

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

ASSETS	<u>December 31,</u> <u>2022</u>	<u>December 31,</u> <u>2021</u>	<u>June 30,</u> <u>2022</u>
Cash and cash equivalents	\$ 13,013	\$ 29,304	\$ 9,692
Interest-bearing time deposits	739	986	739
Available-for-sale securities	27,426	29,431	29,006
Loans held-for-sale	3,376	3,382	4,607
Loans receivable	194,069	157,132	175,406
Less: Allowance for Loan Loss	(1,830)	(2,037)	(1,661)
Loans receivable-net	192,239	155,095	173,745
Premises and equipment	5,748	5,958	5,792
Bank-owned Life Insurance	3,490	3,409	3,450
Federal Home Loan Bank stock	3,499	2,714	2,778
Foreclosed assets held for sale	-	-	-
Interest receivable	869	721	813
Prepaid (Deferred) income tax	-	-	-
Mortgage Servicing Rights	991	1,097	1,003
Other assets	2,188	1,881	1,744
Goodwill and Intangibles	433	439	436
Total assets	<u>\$ 253,578</u>	<u>\$ 233,978</u>	<u>\$ 233,805</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 195,164	\$ 187,268	\$ 195,465
Federal funds purchased	-	-	\$ -
Federal Home Loan Bank advances	37,715	23,454	19,411
Paycheck Protection Program Liquidity Facility (PPPLF)	-	1,682	20
Other borrowings	1,894	1,000	937
Advances from borrowers for taxes and insurance	543	519	170
Interest payable	355	59	69
Accrued federal income tax	-	-	-
Deferred federal income tax	665	1,038	449
Other liabilities	594	846	569
Total liabilities	236,930	215,866	217,090
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	21,120	20,301	20,800
Accumulated other comprehensive income (loss)	(2,329)	(46)	(1,942)
Treasury stock	(7,457)	(7,457)	(7,457)
Total shareholders' equity	16,648	18,112	16,715
Total liabilities and shareholders' equity	<u>\$ 253,578</u>	<u>\$ 233,978</u>	<u>\$ 233,805</u>
Book Value per common share outstanding	<u>\$ 20.94</u>	<u>\$ 22.78</u>	<u>\$ 21.02</u>

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

	UNAUDITED		UNAUDITED		UNAUDITED	
	Six months ended		Three months ended		Three months ended	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>
Total interest income	\$ 5,211	\$ 4,356	\$ 2,635	\$ 2,047	\$ 2,576	\$ 2,309
Total interest expense	1,075	669	652	325	423	344
Net interest income	4,136	3,687	1,983	1,722	2,153	1,965
Provision for loan losses	110	-	60	-	50	-
Net interest income after provision for loan losses	4,026	3,687	1,923	1,722	2,103	1,965
Other income (losses)	656	1,808	283	848	373	960
General, administrative and other expenses	3,970	4,131	1,818	2,039	2,152	2,092
Earnings (loss) before income taxes	712	1,364	388	531	324	833
Federal income taxes expense (benefit)	150	287	85	112	65	175
NET INCOME	<u>\$ 562</u>	<u>\$ 1,077</u>	<u>\$ 303</u>	<u>\$ 419</u>	<u>\$ 259</u>	<u>\$ 658</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 0.71</u>	<u>\$ 1.35</u>	<u>\$ 0.38</u>	<u>\$ 0.53</u>	<u>\$ 0.33</u>	<u>\$ 0.83</u>