

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

	<u>June 30,</u> <u>2019</u>	<u>June 30,</u> <u>2018</u>	<u>June 30,</u> <u>2017</u>
ASSETS			
Cash and cash equivalents	\$ 7,378	\$ 12,729	\$ 12,774
Interest-bearing time deposits	986	986	-
Available-for-sale securities	11,166	13,207	13,945
Loans held-for-sale	5,435	4,267	2,680
Loans receivable	132,303	112,883	107,017
Less: Allowance for Loan Loss	<u>(1,500)</u>	<u>(1,290)</u>	<u>(1,175)</u>
Loans receivable-net	130,803	111,593	105,842
Premises and equipment	5,410	3,903	3,923
Bank-owned Life Insurance	3,191	3,097	-
Federal Home Loan Bank stock	2,341	2,269	2,265
Foreclosed assets held for sale	-	70	10
Interest receivable	591	479	462
Prepaid federal income tax	131	-	133
Deferred federal income tax	-	-	-
Other assets	1,465	1,412	1,313
Total assets	<u>\$ 168,897</u>	<u>\$ 154,012</u>	<u>\$ 143,347</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 118,527	\$ 108,017	\$ 99,818
Federal funds purchased	-	-	-
Federal Home Loan Bank advances	35,160	32,024	29,978
Advances from borrowers for taxes and insurance	308	206	221
Interest payable	128	65	47
Accrued federal income tax	-	-	-
Deferred federal income tax	361	284	627
Other liabilities	<u>237</u>	<u>253</u>	<u>198</u>
Total liabilities	154,721	140,849	130,889
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	16,193	15,466	14,547
Accumulated other comprehensive income (loss)	126	(160)	54
Treasury stock	<u>(7,457)</u>	<u>(7,457)</u>	<u>(7,457)</u>
Total shareholders' equity	14,176	13,163	12,458
Total liabilities and shareholders' equity	<u>\$ 168,897</u>	<u>\$ 154,012</u>	<u>\$ 143,347</u>
Book Value per share	<u>\$ 17.83</u>	<u>\$ 16.55</u>	<u>\$ 15.67</u>

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

	Year ended		Three months ended	
	<u>June 30,</u>		<u>June 30,</u>	
	<u>2019</u>	<u>2018</u>	<u>2019</u>	<u>2018</u>
Total interest income	\$ 7,051	\$ 5,976	\$ 1,913	\$ 1,549
Total interest expense	<u>1,395</u>	<u>810</u>	<u>440</u>	<u>220</u>
Net interest income	5,656	5,166	1,473	1,329
Provision for loan losses	<u>190</u>	<u>156</u>	<u>55</u>	<u>17</u>
Net interest income after provision for loan losses	5,466	5,010	1,418	1,312
Other income (losses)	1,365	1,558	428	296
General, administrative and other expenses	<u>5,616</u>	<u>5,367</u>	<u>1,520</u>	<u>1,359</u>
Earnings (loss) before income taxes	1,215	1,201	326	249
Federal income taxes expense (benefit)	<u>203</u>	<u>37</u>	<u>59</u>	<u>44</u>
NET INCOME	<u>\$ 1,012</u>	<u>\$ 1,164</u>	<u>\$ 267</u>	<u>\$ 205</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 1.27</u>	<u>\$ 1.46</u>	<u>\$ 0.34</u>	<u>\$ 0.26</u>