

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

UNAUDITED

	<u>June 30,</u> <u>2022</u>	<u>June 30,</u> <u>2021</u>	<u>June 30,</u> <u>2020</u>
ASSETS			
Cash and cash equivalents	\$ 10,133	\$ 18,330	\$ 19,334
Interest-bearing time deposits	739	986	986
Available-for-sale securities	28,856	27,339	13,177
Loans held-for-sale	4,607	10,305	10,249
Loans receivable	175,406	152,041	150,854
Less: Allowance for Loan Loss	(1,661)	(2,026)	(1,900)
Loans receivable-net	173,745	150,015	148,954
Premises and equipment	5,792	6,092	5,321
Bank-owned Life Insurance	3,450	3,368	3,281
Federal Home Loan Bank stock	2,778	2,501	2,448
Foreclosed assets held for sale	-	-	-
Interest receivable	813	629	789
Prepaid federal income tax	(19)	53	35
Deferred federal income tax	-	-	-
Other assets	3,151	2,759	2,289
Total assets	<u>\$ 234,045</u>	<u>\$ 222,377</u>	<u>\$ 206,863</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 195,666	\$ 173,631	\$ 150,155
Federal funds purchased			
Federal Home Loan Bank advances	19,411	21,246	30,455
Paycheck Protection Program Liquidity Facility (PPPLF)	20	7,242	8,214
Other borrowings	937	1,000	1,000
Advances from borrowers for taxes and insurance	168	350	380
Interest payable	69	84	113
Accrued federal income tax	-	-	-
Deferred federal income tax	541	815	544
Other liabilities	544	449	297
Total liabilities	217,356	204,817	191,158
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	20,717	19,466	17,448
Accumulated other comprehensive income (loss)	(1,885)	237	400
Treasury stock	(7,457)	(7,457)	(7,457)
Total shareholders' equity	16,689	17,560	15,705
Total liabilities and shareholders' equity	<u>\$ 234,045</u>	<u>\$ 222,377</u>	<u>\$ 206,863</u>
Book Value per share	<u>\$ 20.99</u>	<u>\$ 22.08</u>	<u>\$ 19.75</u>

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

UNAUDITED

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	<u>Year ended</u> <u>June 30,</u> <u>2022</u>	<u>2021</u>	<u>Three months ended</u> <u>June 30,</u> <u>2022</u>	<u>2021</u>
Total interest income	\$ 8,681	\$ 8,464	\$ 2,262	\$ 2,216
Total interest expense	1,303	1,698	330	379
Net interest income	7,378	6,766	1,932	1,837
Provision for loan losses	-	71	-	21
Net interest income after provision for loan losses	7,378	6,695	1,932	1,816
Other income (losses)	2,908	4,368	679	818
General, administrative and other expenses	8,270	8,109	2,230	2,132
Earnings (loss) before income taxes	2,016	2,954	381	502
Federal income taxes expense (benefit)	364	618	21	108
NET INCOME	<u>\$ 1,652</u>	<u>\$ 2,336</u>	<u>\$ 360</u>	<u>\$ 394</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 2.08</u>	<u>\$ 2.94</u>	<u>\$ 0.45</u>	<u>\$ 0.50</u>