

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

	<u>June 30,</u> <u>2021</u>	<u>June 30,</u> <u>2020</u>	<u>June 30,</u> <u>2019</u>
ASSETS			
Cash and cash equivalents	\$ 18,309	\$ 19,025	\$ 7,378
Interest-bearing time deposits	986	986	986
Available-for-sale securities	27,431	13,254	11,166
Loans held-for-sale	10,305	10,554	5,435
Loans receivable	152,043	150,826	132,303
Less: Allowance for Loan Loss	<u>(2,027)</u>	<u>(1,900)</u>	<u>(1,500)</u>
Loans receivable-net	150,016	148,926	130,803
Premises and equipment	6,091	5,321	5,410
Bank-owned Life Insurance	3,368	3,281	3,191
Federal Home Loan Bank stock	2,501	2,448	2,341
Foreclosed assets held for sale	-	35	-
Interest receivable	629	789	591
Prepaid federal income tax	53	-	131
Deferred federal income tax	-	-	-
Other assets	2,510	2,173	1,465
Total assets	<u>\$ 222,199</u>	<u>\$ 206,792</u>	<u>\$ 168,897</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 173,630	\$ 150,155	\$ 118,527
Federal funds purchased			
Federal Home Loan Bank advances	21,246	30,455	35,160
Paycheck Protection Program Liquidity Facility (PPPLF)	7,242	8,214	
Other borrowings	1,000	1,000	
Advances from borrowers for taxes and insurance	330	392	308
Interest payable	84	113	128
Accrued federal income tax	346	-	-
Deferred federal income tax	390	444	361
Other liabilities	369	313	237
Total liabilities	204,637	191,086	154,721
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	19,468	17,449	16,193
Accumulated other comprehensive income (loss)	237	400	126
Treasury stock	<u>(7,457)</u>	<u>(7,457)</u>	<u>(7,457)</u>
Total shareholders' equity	17,562	15,706	14,176
Total liabilities and shareholders' equity	<u>\$ 222,199</u>	<u>\$ 206,792</u>	<u>\$ 168,897</u>
Book Value per share	<u>\$ 22.08</u>	<u>\$ 19.75</u>	<u>\$ 17.83</u>

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

	UNAUDITED			
	Year ended		Three months ended	
	<u>June 30,</u> <u>2021</u>	<u>June 30,</u> <u>2020</u>	<u>June 30,</u> <u>2021</u>	<u>June 30,</u> <u>2020</u>
Total interest income	\$ 8,463	\$ 8,118	\$ 2,216	\$ 2,033
Total interest expense	<u>1,698</u>	<u>1,986</u>	<u>379</u>	<u>491</u>
Net interest income	6,765	6,132	1,837	1,542
Provision for loan losses	<u>71</u>	<u>472</u>	<u>21</u>	<u>242</u>
Net interest income after provision for loan losses	6,694	5,660	1,816	1,300
Other income (losses)	4,367	3,089	818	1,285
General, administrative and other expenses	<u>8,107</u>	<u>6,836</u>	<u>2,131</u>	<u>1,931</u>
Earnings (loss) before income taxes	2,954	1,913	503	654
Federal income taxes expense (benefit)	<u>618</u>	<u>386</u>	<u>109</u>	<u>135</u>
NET INCOME	<u>\$ 2,336</u>	<u>\$ 1,527</u>	<u>\$ 394</u>	<u>\$ 519</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 2.94</u>	<u>\$ 1.92</u>	<u>\$ 0.49</u>	<u>\$ 0.65</u>