

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

	UNAUDITED December 31, 2025	UNAUDITED September 30, 2025	UNAUDITED December 2024
ASSETS			
Cash and cash equivalents	\$ 18,226	\$ 14,270	\$ 15,374
Interest-bearing time deposits	245	245	245
Available-for-sale securities	21,370	21,959	22,066
Loans held-for-sale	4,978	2,940	4,380
Loans receivable	287,778	284,421	258,294
Less: Allowance for Loan Loss	(2,801)	(2,668)	(2,413)
Loans receivable-net	284,977	281,753	255,881
Premises and equipment	5,047	5,110	5,240
Bank-owned Life Insurance	4,327	4,291	4,184
Federal Home Loan Bank stock	5,123	5,123	4,796
Foreclosed assets held for sale	620	620	
Interest receivable	2,360	2,309	2,032
Prepaid (Deferred) income tax	162	-	55
Mortgage Servicing Rights	754	872	872
Other assets	2,290	2,263	2,089
Goodwill and Intangibles	416	416	422
Total assets	<u>\$ 350,895</u>	<u>\$ 342,171</u>	<u>\$ 317,636</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 277,634	\$ 275,983	\$ 240,526
Federal funds purchased	-	-	1,381
Federal Home Loan Bank advances	43,292	37,338	48,943
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	5,615	5,639	5,712
Advances from borrowers for taxes and insurance	669	380	627
Interest payable	607	670	690
Accrued federal income tax	-	-	5
Deferred federal income tax	620	604	277
Other liabilities	627	857	507
Total liabilities	329,064	321,471	298,668
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	24,670	23,674	22,103
Accumulated other comprehensive income (loss)	(679)	(814)	(975)
Treasury stock	(7,474)	(7,474)	(7,474)
Total shareholders' equity	21,831	20,700	18,968
Total liabilities and shareholders' equity	<u>\$ 350,895</u>	<u>\$ 342,171</u>	<u>\$ 317,636</u>
Book Value per common share outstanding	<u>\$ 27.49</u>	<u>\$ 26.07</u>	<u>\$ 23.88</u>

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

	UNAUDITED Six months ended December 31,		UNAUDITED Three months ended December 31,		UNAUDITED Three months ended September 30,	
	2025	2024	2025	2024	2025	2024
Total interest income	\$ 10,062	\$ 9,027	\$ 5,080	\$ 4,558	\$ 4,982	\$ 4,469
Total interest expense	4,133	4,274	2,071	2,157	2,062	2,117
Net interest income	5,929	4,753	3,009	2,401	2,920	2,352
Provision for loan losses	275	136	170	55	105	81
Net interest income after provision for loan losses	5,654	4,617	2,839	2,346	2,815	2,271
Other income (losses)	1,207	922	625	179	582	743
General, administrative and other expenses	4,637	4,622	2,163	2,026	2,474	2,596
Earnings (loss) before income taxes	2,224	917	1,301	499	923	418
Federal income taxes expense (benefit)	427	184	231	97	196	87
NET INCOME	<u>\$ 1,797</u>	<u>\$ 733</u>	<u>\$ 1,070</u>	<u>\$ 402</u>	<u>\$ 727</u>	<u>\$ 331</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 2.26</u>	<u>\$ 0.93</u>	<u>\$ 1.35</u>	<u>\$ 0.51</u>	<u>\$ 0.92</u>	<u>\$ 0.42</u>