

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

May 2023

Assets

Cash

Checking Account	2,099,495.44
Change Fund	1,250,833.85
Petty Cash	0.00
Total Cash:	<u>\$3,350,329.29</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	539,880.21
Commercial Banks	12,392,000.00
S & L	0.00
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	6,065,555.04
Asset Balancing Account	0.00
Total Investments:	<u>\$19,109,935.25</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$19,109,935.25</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	18,128,531.86
2nd Mortgage Loans - Fixed	1,494,350.31
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	4,220,023.00
Other Real Estate Loans	965,377.48
Total Real Estate Loans:	<u>\$24,808,282.65</u>

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Line of Credit Loans	
Line Of Credit - OD	5,785.59
Line Of Credit - CC	386,901.28
Total Line of Credit Loans:	<u>\$392,686.87</u>
Other Loans	
Share Secured Loans	68,981.81
Unsecured Loans	3,502,829.92
Motor Vehicle Loans - New	5,817,139.26
Commercial Loans	8,380,658.07
Other Loans	608,876.82
Motor Vehicle Loans - Used	18,194,420.58
Total Other Loans:	<u>\$36,572,906.46</u>
Total Loans:	<u>\$61,773,875.98</u>
Allowance for Loan Loss	(811,000.00)
Net Total Loans	<u>\$60,962,875.98</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,777,243.33
Furniture & Fixtures	559,921.78
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$2,337,165.11</u>
Other Assets	
Share Insurance Fund	1,098,255.34
Other Assets	5,180,131.30
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$6,278,386.64</u>
Total Non-Interest Bearing Assets:	<u>\$8,615,551.75</u>
Total Assets:	<u>\$92,038,692.27</u>

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May 2023

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	4,600.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	60,853.77
Interest Payable - IRAs	4,799.22
Accounts Payable	0.00
Other Liabilities	301,913.53

Total Other Liabilities: \$372,166.52

Total Liabilities: \$3,372,166.52

Shares

Regular Shares	40,648,848.53
Club Accounts	272,371.46
Share Draft Accts	17,697,837.27
Money Market Accts	7,421,493.71
Share Certificates	12,237,690.64
Share Certificates - Long Term	0.00
IRA	666,819.78
IRA Certificates	1,964,300.48

Total Shares: \$80,909,361.87

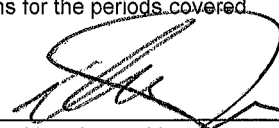
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Federal Charter/Certificate Number:

Source: Actual

	<u>May 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)	118,028.68
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$7,757,163.88</u>
Total Liabilities Shares and Equity:	\$92,038,692.27

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 - May 2023)

Source: Actual (Jan 2023 - May 2023)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	306,611.21
2nd Mortgage Loans - Fixed	67,675.65
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	154,845.16
Other Real Estate Loans	<u>15,224.56</u>
Total Real Estate Loans:	\$544,356.58
Line of Credit Loans	
Line Of Credit - OD	439.04
Line Of Credit - CC	<u>15,449.55</u>
Total Line of Credit Loans:	\$15,888.59
Other Loans	
Share Secured Loans	655.15
Unsecured Loans	145,551.55
Motor Vehicle Loans - New	91,048.38
Commercial Loans	165,967.51
Other Loans	1,861.82
Motor Vehicle Loans - Used	<u>318,290.67</u>
Total Other Loans:	<u>\$723,375.08</u>
Total Interest On Loans:	<u>\$1,283,620.25</u>

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

Source: Actual (Jan 2023 - May 2023)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	34,233.30
Commercial Banks	105,515.17
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>\$139,748.47</u>
Total Interest Income:	<u>\$1,423,368.72</u>

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

Source: Actual (Jan 2023 - May 2023)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	20,790.82
Club Accounts	55.23
Share Draft	35,205.41
Money Market	80,127.99
Share Certificates	121,650.54
Share Certificates - Long Term	0.00
IRA	295.86
IRA Certificates	11,014.70
Total Dividends on Shares:	<u>\$269,140.55</u>
Interest on Borrowed Money	
Int Payable Notes/RRAs	0.00
Int Other Borrowed Funds	63,589.19
Liability Balancing Account	0.00
Total Interest on Borrowed Money:	<u>\$63,589.19</u>
Total Interest Expense:	<u>\$332,729.74</u>
Net Interest Income:	\$1,090,638.98
Provision for Loan Losses	57,229.16
Net Interest Income After PLL:	<u>\$1,033,409.82</u>
Non-Interest Income	
Fee Income	363,421.65
Other Operating Income	285,485.37
Non-Operating Gain/(Loss)	(2,583.88)
Total Non-Interest Income:	<u>\$646,323.14</u>

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

Source: Actual (Jan 2023 - May 2023)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	563,743.60
Employee Benefits	131,750.85
Travel & Conference	7,939.01
League & Association Dues	10,864.31
Postage	10,994.72
Other Insurance	3,831.72
Education and Promotions	62,898.14
Loan Services	124,588.47
Data Processing Expenses	231,181.52
Shared Branching Expense	5,791.57
Building Maintenance	19,209.09
Audit Expense	8,256.25
Utilities	10,644.44
Building Depreciation	32,706.95
Real Estate Taxes	9,552.36
Communications/Telephone	13,196.14
Maintenance of Furniture & Eqpt	23,697.45
Depreciation of Furniture & Eqpt	57,348.75
Office Supplies	27,936.37
Surety Bond Premium	16,320.70
Outside Service Providers	157,421.54
Supervisory Fees	8,011.65
Cash Over/Short	(584.20)
Annual Meeting	8,704.37
Misc. Operating Exp	15,398.51
Total Non-Interest Expense:	\$1,561,704.28
Net Income(Loss) Before Extraordinary Expense	\$118,028.68
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	\$118,028.68
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	\$118,028.68