

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

ASSETS	UNAUDITED		
	June 30, <u>2024</u>	June 30, <u>2023</u>	June 30, <u>2022</u>
Cash and cash equivalents	\$ 9,124	\$ 6,353	\$ 9,692
Interest-bearing time deposits	234	245	739
Available-for-sale securities	22,569	27,830	29,006
Loans held-for-sale	5,040	4,960	4,607
Loans receivable	257,928	217,061	175,406
Less: Allowance for Loan Loss	(2,270)	(1,790)	(1,661)
Loans receivable-net	255,658	215,271	173,745
Premises and equipment	5,362	5,583	5,792
Bank-owned Life Insurance	4,114	3,531	3,450
Federal Home Loan Bank stock	4,796	3,721	2,778
Foreclosed assets held for sale	43	-	-
Interest receivable	1,636	1,106	813
Prepaid (Deferred) income tax	-	-	-
Mortgage Servicing Rights	982	901	1,003
Other assets	2,272	1,943	1,744
Goodwill and Intangibles	426	430	436
Total assets	\$ 312,256	\$ 271,874	\$ 233,805
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 236,838	\$ 214,182	\$ 195,465
Federal funds purchased	-	-	-
Federal Home Loan Bank advances	49,539	35,439	19,411
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	20
Other borrowings	5,430	3,350	937
Advances from borrowers for taxes and insurance	319	337	170
Interest payable	697	596	69
Accrued federal income tax	-	-	-
Deferred federal income tax	509	230	449
Other liabilities	797	920	569
Total liabilities	294,129	255,054	217,090
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	21,937	21,200	20,800
Accumulated other comprehensive income (loss)	(1,667)	(2,220)	(1,942)
Treasury stock	(7,457)	(7,474)	(7,457)
Total shareholders' equity	18,127	16,820	16,715
Total liabilities and shareholders' equity	\$ 312,256	\$ 271,874	\$ 233,805
Book Value per common share outstanding	\$ 22.83	\$ 21.18	\$ 21.02

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

	UNAUDITED		UNAUDITED	
	Year ended		Three months ended	
	June 30, <u>2024</u>	June 30, <u>2023</u>	June 30, <u>2024</u>	June 30, <u>2023</u>
Total interest income	\$ 15,450	\$ 10,983	\$ 4,220	\$ 2,966
Total interest expense	7,235	3,449	2,001	1,363
Net interest income	8,215	7,534	2,219	1,603
Provision for loan losses	44	150	51	-
Net interest income after provision for loan losses	8,171	7,384	2,168	1,603
Other income (losses)	1,812	2,825	506	1,806
General, administrative and other expenses	8,509	9,384	2,153	3,532
Earnings (loss) before income taxes	1,474	825	521	(123)
Federal income taxes expense (benefit)	334	109	125	(88)
NET INCOME	\$ 1,140	\$ 716	\$ 396	\$ (35)
BASIC EARNINGS PER COMMON SHARE	\$ 1.44	\$ 0.90	\$ 0.50	\$ (0.04)