

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

	UNAUDITED September 30, 2025	AUDITED June 30, 2025	UNAUDITED September 30, 2024
ASSETS			
Cash and cash equivalents	\$ 14,270	\$ 14,689	\$ 15,007
Interest-bearing time deposits	245	245	245
Available-for-sale securities	21,959	22,333	23,714
Loans held-for-sale	2,940	1,846	4,190
Loans receivable	284,421	278,988	260,002
Less: Allowance for Loan Loss	(2,668)	(2,531)	(2,319)
Loans receivable-net	281,753	276,457	257,683
Premises and equipment	5,110	5,155	5,288
Bank-owned Life Insurance	4,291	4,255	4,149
Federal Home Loan Bank stock	5,123	5,123	4,796
Foreclosed assets held for sale	620	620	-
Interest receivable	2,309	2,102	1,954
Prepaid (Deferred) income tax	-	-	22
Mortgage Servicing Rights	872	741	834
Other assets	2,263	2,416	2,226
Goodwill and Intangibles	416	420	424
Total assets	<u>\$ 342,171</u>	<u>\$ 336,402</u>	<u>\$ 320,532</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 275,983	\$ 269,260	\$ 249,462
Federal funds purchased	-	-	-
Federal Home Loan Bank advances	37,338	39,384	44,251
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	5,639	5,664	5,430
Advances from borrowers for taxes and insurance	380	105	393
Interest payable	670	661	751
Accrued federal income tax	-	-	500
Deferred federal income tax	604	524	317
Other liabilities	857	980	941
Total liabilities	321,471	316,578	302,045
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	23,674	23,024	21,781
Accumulated other comprehensive income (loss)	(814)	(1,040)	(1,134)
Treasury stock	(7,474)	(7,474)	(7,474)
Total shareholders' equity	20,700	19,824	18,487
Total liabilities and shareholders' equity	<u>\$ 342,171</u>	<u>\$ 336,402</u>	<u>\$ 320,532</u>
Book Value per common share outstanding	<u>\$ 26.07</u>	<u>\$ 24.96</u>	<u>\$ 23.28</u>

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

	UNAUDITED Three months ended September 30, 2025	UNAUDITED Three months ended September 30, 2024
Total interest income	\$ 4,982	\$ 4,469
Total interest expense	2,062	2,117
Net interest income	2,920	2,352
Provision for loan losses	105	81
Net interest income after provision for loan losses	2,815	2,271
Other income (losses)	582	743
General, administrative and other expenses	2,474	2,596
Earnings (loss) before income taxes	923	418
Federal income taxes expense (benefit)	196	87
NET INCOME	<u>\$ 727</u>	<u>\$ 331</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 0.92</u>	<u>\$ 0.42</u>