

**CommStar Credit Union  
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

**Source: Actual**

**Aug 2022**

**Assets**

Cash

Checking Account	109,441.77
Change Fund	1,074,103.81
Petty Cash	0.00
Total Cash:	<u>\$1,183,545.58</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	1,015,697.08
Commercial Banks	18,527,000.00
S & L	211,066.37
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	5,561,889.15
Asset Balancing Account	0.00
Total Investments:	<u>\$25,428,152.60</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$25,428,152.60</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	18,340,289.86
2nd Mortgage Loans - Fixed	1,299,797.56
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	4,085,829.55
Other Real Estate Loans	621,841.28
Total Real Estate Loans:	<u>\$24,347,758.25</u>

**CommStar Credit Union  
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

**Source: Actual**

**Aug 2022**

Line of Credit Loans	
Line Of Credit - OD	7,109.37
Line Of Credit - CC	<u>387,754.13</u>
Total Line of Credit Loans:	\$394,863.50
Other Loans	
Share Secured Loans	44,323.67
Unsecured Loans	2,876,233.74
Motor Vehicle Loans - New	4,942,567.40
Commercial Loans	7,403,231.59
Other Loans	567,687.35
Motor Vehicle Loans - Used	<u>15,852,998.73</u>
Total Other Loans:	\$31,687,042.48
Total Loans:	<u>\$56,429,664.23</u>
Allowance for Loan Loss	<u>(406,000.00)</u>
Net Total Loans	\$56,023,664.23
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,826,737.82
Furniture & Fixtures	92,309.04
Data Processing Equipment	<u>0.00</u>
Total Fixed Assets:	\$1,919,046.86
Other Assets	
Share Insurance Fund	1,104,937.94
Other Assets	5,071,567.63
Other Real Estate Owned	<u>0.00</u>
Total Other Assets:	\$6,176,505.57
Total Non-Interest Bearing Assets:	<u>\$8,095,552.43</u>
<b>Total Assets:</b>	<b>\$90,730,914.84</b>

**CommStar Credit Union  
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Aug 2022

**Liabilities Shares and Equity**

Liabilities

Borrowings

Notes Payable and RRAs	334,108.39
Other Borrowed Funds	0.00
Liability Balancing Account	0.00
Total Borrowings:	<u>\$334,108.39</u>

Other Liabilities

Div Payable - Reg/Club	4,400.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	11,758.34
Interest Payable - IRAs	3,155.35
Accounts Payable	0.00
Other Liabilities	269,105.33

Total Other Liabilities: \$288,419.02

Total Liabilities: \$622,527.41

Shares

Regular Shares	44,403,666.63
Club Accounts	413,520.34
Share Draft Accts	19,504,248.56
Money Market Accts	5,715,066.14
Share Certificates	9,441,575.24
Share Certificates - Long Term	0.00
IRA	620,877.39
IRA Certificates	2,216,700.41

Total Shares: \$82,315,654.71

**CommStar Credit Union  
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

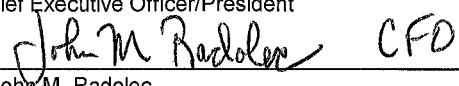
	<u>Aug 2022</u>
Equity	
Regular Reserves	3,158,709.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,468,291.63
Net Income/(Loss)	165,732.09
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$7,792,732.72</u>
<b>Total Liabilities Shares and Equity:</b>	<b>\$90,730,914.84</b>

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 - Aug 2022)

Source: Actual (Jan 2022 - Aug 2022)

	<u>Amount</u>
<b>Interest Income</b>	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	461,094.54
2nd Mortgage Loans - Fixed	102,468.55
Home Equity	0.00
1st Mortgage Loans - Adj Rate	363.19
2nd Mortgage Loans - Adj Rate	135,324.26
Other Real Estate Loans	9,932.81
Total Real Estate Loans:	<u>\$709,183.35</u>
Line of Credit Loans	
Line Of Credit - OD	760.54
Line Of Credit - CC	19,038.41
Total Line of Credit Loans:	<u>\$19,798.95</u>
Other Loans	
Share Secured Loans	1,314.21
Unsecured Loans	126,927.79
Motor Vehicle Loans - New	102,514.88
Commercial Loans	216,551.80
Other Loans	(4,429.44)
Motor Vehicle Loans - Used	379,974.96
Total Other Loans:	<u>\$822,854.20</u>
Total Interest On Loans:	<u>\$1,551,836.50</u>

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

**Source: Actual (Jan 2022 - Aug 2022)**

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	14,476.91
Commercial Banks	84,666.82
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>\$99,143.73</u>
<b>Total Interest Income:</b>	<u>\$1,650,980.23</u>

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

Source: Actual (Jan 2022 - Aug 2022)

	<u>Amount</u>
<b>Interest Expense</b>	
Dividends on Shares	
Regular Shares	38,397.35
Club Accounts	67.27
Share Draft	33,861.16
Money Market	11,945.73
Share Certificates	58,920.27
Share Certificates - Long Term	0.00
IRA	269.23
IRA Certificates	17,123.01
Total Dividends on Shares:	<u>\$160,584.02</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>
<b>Total Interest Expense:</b>	<u>\$160,584.02</u>
<b>Net Interest Income:</b>	\$1,490,396.21
Provision for Loan Losses	31,759.24
<b>Net Interest Income After PLL:</b>	<u>\$1,458,636.97</u>
<b>Non-Interest Income</b>	
Fee Income	633,050.64
Other Operating Income	400,914.76
Non-Operating Gain/(Loss)	(5,094.20)
<b>Total Non-Interest Income:</b>	<u>\$1,028,871.20</u>

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

Source: Actual (Jan 2022 - Aug 2022)

	<u>Amount</u>
<b>Non-Interest Expense</b>	
Employee Compensation	946,860.15
Employee Benefits	210,744.23
Travel & Conference	9,366.14
League & Association Dues	15,727.94
Postage	17,003.82
Other Insurance	9,017.77
Education and Promotions	88,503.36
Loan Services	209,755.26
Data Processing Expenses	275,785.46
Shared Branching Expense	9,237.89
Building Maintenance	28,919.89
Audit Expense	17,293.75
Utilities	17,837.96
Building Depreciation	51,046.70
Real Estate Taxes	15,467.26
Communications/Telephone	22,012.83
Maintenance of Furniture & Eqpt	17,880.24
Depreciation of Furniture & Eqpt	5,747.29
Office Supplies	46,165.53
Surety Bond Premium	23,752.40
Outside Service Providers	244,881.53
Supervisory Fees	12,240.66
Cash Over/Short	121.84
Annual Meeting	7,645.47
Misc. Operating Exp	18,760.71
<b>Total Non-Interest Expense:</b>	<b>\$2,321,776.08</b>
<b>Net Income(Loss) Before Extraordinary Expense</b>	<b>\$165,732.09</b>
NCUSIF Stabilization Expense	0.00
<b>Net Income(Loss):</b>	<b>\$165,732.09</b>
Reserve Transfer	0.00
<b>Net Income(Loss) After Reserve Transfer:</b>	<b>\$165,732.09</b>