

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

	<u>December 31,</u> <u>2023</u>	<u>September 30,</u> <u>2023</u>	<u>December 31,</u> <u>2022</u>
ASSETS			
Cash and cash equivalents	\$ 9,460	\$ 9,187	\$ 13,013
Interest-bearing time deposits	234	234	739
Available-for-sale securities	24,164	26,779	27,426
Loans held-for-sale	2,465	2,852	3,376
Loans receivable	242,913	233,128	194,069
Less: Allowance for Loan Loss	(2,213)	(2,235)	(1,830)
Loans receivable-net	240,700	230,893	192,239
Premises and equipment	5,457	5,522	5,748
Bank-owned Life Insurance	4,074	3,552	3,490
Federal Home Loan Bank stock	4,560	4,291	3,499
Foreclosed assets held for sale	-	-	-
Interest receivable	1,396	1,496	869
Prepaid (Deferred) income tax	57	-	-
Mortgage Servicing Rights	982	964	991
Other assets	1,725	1,827	2,188
Goodwill and Intangibles	428	430	433
Total assets	<u>\$ 295,702</u>	<u>\$ 288,027</u>	<u>\$ 253,578</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 222,877	\$ 221,192	\$ 195,164
Federal funds purchased	-	-	-
Federal Home Loan Bank advances	48,741	44,146	37,715
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	4,827	4,827	1,894
Advances from borrowers for taxes and insurance	592	366	543
Interest payable	678	744	355
Accrued federal income tax	-	-	-
Deferred federal income tax	335	162	665
Other liabilities	497	317	594
Total liabilities	278,547	271,754	236,930
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	21,057	20,823	21,120
Accumulated other comprehensive income (loss)	(1,759)	(2,390)	(2,329)
Treasury stock	(7,457)	(7,474)	(7,457)
Total shareholders' equity	17,155	16,273	16,648
Total liabilities and shareholders' equity	<u>\$ 295,702</u>	<u>\$ 288,027</u>	<u>\$ 253,578</u>
Book Value per common share outstanding	<u>\$ 21.57</u>	<u>\$ 20.46</u>	<u>\$ 20.94</u>

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

	UNAUDITED		UNAUDITED		Three months ended	
	Six months ended		Three months ended		September 30,	
	December 31,		December 31,		2022	
	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>
Total interest income	\$ 7,247	\$ 5,211	\$ 3,774	\$ 2,635	\$ 3,474	\$ 2,576
Total interest expense	3,292	1,075	1,763	652	1,528	423
Net interest income	3,955	4,136	2,011	1,983	1,946	2,153
Provision for loan losses	(43)	110	(12)	60	(31)	50
Net interest income after provision for loan losses	3,998	4,026	2,023	1,923	1,977	2,103
Other income (losses)	905	656	478	283	427	373
General, administrative and other expenses	4,134	3,970	2,097	1,818	2,038	2,152
Earnings (loss) before income taxes	769	712	404	388	366	324
Federal income taxes expense (benefit)	169	150	91	85	78	65
NET INCOME	<u>\$ 600</u>	<u>\$ 562</u>	<u>\$ 313</u>	<u>\$ 303</u>	<u>\$ 288</u>	<u>\$ 259</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 0.75</u>	<u>\$ 0.71</u>	<u>\$ 0.39</u>	<u>\$ 0.38</u>	<u>\$ 0.36</u>	<u>\$ 0.33</u>