

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

	<u>September 30,</u> <u>2020</u>	<u>June 30,</u> <u>2020</u>	<u>September 30,</u> <u>2019</u>
ASSETS			
Cash and cash equivalents	\$ 16,713	\$ 19,334	\$ 14,133
Interest-bearing time deposits	986	986	986
Available-for-sale securities	11,899	13,177	12,232
Loans held-for-sale	18,988	10,249	6,455
Loans receivable	151,883	150,854	132,218
Less: Allowance for Loan Loss	<u>(1,932)</u>	<u>(1,900)</u>	<u>(1,540)</u>
Loans receivable-net	149,951	148,954	130,678
Premises and equipment	5,274	5,321	5,470
Bank-owned Life Insurance	3,303	3,281	3,213
Federal Home Loan Bank stock	2,448	2,448	2,341
Foreclosed assets held for sale	36	35	-
Interest receivable	779	789	640
Prepaid federal income tax	-	-	37
Deferred federal income tax	-	-	-
Other assets	2,436	2,189	1,510
Total assets	<u>\$ 212,813</u>	<u>\$ 206,763</u>	<u>\$ 177,695</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 154,595	\$ 150,155	\$ 126,746
Federal funds purchased	\$ 1,931	-	-
Federal Home Loan Bank advances	29,101	30,455	35,272
Paycheck Protection Program Liquidity Facility (PPPLF)	8,214	8,214	-
Other borrowings	1,000	1,000	-
Advances from borrowers for taxes and insurance	443	380	402
Interest payable	119	113	133
Accrued federal income tax	148	155	-
Deferred federal income tax	452	444	375
Other liabilities	385	142	225
Total liabilities	196,388	191,058	163,153
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	18,120	17,448	16,544
Accumulated other comprehensive income (loss)	448	400	141
Treasury stock	<u>(7,457)</u>	<u>(7,457)</u>	<u>(7,457)</u>
Total shareholders' equity	16,425	15,705	14,542
Total liabilities and shareholders' equity	<u>\$ 212,813</u>	<u>\$ 206,763</u>	<u>\$ 177,695</u>
Book Value per common share outstanding	<u>\$ 20.66</u>	<u>\$ 19.75</u>	<u>\$ 18.29</u>

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

	Three months ended September 30,	
	<u>2020</u>	<u>2019</u>
Total interest income	\$ 2,143	\$ 2,016
Total interest expense	479	485
Net interest income	1,664	1,531
Provision for loan losses	20	70
Net interest income after provision for loan losses	1,644	1,461
Other income (losses)	1,117	695
General, administrative and other expenses	1,811	1,679
Earnings (loss) before income taxes	950	477
Federal income taxes expense (benefit)	200	94
NET INCOME	<u>\$ 750</u>	<u>\$ 383</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 0.94</u>	<u>\$ 0.48</u>