

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

	UNAUDITED September 2024	AUDITED June 30, 2024	UNAUDITED September 30, 2023
ASSETS			
Cash and cash equivalents	\$ 15,007	\$ 8,122	\$ 9,187
Interest-bearing time deposits	245	245	234
Available-for-sale securities	23,714	23,191	26,779
Loans held-for-sale	4,190	5,040	2,852
Loans receivable	260,002	257,928	233,128
Less: Allowance for Loan Loss	(2,319)	(2,270)	(2,235)
Loans receivable-net	257,683	255,658	230,893
Premises and equipment	5,288	5,362	5,522
Bank-owned Life Insurance	4,149	4,114	3,552
Federal Home Loan Bank stock	4,796	4,796	4,291
Foreclosed assets held for sale	-	43	-
Interest receivable	1,954	1,636	1,496
Prepaid (Deferred) income tax	22	-	-
Mortgage Servicing Rights	834	872	964
Other assets	2,226	2,167	1,827
Goodwill and Intangibles	424	425	430
Total assets	<u>\$ 320,532</u>	<u>\$ 311,671</u>	<u>\$ 288,027</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 249,462	\$ 236,384	\$ 221,192
Federal funds purchased	-	-	-
Federal Home Loan Bank advances	44,251	49,539	44,146
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	5,430	5,759	4,827
Advances from borrowers for taxes and insurance	393	342	366
Interest payable	751	693	744
Accrued federal income tax	500	-	-
Deferred federal income tax	317	356	162
Other liabilities	941	896	317
Total liabilities	302,045	293,969	271,754
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	21,781	21,529	20,823
Accumulated other comprehensive income (loss)	(1,134)	(1,667)	(2,390)
Treasury stock	(7,474)	(7,474)	(7,474)
Total shareholders' equity	18,487	17,702	16,273
Total liabilities and shareholders' equity	<u>\$ 320,532</u>	<u>\$ 311,671</u>	<u>\$ 288,027</u>
Book Value per common share outstanding	<u>\$ 23.28</u>	<u>\$ 22.29</u>	<u>\$ 20.49</u>

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

	UNAUDITED Three months ended September 30, 2024	UNAUDITED Three months ended September 30, 2023
Total interest income	\$ 4,469	\$ 3,474
Total interest expense	2,117	1,528
Net interest income	2,352	1,946
Provision for loan losses	81	(31)
Net interest income after provision for loan losses	2,271	1,977
Other income (losses)	743	427
General, administrative and other expenses	2,596	2,038
Earnings (loss) before income taxes	418	366
Federal income taxes expense (benefit)	87	78
NET INCOME	<u>\$ 331</u>	<u>\$ 288</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 0.42</u>	<u>\$ 0.36</u>