

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Apr 2023

Assets

Cash

Checking Account	3,623,538.23
Change Fund	1,122,514.26
Petty Cash	0.00
Total Cash:	<u>\$4,746,052.49</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	537,554.60
Commercial Banks	12,642,000.00
S & L	0.00
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	5,846,579.28
Asset Balancing Account	0.00
Total Investments:	<u>\$19,138,633.88</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$19,138,633.88</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	18,321,849.97
2nd Mortgage Loans - Fixed	1,467,343.47
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	4,348,262.43
Other Real Estate Loans	928,204.89
Total Real Estate Loans:	<u>\$25,065,660.76</u>

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Line of Credit Loans

Line Of Credit - OD	5,169.58
Line Of Credit - CC	<u>380,047.26</u>
Total Line of Credit Loans:	<u>\$385,216.84</u>

Other Loans

Share Secured Loans	64,261.52
Unsecured Loans	3,477,927.99
Motor Vehicle Loans - New	5,893,284.03
Commercial Loans	8,481,719.49
Other Loans	587,019.79
Motor Vehicle Loans - Used	<u>18,522,448.43</u>

Total Other Loans: \$37,026,661.25

Total Loans: \$62,477,538.85

Allowance for Loan Loss (820,000.00)

Net Total Loans \$61,657,538.85

Non-Interest Bearing Assets

Fixed Assets

Land & Building	1,776,940.16
Furniture & Fixtures	590,401.27
Data Processing Equipment	<u>0.00</u>
Total Fixed Assets:	<u>\$2,367,341.43</u>

Other Assets

Share Insurance Fund	1,098,255.34
Other Assets	5,367,567.31
Other Real Estate Owned	<u>0.00</u>

Total Other Assets: \$6,465,822.65

Total Non-Interest Bearing Assets: \$8,833,164.08

Total Assets: \$94,375,389.30

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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	2,300.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	30,001.48
Interest Payable - IRAs	2,285.41
Accounts Payable	0.00
Other Liabilities	787,676.22

Total Other Liabilities: \$822,263.11

Total Liabilities: \$3,822,263.11

Shares

Regular Shares	40,702,431.86
Club Accounts	240,977.90
Share Draft Accts	19,924,548.17
Money Market Accts	6,926,614.64
Share Certificates	12,415,031.36
Share Certificates - Long Term	0.00
IRA	668,218.44
IRA Certificates	1,972,220.98

Total Shares: \$82,850,043.35

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Equity	
Regular Reserves	3,376,742.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,262,393.20
Net Income/(Loss)	63,947.64
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$7,703,082.84</u>
Total Liabilities Shares and Equity:	\$94,375,389.30

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 - Apr 2023)

Source: Actual (Jan 2023 - Apr 2023)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	244,285.08
2nd Mortgage Loans - Fixed	53,650.92
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	121,765.42
Other Real Estate Loans	11,913.57
Total Real Estate Loans:	<u>\$431,614.99</u>
Line of Credit Loans	
Line Of Credit - OD	355.12
Line Of Credit - CC	12,397.54
Total Line of Credit Loans:	<u>\$12,752.66</u>
Other Loans	
Share Secured Loans	453.71
Unsecured Loans	113,317.34
Motor Vehicle Loans - New	72,098.76
Commercial Loans	133,298.79
Other Loans	1,971.22
Motor Vehicle Loans - Used	251,065.05
Total Other Loans:	<u>\$572,204.87</u>
Total Interest On Loans:	<u>\$1,016,572.52</u>

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

Source: Actual (Jan 2023 - Apr 2023)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	24,490.54
Commercial Banks	84,962.64
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>\$109,453.18</u>
Total Interest Income:	<u>\$1,126,025.70</u>

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

Source: Actual (Jan 2023 - Apr 2023)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	16,591.12
Club Accounts	55.23
Share Draft	27,878.16
Money Market	60,572.53
Share Certificates	86,862.35
Share Certificates - Long Term	0.00
IRA	239.37
IRA Certificates	8,238.96
Total Dividends on Shares:	<u>\$200,437.72</u>
Interest on Borrowed Money	
Int Payable Notes/RRAs	0.00
Int Other Borrowed Funds	53,454.94
Liability Balancing Account	0.00
Total Interest on Borrowed Money:	<u>\$53,454.94</u>
Total Interest Expense:	<u>\$253,892.66</u>
Net Interest Income:	\$872,133.04
Provision for Loan Losses	<u>55,626.67</u>
Net Interest Income After PLL:	<u>\$816,506.37</u>
Non-Interest Income	
Fee Income	292,510.66
Other Operating Income	219,709.12
Non-Operating Gain/(Loss)	<u>(4,360.34)</u>
Total Non-Interest Income:	<u>\$507,859.44</u>

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Period To Date Income Statement - Detailed (Jan 2023 - Apr 2023)

Source: Actual (Jan 2023 - Apr 2023)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	458,106.88
Employee Benefits	105,699.43
Travel & Conference	6,889.23
League & Association Dues	8,988.75
Postage	8,841.27
Other Insurance	3,223.74
Education and Promotions	54,550.57
Loan Services	101,192.55
Data Processing Expenses	178,807.43
Shared Branching Expense	5,041.83
Building Maintenance	15,663.24
Audit Expense	6,756.25
Utilities	8,830.13
Building Depreciation	26,165.56
Real Estate Taxes	7,652.36
Communications/Telephone	10,474.69
Maintenance of Furniture & Eqpt	18,631.10
Depreciation of Furniture & Eqpt	45,332.67
Office Supplies	23,431.52
Surety Bond Premium	13,056.56
Outside Service Providers	125,244.34
Supervisory Fees	6,409.32
Cash Over/Short	(448.48)
Annual Meeting	7,704.37
Misc. Operating Exp	14,172.86
Total Non-Interest Expense:	<u>\$1,260,418.17</u>
Net Income(Loss) Before Extraordinary Expense	<u>\$63,947.64</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>\$63,947.64</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>\$63,947.64</u>