

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Mar 2023

Assets

Cash

Checking Account	3,041,135.16
Change Fund	1,226,718.80
Petty Cash	0.00
Total Cash:	<u>\$4,267,853.96</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	535,395.33
Commercial Banks	13,391,000.00
S & L	0.00
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	5,856,187.20
Asset Balancing Account	0.00
Total Investments:	<u>\$19,895,082.53</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$19,895,082.53</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	18,177,850.75
2nd Mortgage Loans - Fixed	1,463,181.89
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	4,382,523.59
Other Real Estate Loans	930,629.47
Total Real Estate Loans:	<u>\$24,954,185.70</u>

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Line of Credit Loans

Line Of Credit - OD	5,602.97
Line Of Credit - CC	379,504.40
Total Line of Credit Loans:	<u>\$385,107.37</u>

Other Loans

Share Secured Loans	36,588.84
Unsecured Loans	3,474,465.44
Motor Vehicle Loans - New	5,913,024.84
Commercial Loans	8,302,208.91
Other Loans	603,670.28
Motor Vehicle Loans - Used	18,575,154.53

Total Other Loans: \$36,905,112.84

Total Loans: \$62,244,405.91

Allowance for Loan Loss (815,000.00)

Net Total Loans \$61,429,405.91

Non-Interest Bearing Assets

Fixed Assets

Land & Building	1,783,853.29
Furniture & Fixtures	605,378.27
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$2,389,231.56</u>

Other Assets

Share Insurance Fund	1,098,255.34
Other Assets	5,337,454.67
Other Real Estate Owned	0.00

Total Other Assets: \$6,435,710.01

Total Non-Interest Bearing Assets: \$8,824,941.57

Total Assets: \$94,417,283.97

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Liabilities Shares and Equity

Liabilities

Borrowings

Notes Payable and RRAs	0.00
Other Borrowed Funds	3,000,000.00
Liability Balancing Account	0.00
Total Borrowings:	<u>\$3,000,000.00</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	609,306.48

Total Other Liabilities: \$609,306.48

Total Liabilities: \$3,609,306.48

Shares

Regular Shares	41,252,239.49
Club Accounts	265,336.56
Share Draft Accts	20,206,040.45
Money Market Accts	6,927,695.22
Share Certificates	11,759,122.14
Share Certificates - Long Term	0.00
IRA	671,048.40

IRA Certificates 2,026,211.99

Total Shares: \$83,107,694.25

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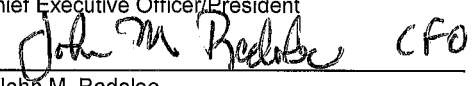
	<u>Mar 2023</u>
Equity	
Regular Reserves	3,376,742.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,262,393.20
Net Income/(Loss)	61,148.04
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$7,700,283.24</u>
Total Liabilities Shares and Equity:	\$94,417,283.97

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 2023 - Mar 2023)

Source: Actual (Jan 2023 - Mar 2023)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	181,896.09
2nd Mortgage Loans - Fixed	40,159.54
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	89,353.07
Other Real Estate Loans	8,748.02
Total Real Estate Loans:	<u>\$320,156.72</u>
Line of Credit Loans	
Line Of Credit - OD	272.75
Line Of Credit - CC	9,260.73
Total Line of Credit Loans:	<u>\$9,533.48</u>
Other Loans	
Share Secured Loans	342.32
Unsecured Loans	85,521.21
Motor Vehicle Loans - New	53,991.01
Commercial Loans	98,976.38
Other Loans	2,450.59
Motor Vehicle Loans - Used	186,499.02
Total Other Loans:	<u>\$427,780.53</u>
Total Interest On Loans:	<u>\$757,470.73</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2023 - Mar 2023)

Source: Actual (Jan 2023 - Mar 2023)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	18,328.02
Commercial Banks	66,271.10
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>\$84,599.12</u>
Total Interest Income:	<u>\$842,069.85</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2023 - Mar 2023)

Source: Actual (Jan 2023 - Mar 2023)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	12,495.02
Club Accounts	50.35
Share Draft	21,254.04
Money Market	44,612.22
Share Certificates	55,700.32
Share Certificates - Long Term	0.00
IRA	184.33
IRA Certificates	5,937.77
Total Dividends on Shares:	<u>\$140,234.05</u>
Interest on Borrowed Money	
Int Payable Notes/RRAs	0.00
Int Other Borrowed Funds	42,894.13
Liability Balancing Account	0.00
Total Interest on Borrowed Money:	<u>\$42,894.13</u>
Total Interest Expense:	<u>\$183,128.18</u>
Net Interest Income:	\$658,941.67
Provision for Loan Losses	52,142.75
Net Interest Income After PLL:	<u>\$606,798.92</u>
Non-Interest Income	
Fee Income	210,355.00
Other Operating Income	164,162.61
Non-Operating Gain/(Loss)	(5,000.00)
Total Non-Interest Income:	<u>\$369,517.61</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2023 - Mar 2023)

Source: Actual (Jan 2023 - Mar 2023)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	309,228.78
Employee Benefits	72,371.44
Travel & Conference	5,239.99
League & Association Dues	6,823.19
Postage	6,802.51
Other Insurance	2,236.41
Education and Promotions	46,396.68
Loan Services	75,946.24
Data Processing Expenses	138,495.86
Shared Branching Expense	2,050.63
Building Maintenance	12,954.42
Audit Expense	5,256.25
Utilities	6,687.24
Building Depreciation	19,624.17
Real Estate Taxes	5,752.36
Communications/Telephone	7,924.42
Maintenance of Furniture & Eqpt	13,564.75
Depreciation of Furniture & Eqpt	33,316.80
Office Supplies	18,243.88
Surety Bond Premium	9,792.42
Outside Service Providers	96,242.10
Supervisory Fees	4,806.99
Cash Over/Short	(464.46)
Annual Meeting	4,643.04
Misc. Operating Exp	11,232.38
Total Non-Interest Expense:	<u>\$915,168.49</u>
Net Income(Loss) Before Extraordinary Expense	<u>\$61,148.04</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>\$61,148.04</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>\$61,148.04</u>