

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Jun 2023

Assets

Cash

Checking Account	3,131,667.38
Change Fund	1,436,257.42
Petty Cash	0.00
Total Cash:	<u>\$4,567,924.80</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	542,516.34
Commercial Banks	12,889,000.00
S & L	0.00
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	6,097,473.44
Asset Balancing Account	0.00
Total Investments:	<u>\$19,641,489.78</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$19,641,489.78</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	17,953,306.38
2nd Mortgage Loans - Fixed	1,450,063.77
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	4,230,327.16
Other Real Estate Loans	964,142.87
Total Real Estate Loans:	<u>\$24,597,840.18</u>

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Line of Credit Loans	
Line Of Credit - OD	5,402.36
Line Of Credit - CC	405,004.43
Total Line of Credit Loans:	<u>\$410,406.79</u>
Other Loans	
Share Secured Loans	67,448.74
Unsecured Loans	3,482,359.66
Motor Vehicle Loans - New	5,786,323.21
Commercial Loans	8,651,193.22
Other Loans	564,139.00
Motor Vehicle Loans - Used	18,366,717.19
Total Other Loans:	<u>\$36,918,181.02</u>
Total Loans:	<u>\$61,926,427.99</u>
Allowance for Loan Loss	<u>(807,000.00)</u>
Net Total Loans	<u>\$61,119,427.99</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,769,905.61
Furniture & Fixtures	545,791.45
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$2,315,697.06</u>
Other Assets	
Share Insurance Fund	1,098,255.34
Other Assets	5,139,649.12
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$6,237,904.46</u>
Total Non-Interest Bearing Assets:	<u>\$8,553,601.52</u>
Total Assets:	<u>\$93,882,444.09</u>

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Jun 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:	\$3,000,000.00

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	821,402.96

Total Other Liabilities: \$821,402.96

Total Liabilities: \$3,821,402.96

Shares

Regular Shares	39,249,542.56
Club Accounts	307,893.66
Share Draft Accts	19,431,544.05
Money Market Accts	8,210,432.43
Share Certificates	12,415,899.57
Share Certificates - Long Term	0.00
IRA	722,047.15
IRA Certificates	2,000,544.36

Total Shares: \$82,337,903.78

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	<u>Jun 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)	84,002.15
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$7,723,137.35</u>
Total Liabilities Shares and Equity:	<u>\$93,882,444.09</u>

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 - Jun 2023)

Source: Actual (Jan 2023 - Jun 2023)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	369,295.34
2nd Mortgage Loans - Fixed	81,287.51
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	187,176.18
Other Real Estate Loans	18,570.38
Total Real Estate Loans:	<u>\$656,329.41</u>
Line of Credit Loans	
Line Of Credit - OD	519.46
Line Of Credit - CC	18,784.22
Total Line of Credit Loans:	<u>\$19,303.68</u>
Other Loans	
Share Secured Loans	851.80
Unsecured Loans	172,874.12
Motor Vehicle Loans - New	109,397.25
Commercial Loans	201,180.41
Other Loans	1,185.77
Motor Vehicle Loans - Used	383,403.55
Total Other Loans:	<u>\$868,892.90</u>
Total Interest On Loans:	<u>\$1,544,525.99</u>

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

Source: Actual (Jan 2023 - Jun 2023)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	51,042.81
Commercial Banks	131,589.90
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>\$182,632.71</u>
Total Interest Income:	<u>\$1,727,158.70</u>

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

Source: Actual (Jan 2023 - Jun 2023)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	24,265.29
Club Accounts	119.05
Share Draft	42,140.59
Money Market	101,564.47
Share Certificates	156,425.58
Share Certificates - Long Term	0.00
IRA	353.15
IRA Certificates	13,984.59
Total Dividends on Shares:	<u>\$338,852.72</u>
Interest on Borrowed Money	
Int Payable Notes/RRAs	0.00
Int Other Borrowed Funds	74,061.24
Liability Balancing Account	0.00
Total Interest on Borrowed Money:	<u>\$74,061.24</u>
Total Interest Expense:	<u>\$412,913.96</u>
Net Interest Income:	\$1,314,244.74
Provision for Loan Losses	98,111.57
Net Interest Income After PLL:	<u>\$1,216,133.17</u>
Non-Interest Income	
Fee Income	456,549.13
Other Operating Income	339,557.38
Non-Operating Gain/(Loss)	(3,583.88)
Total Non-Interest Income:	<u>\$792,522.63</u>

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

Source: Actual (Jan 2023 - Jun 2023)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	726,578.58
Employee Benefits	168,562.27
Travel & Conference	10,706.26
League & Association Dues	12,739.87
Postage	12,280.29
Other Insurance	4,439.70
Education and Promotions	70,940.85
Loan Services	149,043.75
Data Processing Expenses	276,714.27
Shared Branching Expense	6,326.47
Building Maintenance	22,546.48
Audit Expense	9,756.25
Utilities	12,265.37
Building Depreciation	39,248.34
Real Estate Taxes	11,452.36
Communications/Telephone	15,992.30
Maintenance of Furniture & Eqpt	28,763.85
Depreciation of Furniture & Eqpt	69,320.72
Office Supplies	31,686.60
Surety Bond Premium	19,584.84
Outside Service Providers	187,740.38
Supervisory Fees	9,614.00
Cash Over/Short	(388.69)
Annual Meeting	9,704.37
Misc. Operating Exp	19,034.17
Total Non-Interest Expense:	<u>\$1,924,653.65</u>
Net Income(Loss) Before Extraordinary Expense	<u>\$84,002.15</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>\$84,002.15</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>\$84,002.15</u>