 - Jul 2022)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	33,668.45
Club Accounts	67.27
Share Draft	29,591.71
Money Market	8,896.97
Share Certificates	52,650.51
Share Certificates - Long Term	0.00
IRA	216.61
IRA Certificates	15,531.13
Total Dividends on Shares:	<u>\$140,622.65</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>\$140,622.65</u>
Net Interest Income:	\$1,272,105.55
Provision for Loan Losses	25,892.24
Net Interest Income After PLL:	<u>\$1,246,213.31</u>
Non-Interest Income	
Fee Income	556,830.00
Other Operating Income	355,562.07
Non-Operating Gain/(Loss)	(3,094.20)
Total Non-Interest Income:	<u>\$909,297.87</u>

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

Source: Actual (Jan 2022 - Jul 2022)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	842,778.29
Employee Benefits	185,604.84
Travel & Conference	8,156.26
League & Association Dues	13,883.14
Postage	15,826.65
Other Insurance	8,076.46
Education and Promotions	78,624.63
Loan Services	183,914.07
Data Processing Expenses	239,979.55
Shared Branching Expense	8,503.73
Building Maintenance	25,662.06
Audit Expense	15,037.50
Utilities	14,707.19
Building Depreciation	44,575.88
Real Estate Taxes	13,567.26
Communications/Telephone	19,452.38
Maintenance of Furniture & Eqpt	15,813.75
Depreciation of Furniture & Eqpt	5,216.08
Office Supplies	41,344.42
Surety Bond Premium	21,029.85
Outside Service Providers	214,839.64
Supervisory Fees	10,638.33
Cash Over/Short	210.29
Annual Meeting	6,645.47
Misc. Operating Exp	15,399.46
Total Non-Interest Expense:	<u>\$2,049,487.18</u>
Net Income(Loss) Before Extraordinary Expense	<u>\$106,024.00</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>\$106,024.00</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>\$106,024.00</u>