

Community Investors Bancorp, Inc.
CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

(In thousands)

UNAUDITED

	<u>March 31,</u> <u>2023</u>	<u>March 31,</u> <u>2022</u>	<u>June 30,</u> <u>2022</u>
ASSETS			
Cash and cash equivalents	\$ 11,996	\$ 26,666	\$ 9,692
Interest-bearing time deposits	739	739	739
Available-for-sale securities	27,728	30,140	29,006
Loans held-for-sale	2,309	4,955	4,607
Loans receivable	203,489	161,362	175,406
Less: Allowance for Loan Loss	(1,884)	(2,057)	(1,661)
Loans receivable-net	201,605	159,305	173,745
Premises and equipment	5,662	5,903	5,792
Bank-owned Life Insurance	3,510	3,430	3,450
Federal Home Loan Bank stock	3,499	2,778	2,778
Foreclosed assets held for sale	-	-	-
Interest receivable	1,036	850	813
Prepaid (Deferred) income tax	-	(25)	-
Mortgage Servicing Rights	984	1,023	1,003
Other assets	1,950	1,706	1,744
Goodwill and Intangibles	431	438	436
Total assets	\$ 261,449	\$ 237,908	\$ 233,805
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 207,523	\$ 196,714	\$ 195,465
Federal funds purchased	-	-	\$ -
Federal Home Loan Bank advances	31,371	21,054	19,411
Paycheck Protection Program Liquidity Facility (PPPLF)	-	322	20
Other borrowings	3,372	959	937
Advances from borrowers for taxes and insurance	361	342	170
Interest payable	487	52	69
Accrued federal income tax	-	-	-
Deferred federal income tax	831	751	449
Other liabilities	359	563	569
Total liabilities	244,304	220,757	217,090
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	21,229	20,436	20,800
Accumulated other comprehensive income (loss)	(1,941)	(1,142)	(1,942)
Treasury stock	(7,457)	(7,457)	(7,457)
Total shareholders' equity	17,145	17,151	16,715
Total liabilities and shareholders' equity	\$ 261,449	\$ 237,908	\$ 233,805
Book Value per common share outstanding	\$ 21.59	\$ 21.60	\$ 21.05

Community Investors Bancorp, Inc.
CONDENSED CONSOLIDATED STATEMENTS OF EARNINGS

(In thousands, except share data)

UNAUDITED

Nine months ended

March 31,

2023

2022

UNAUDITED

Three months ended

March 31,

2023

2022

Total interest income	\$ 8,017	\$ 6,419	\$ 2,806	\$ 2,063
Total interest expense	2,086	974	1,011	304
Net interest income	5,931	5,445	1,795	1,759
Provision for loan losses	150	-	40	-
Net interest income after provision for loan losses	5,781	5,445	1,755	1,759
Other income (losses)	1,019	2,229	363	421
General, administrative and other expenses	5,852	6,039	1,882	1,908
Earnings (loss) before income taxes	948	1,635	236	272
Federal income taxes expense (benefit)	197	343	47	57
NET INCOME	\$ 751	\$ 1,292	\$ 189	\$ 215
BASIC EARNINGS PER COMMON SHARE	\$ 0.95	\$ 1.63	\$ 0.24	\$ 0.27