

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

	<u>31-Mar</u> <u>2024</u>	<u>December 31,</u> <u>2023</u>	<u>31-Mar</u> <u>2023</u>
ASSETS			
Cash and cash equivalents	\$ 7,217	\$ 9,460	\$ 11,996
Interest-bearing time deposits	234	234	739
Available-for-sale securities	23,965	24,164	27,728
Loans held-for-sale	1,466	2,465	2,309
Loans receivable	251,189	242,913	203,489
Less: Allowance for Loan Loss	(2,214)	(2,213)	(1,884)
Loans receivable-net	248,975	240,700	201,605
Premises and equipment	5,398	5,457	5,662
Bank-owned Life Insurance	4,102	4,074	3,510
Federal Home Loan Bank stock	4,796	4,560	3,499
Foreclosed assets held for sale	-	-	-
Interest receivable	1,541	1,396	1,036
Prepaid (Deferred) income tax	170	57	-
Mortgage Servicing Rights	982	982	984
Other assets	2,357	1,725	1,950
Goodwill and Intangibles	428	428	431
Total assets	<u>\$ 301,631</u>	<u>\$ 295,702</u>	<u>\$ 261,449</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 228,345	\$ 222,877	\$ 207,523
Federal funds purchased	-	-	-
Federal Home Loan Bank advances	48,978	48,741	31,371
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	4,430	4,827	3,372
Advances from borrowers for taxes and insurance	386	592	361
Interest payable	698	678	487
Accrued federal income tax	297	-	-
Deferred federal income tax	323	335	831
Other liabilities	497	497	359
Total liabilities	283,954	278,547	244,304
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	21,621	21,057	21,229
Accumulated other comprehensive income (loss)	(1,801)	(1,759)	(1,941)
Treasury stock	(7,457)	(7,457)	(7,457)
Total shareholders' equity	17,677	17,155	17,145
Total liabilities and shareholders' equity	<u>\$ 301,631</u>	<u>\$ 295,702</u>	<u>\$ 261,449</u>
Book Value per common share outstanding	<u>\$ 22.23</u>	<u>\$ 21.57</u>	<u>\$ 21.59</u>

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

	UNAUDITED Nine months ended		UNAUDITED Three months ended		UNAUDITED Six months ended	
	March 31,		March 31,		December 31,	
	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>	<u>2023</u>	<u>2022</u>
Total interest income	\$ 11,230	\$ 8,017	\$ 3,983	\$ 2,806	\$ 7,247	\$ 5,211
Total interest expense	5,234	2,086	1,942	1,011	3,292	1,075
Net interest income	5,996	5,931	2,041	1,795	3,955	4,136
Provision for loan losses	(7)	150	36	40	(43)	110
Net interest income after provision for loan losses	6,003	5,781	2,005	1,755	3,998	4,026
Other income (losses)	1,306	1,019	401	363	905	656
General, administrative and other expenses	6,356	5,852	2,222	1,882	4,134	3,970
Earnings (loss) before income taxes	953	948	184	236	769	712
Federal income taxes expense (benefit)	209	197	40	47	169	150
NET INCOME	<u>\$ 744</u>	<u>\$ 751</u>	<u>\$ 144</u>	<u>\$ 189</u>	<u>\$ 600</u>	<u>\$ 562</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 0.94</u>	<u>\$ 0.94</u>	<u>\$ 0.18</u>	<u>\$ 0.24</u>	<u>\$ 0.75</u>	<u>\$ 0.71</u>