

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

	<u>September 30,</u> <u>2023</u>	<u>June 30,</u> <u>2023</u>	<u>September 30,</u> <u>2022</u>
<b>ASSETS</b>			
Cash and cash equivalents	\$ 9,187	\$ 6,353	\$ 8,882
Interest-bearing time deposits	234	245	739
Available-for-sale securities	26,779	27,830	28,106
Loans held-for-sale	2,852	4,960	3,905
Loans receivable	233,128	217,061	188,236
Less: Allowance for Loan Loss	<u>(2,235)</u>	<u>(1,790)</u>	<u>(1,719)</u>
Loans receivable-net	230,893	215,271	186,517
Premises and equipment	5,522	5,583	5,844
Bank-owned Life Insurance	3,552	3,531	3,470
Federal Home Loan Bank stock	4,291	3,721	2,899
Foreclosed assets held for sale	-	-	-
Interest receivable	1,496	1,106	1,002
Prepaid (Deferred) income tax	-	-	-
Mortgage Servicing Rights	964	901	992
Other assets	1,827	1,943	1,632
Goodwill and Intangibles	430	430	435
Total assets	<u>\$ 288,027</u>	<u>\$ 271,874</u>	<u>\$ 244,423</u>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>Liabilities</b>			
Deposits	\$ 221,192	\$ 214,182	\$ 200,440
Federal funds purchased	\$ -	-	\$ -
Federal Home Loan Bank advances	44,146	35,439	24,125
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	20
Other borrowings	4,827	3,350	1,915
Advances from borrowers for taxes and insurance	366	337	299
Interest payable	744	596	133
Accrued federal income tax	-	-	-
Deferred federal income tax	162	230	548
Other liabilities	<u>317</u>	<u>920</u>	<u>530</u>
Total liabilities	271,754	255,054	228,010
<b>Shareholders' equity</b>			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	20,823	21,200	20,896
Accumulated other comprehensive income ( loss)	(2,390)	(2,220)	(2,340)
Treasury stock	<u>(7,474)</u>	<u>(7,474)</u>	<u>(7,457)</u>
Total shareholders' equity	<u>16,273</u>	<u>16,820</u>	<u>16,413</u>
Total liabilities and shareholders' equity	<u>\$ 288,027</u>	<u>\$ 271,874</u>	<u>\$ 244,423</u>
Book Value per common share outstanding	<u>\$ 20.49</u>	<u>\$ 21.15</u>	<u>\$ 20.64</u>

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

	<b>Three months ended</b> <b>September 30,</b>	
	<u>2023</u>	<u>2022</u>
Total interest income	\$ 3,474	\$ 2,576
Total interest expense	1,528	423
Net interest income	<u>1,946</u>	<u>2,153</u>
Provision for loan losses	<u>(31)</u>	<u>50</u>
Net interest income after provision for loan losses	1,977	2,103
Other income (losses)	427	373
General, administrative and other expenses	<u>2,038</u>	<u>2,152</u>
Earnings (loss) before income taxes	366	324
Federal income taxes expense (benefit)	<u>78</u>	<u>65</u>
NET INCOME	<u>\$ 288</u>	<u>\$ 259</u>
<b>BASIC EARNINGS PER COMMON SHARE</b>	<u>\$ 0.36</u>	<u>\$ 0.33</u>