

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

	UNAUDITED December <u>2024</u>	UNAUDITED September <u>2024</u>	UNAUDITED December 31, <u>2023</u>
ASSETS			
Cash and cash equivalents	\$ 15,374	\$ 15,007	\$ 9,460
Interest-bearing time deposits	245	245	234
Available-for-sale securities	22,066	23,714	24,164
Loans held-for-sale	4,380	4,190	2,465
Loans receivable	258,294	260,002	242,913
Less: Allowance for Loan Loss	(2,413)	(2,319)	(2,213)
Loans receivable-net	255,881	257,683	240,700
Premises and equipment	5,240	5,288	5,457
Bank-owned Life Insurance	4,184	4,149	4,074
Federal Home Loan Bank stock	4,796	4,796	4,560
Foreclosed assets held for sale	-	-	-
Interest receivable	2,032	1,954	1,396
Prepaid (Deferred) income tax	55	22	57
Mortgage Servicing Rights	872	834	982
Other assets	2,089	2,226	1,725
Goodwill and Intangibles	422	424	428
Total assets	<u>\$ 317,636</u>	<u>\$ 320,532</u>	<u>\$ 295,702</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 240,526	\$ 249,462	\$ 222,877
Federal funds purchased	1,381	-	-
Federal Home Loan Bank advances	48,943	44,251	48,741
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	4,910	5,430	4,827
Advances from borrowers for taxes and insurance	627	393	592
Interest payable	690	751	678
Accrued federal income tax	450	500	-
Deferred federal income tax	300	317	335
Other liabilities	841	941	497
Total liabilities	298,668	302,045	278,547
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	22,103	21,781	21,057
Accumulated other comprehensive income (loss)	(975)	(1,134)	(1,759)
Treasury stock	(7,474)	(7,474)	(7,457)
Total shareholders' equity	18,968	18,487	17,155
Total liabilities and shareholders' equity	<u>\$ 317,636</u>	<u>\$ 320,532</u>	<u>\$ 295,702</u>
Book Value per common share outstanding	<u>\$ 23.88</u>	<u>\$ 23.28</u>	<u>\$ 21.57</u>

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

	UNAUDITED Six months ended December 31,		UNAUDITED Three months ended December 31,		UNAUDITED Three months ended September 30,	
	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>
Total interest income	\$ 9,027	\$ 7,247	\$ 4,558	\$ 3,773	\$ 4,469	\$ 3,474
Total interest expense	4,274	3,292	2,157	1,763	2,117	1,528
Net interest income	4,753	3,955	2,401	2,010	2,352	1,946
Provision for loan losses	136	(43)	55	(12)	81	(31)
Net interest income after provision for loan losses	4,617	3,998	2,346	2,022	2,271	1,977
Other income (losses)	922	905	179	478	743	427
General, administrative and other expenses	4,622	4,134	2,026	2,096	2,596	2,038
Earnings (loss) before income taxes	917	769	499	404	418	366
Federal income taxes expense (benefit)	184	169	97	91	87	78
NET INCOME	<u>\$ 733</u>	<u>\$ 600</u>	<u>\$ 402</u>	<u>\$ 313</u>	<u>\$ 331</u>	<u>\$ 288</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 0.93</u>	<u>\$ 0.75</u>	<u>\$ 0.51</u>	<u>\$ 0.39</u>	<u>\$ 0.42</u>	<u>\$ 0.36</u>