

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

	UNAUDITED March 2025	UNAUDITED December 2024	UNAUDITED March 2024
ASSETS			
Cash and cash equivalents	\$ 13,364	\$ 15,374	\$ 7,217
Interest-bearing time deposits	245	245	234
Available-for-sale securities	22,327	22,066	23,965
Loans held-for-sale	2,162	4,380	1,466
Loans receivable	265,584	258,294	251,189
Less: Allowance for Loan Loss	(2,400)	(2,413)	(2,214)
Loans receivable-net	263,184	255,881	248,975
Premises and equipment	5,217	5,240	5,398
Bank-owned Life Insurance	4,219	4,184	4,102
Federal Home Loan Bank stock	5,123	4,796	4,796
Foreclosed assets held for sale	1	-	-
Interest receivable	1,924	2,032	1,541
Prepaid (Deferred) income tax	81	55	170
Mortgage Servicing Rights	872	872	982
Other assets	2,271	2,089	2,357
Goodwill and Intangibles	425	422	428
Total assets	<u>\$ 321,415</u>	<u>\$ 317,636</u>	<u>\$ 301,631</u>
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Deposits	\$ 254,536	\$ 240,526	\$ 228,345
Federal funds purchased	-	1,381	-
Federal Home Loan Bank advances	39,668	48,943	48,978
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	5,688	5,712	4,430
Advances from borrowers for taxes and insurance	428	627	386
Interest payable	613	690	698
Accrued federal income tax	355	5	297
Deferred federal income tax	516	277	323
Other liabilities	519	507	497
Total liabilities	302,323	298,668	283,954
Shareholders' equity			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	22,379	22,103	21,621
Accumulated other comprehensive income (loss)	(1,127)	(975)	(1,801)
Treasury stock	(7,474)	(7,474)	(7,457)
Total shareholders' equity	19,092	18,968	17,677
Total liabilities and shareholders' equity	<u>\$ 321,415</u>	<u>\$ 317,636</u>	<u>\$ 301,631</u>
Book Value per common share outstanding	<u>\$ 24.04</u>	<u>\$ 23.88</u>	<u>\$ 22.26</u>

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

	UNAUDITED Nine months ended March 31, 2025	UNAUDITED March 31, 2024	UNAUDITED Three months ended March 31, 2025	UNAUDITED March 31, 2024	UNAUDITED Six months ended December 31, 2024	UNAUDITED December 31, 2023
Total interest income	\$ 13,272	\$ 11,230	\$ 4,245	\$ 3,983	\$ 9,027	\$ 7,247
Total interest expense	6,260	5,234	1,986	1,942	4,274	3,292
Net interest income	7,012	5,996	2,259	2,041	4,753	3,955
Provision for loan losses	175	(7)	39	36	136	(43)
Net interest income after provision for loan losses	6,837	6,003	2,220	2,005	4,617	3,998
Other income (losses)	1,168	1,306	246	401	922	905
General, administrative and other expenses	6,683	6,356	2,061	2,222	4,622	4,134
Earnings (loss) before income taxes	1,322	953	405	184	917	769
Federal income taxes expense (benefit)	238	209	54	40	184	169
NET INCOME	<u>\$ 1,084</u>	<u>\$ 744</u>	<u>\$ 351</u>	<u>\$ 144</u>	<u>\$ 733</u>	<u>\$ 600</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 1.36</u>	<u>\$ 0.95</u>	<u>\$ 0.44</u>	<u>\$ 0.18</u>	<u>\$ 0.93</u>	<u>\$ 0.75</u>