

Community Investors Bancorp, Inc.
CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

(In thousands)

UNAUDITED

	<u>December 31,</u> <u>2018</u>	<u>December 31,</u> <u>2017</u>	<u>September 30,</u> <u>2018</u>	<u>September 30,</u> <u>2017</u>	<u>June 30,</u> <u>2018</u>
ASSETS					
Cash and cash equivalents	\$ 6,321	\$ 10,255	\$ 2,809	\$ 7,507	\$ 12,729
Interest-bearing time deposits	986	986	986	247	986
Available-for-sale securities	10,991	14,486	13,084	14,849	13,207
Loans held-for-sale	2,555	2,585	2,409	3,307	4,267
Loans receivable	122,262	106,869	118,574	108,205	112,883
Less: Allowance for Loan Loss	(1,400)	(1,310)	(1,350)	(1,235)	(1,290)
Loans receivable-net	120,862	105,559	117,224	106,970	111,593
Premises and equipment	4,838	3,827	4,392	3,893	3,903
Bank-owned Life Insurance	3,144	3,046	3,121	3,021	3,097
Federal Home Loan Bank stock	2,269	2,265	2,269	2,265	2,269
Foreclosed assets held for sale	-	261	55	255	70
Interest receivable	498	447	564	522	479
Prepaid federal income tax	55	-	20	37	-
Deferred federal income tax	-	-	-	-	-
Other assets	1,294	1,264	1,418	1,314	1,412
Total assets	<u>\$ 153,813</u>	<u>\$ 144,981</u>	<u>\$ 148,351</u>	<u>\$ 144,187</u>	<u>\$ 154,012</u>
LIABILITIES AND SHAREHOLDERS' EQUITY					
Liabilities					
Deposits	\$ 103,456	\$ 104,157	\$ 100,950	\$ 102,660	\$ 108,017
Federal funds purchased	3,309	-	-	-	-
Federal Home Loan Bank advances	32,205	26,626	33,094	27,627	32,024
Advances from borrowers for taxes and insurance	566	473	349	288	206
Interest payable	74	46	68	45	65
Accrued federal income tax	-	29	-	-	-
Deferred federal income tax	294	379	274	626	284
Other liabilities	254	220	239	192	253
Total liabilities	140,158	131,930	134,974	131,438	140,849
Shareholders' equity					
Preferred stock	-	-	-	-	-
Common stock	15	15	15	15	15
Additional Paid-in capital	5,299	5,299	5,299	5,299	5,299
Retained earnings	15,922	15,256	15,718	14,840	15,466
Accumulated other comprehensive income (loss)	(124)	(62)	(198)	52	(160)
Treasury stock	(7,457)	(7,457)	(7,457)	(7,457)	(7,457)
Total shareholders' equity	13,655	13,051	13,377	12,749	13,163
Total liabilities and shareholders' equity	<u>\$ 153,813</u>	<u>\$ 144,981</u>	<u>\$ 148,351</u>	<u>\$ 144,187</u>	<u>\$ 154,012</u>
Book Value per common share outstanding	<u>\$ 17.17</u>	<u>\$ 16.41</u>	<u>\$ 16.82</u>	<u>\$ 16.03</u>	<u>\$ 16.55</u>

Community Investors Bancorp, Inc.
CONDENSED CONSOLIDATED STATEMENTS OF EARNINGS

(In thousands, except share data)

UNAUDITED

	<u>Six months ended</u> <u>December 31,</u>		<u>Three months ended</u> <u>December 31,</u>		<u>Three months ended</u> <u>September 30,</u>	
	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>
Total interest income	\$ 3,401	\$ 2,972	\$ 1,723	\$ 1,469	\$ 1,678	\$ 1,503
Total interest expense	577	396	299	196	278	200
Net interest income	2,824	2,576	1,424	1,273	1,400	1,303
Provision for loan losses	96	114	49	28	47	86
Net interest income after provision for loan losses	2,728	2,462	1,375	1,245	1,353	1,217
Other income (losses)	649	959	295	418	354	541
General, administrative and other expenses	2,659	2,639	1,340	1,326	1,319	1,313
Earnings (loss) before income taxes	718	782	330	337	388	445
Federal income taxes expense (benefit)	119	(29)	55	(125)	64	96
NET INCOME	<u>\$ 599</u>	<u>\$ 811</u>	<u>\$ 275</u>	<u>\$ 462</u>	<u>\$ 324</u>	<u>\$ 349</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 0.75</u>	<u>\$ 1.02</u>	<u>\$ 0.34</u>	<u>\$ 0.58</u>	<u>\$ 0.41</u>	<u>\$ 0.44</u>