

Community Investors Bancorp, Inc.
CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
(In thousands)
UNAUDITED

	<u>September 30,</u> <u>2022</u>	<u>June 30,</u> <u>2022</u>	<u>September 30,</u> <u>2021</u>
ASSETS			
Cash and cash equivalents	\$ 8,882	\$ 9,692	\$ 23,949
Interest-bearing time deposits	739	739	986
Available-for-sale securities	28,106	29,006	26,575
Loans held-for-sale	3,905	4,607	7,802
Loans receivable	188,236	175,406	156,535
Less: Allowance for Loan Loss	<u>(1,719)</u>	<u>(1,661)</u>	<u>(2,032)</u>
Loans receivable-net	186,517	173,745	154,503
Premises and equipment	5,844	5,792	6,032
Bank-owned Life Insurance	3,470	3,450	3,388
Federal Home Loan Bank stock	2,899	2,778	2,616
Foreclosed assets held for sale	-	-	-
Interest receivable	1,002	813	858
Prepaid (Deferred) income tax	-	-	-
Mortgage Servicing Rights	992	1,003	1,055
Other assets	1,632	1,744	1,250
Goodwill and Intangibles	435	436	-
Total assets	<u>\$ 244,423</u>	<u>\$ 233,805</u>	<u>\$ 229,014</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 200,440	\$ 195,465	\$ 178,787
Federal funds purchased	\$ -	\$ -	\$ -
Federal Home Loan Bank advances	24,125	19,411	23,919
Paycheck Protection Program Liquidity Facility (PPPLF)	20	20	5,684
Other borrowings	1,915	937	1,000
Advances from borrowers for taxes and insurance	299	170	376
Interest payable	133	69	80
Accrued federal income tax	-	-	-
Deferred federal income tax	548	449	897
Other liabilities	<u>530</u>	<u>569</u>	<u>284</u>
Total liabilities	228,010	217,090	211,027
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	20,896	20,800	19,962
Accumulated other comprehensive income (loss)	(2,340)	(1,942)	168
Treasury stock	<u>(7,457)</u>	<u>(7,457)</u>	<u>(7,457)</u>
Total shareholders' equity	<u>16,413</u>	<u>16,715</u>	<u>17,987</u>
Total liabilities and shareholders' equity	<u>\$ 244,423</u>	<u>\$ 233,805</u>	<u>\$ 229,014</u>
Book Value per common share outstanding	<u>\$ 20.64</u>	<u>\$ 21.02</u>	<u>\$ 22.62</u>

Community Investors Bancorp, Inc.
CONDENSED CONSOLIDATED STATEMENTS OF EARNINGS
(In thousands, except share data)
UNAUDITED

	Three months ended September 30,	
	<u>2022</u>	<u>2021</u>
Total interest income	\$ 2,576	\$ 2,309
Total interest expense	423	344
Net interest income	<u>2,153</u>	<u>1,965</u>
Provision for loan losses	50	-
Net interest income after provision for loan losses	2,103	1,965
Other income (losses)	373	960
General, administrative and other expenses	<u>2,152</u>	<u>2,092</u>
Earnings (loss) before income taxes	324	833
Federal income taxes expense (benefit)	65	175
NET INCOME	<u>\$ 259</u>	<u>\$ 658</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 0.33</u>	<u>\$ 0.83</u>