

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

	<u>June 30,</u> <u>2024</u>	<u>June 30,</u> <u>2023</u>	<u>June 30,</u> <u>2022</u>
ASSETS			
Cash and cash equivalents	\$ 9,124	\$ 6,353	\$ 9,692
Interest-bearing time deposits	234	245	739
Available-for-sale securities	22,569	27,830	29,006
Loans held-for-sale	5,040	4,960	4,607
Loans receivable	257,928	217,061	175,406
Less: Allowance for Loan Loss	<u>(2,270)</u>	<u>(1,790)</u>	<u>(1,661)</u>
Loans receivable-net	255,658	215,271	173,745
Premises and equipment	5,362	5,583	5,792
Bank-owned Life Insurance	4,114	3,531	3,450
Federal Home Loan Bank stock	4,796	3,721	2,778
Foreclosed assets held for sale	43	-	-
Interest receivable	1,636	1,106	813
Prepaid (Deferred) income tax	-	-	-
Mortgage Servicing Rights	982	901	1,003
Other assets	2,272	1,943	1,744
Goodwill and Intangibles	426	430	436
Total assets	<u>\$ 312,256</u>	<u>\$ 271,874</u>	<u>\$ 233,805</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 236,838	\$ 214,182	\$ 195,465
Federal funds purchased	-	-	-
Federal Home Loan Bank advances	49,539	35,439	19,411
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	20
Other borrowings	5,430	3,350	937
Advances from borrowers for taxes and insurance	319	337	170
Interest payable	697	596	69
Accrued federal income tax	-	-	-
Deferred federal income tax	509	230	449
Other liabilities	<u>797</u>	<u>920</u>	<u>569</u>
Total liabilities	294,129	255,054	217,090
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	21,937	21,200	20,800
Accumulated other comprehensive income (loss)	(1,667)	(2,220)	(1,942)
Treasury stock	<u>(7,457)</u>	<u>(7,474)</u>	<u>(7,457)</u>
Total shareholders' equity	18,127	16,820	16,715
Total liabilities and shareholders' equity	<u>\$ 312,256</u>	<u>\$ 271,874</u>	<u>\$ 233,805</u>
Book Value per common share outstanding	<u>\$ 22.83</u>	<u>\$ 21.18</u>	<u>\$ 21.02</u>

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

	UNAUDITED Year ended		UNAUDITED Three months ended	
	June 30,		June 30,	
	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>
Total interest income	\$ 15,450	\$ 10,983	\$ 4,220	\$ 2,966
Total interest expense	<u>7,235</u>	<u>3,449</u>	<u>2,001</u>	<u>1,363</u>
Net interest income	8,215	7,534	2,219	1,603
Provision for loan losses	<u>44</u>	<u>150</u>	<u>51</u>	<u>-</u>
Net interest income after provision for loan losses	8,171	7,384	2,168	1,603
Other income (losses)	1,812	2,825	506	1,806
General, administrative and other expenses	<u>8,509</u>	<u>9,384</u>	<u>2,153</u>	<u>3,532</u>
Earnings (loss) before income taxes	1,474	825	521	(123)
Federal income taxes expense (benefit)	<u>334</u>	<u>109</u>	<u>125</u>	<u>(88)</u>
NET INCOME	<u>\$ 1,140</u>	<u>\$ 716</u>	<u>\$ 396</u>	<u>\$ (35)</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 1.44</u>	<u>\$ 0.90</u>	<u>\$ 0.50</u>	<u>\$ (0.04)</u>