

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

	UNAUDITED		
	<u>June 30,</u> <u>2025</u>	<u>June 30,</u> <u>2024</u>	<u>June 30,</u> <u>2023</u>
<b>ASSETS</b>			
Cash and cash equivalents	\$ 14,618	\$ 8,122	\$ 6,353
Interest-bearing time deposits	245	245	245
Available-for-sale securities	22,335	23,191	27,830
Loans held-for-sale	1,846	5,040	4,960
Loans receivable	279,094	257,928	217,061
Less: Allowance for Loan Loss	(2,531)	(2,270)	(1,790)
Loans receivable-net	276,563	255,658	215,271
Premises and equipment	5,155	5,362	5,583
Bank-owned Life Insurance	4,255	4,114	3,531
Federal Home Loan Bank stock	5,123	4,796	3,721
Foreclosed assets held for sale	620	43	-
Interest receivable	2,102	1,636	1,106
Prepaid (Deferred) income tax	-	-	-
Mortgage Servicing Rights	741	872	901
Other assets	2,443	2,167	1,943
Goodwill and Intangibles	420	425	430
Total assets	<u>\$ 336,466</u>	<u>\$ 311,671</u>	<u>\$ 271,874</u>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>Liabilities</b>			
Deposits	\$ 269,189	\$ 236,384	\$ 214,182
Federal funds purchased	-	-	-
Federal Home Loan Bank advances	39,384	49,539	35,439
Paycheck Protection Program Liquidity Facility (PPPLF)	-	-	-
Other borrowings	5,664	5,759	3,350
Advances from borrowers for taxes and insurance	145	342	337
Interest payable	659	693	596
Accrued federal income tax	-	-	-
Deferred federal income tax	563	356	230
Other liabilities	1,021	896	920
Total liabilities	316,625	293,969	255,054
<b>Shareholders' equity</b>			
Preferred stock	-	-	-
Common stock	15	15	15
Additional Paid-in capital	5,299	5,299	5,299
Retained earnings	23,041	21,529	21,200
Accumulated other comprehensive income ( loss)	(1,040)	(1,667)	(2,220)
Treasury stock	(7,474)	(7,474)	(7,474)
Total shareholders' equity	19,841	17,702	16,820
Total liabilities and shareholders' equity	<u>\$ 336,466</u>	<u>\$ 311,671</u>	<u>\$ 271,874</u>
Book Value per common share outstanding	<u>\$ 24.98</u>	<u>\$ 22.29</u>	<u>\$ 21.18</u>

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

	UNAUDITED		UNAUDITED	
	Year ended <u>June 30,</u>	Year ended <u>June 30,</u>	Three months ended <u>June 30,</u>	Three months ended <u>June 30,</u>
	<u>2025</u>	<u>2024</u>	<u>2025</u>	<u>2024</u>
Total interest income	\$ 18,090	\$ 15,450	\$ 4,818	\$ 4,220
Total interest expense	8,286	7,235	2,026	2,001
Net interest income	9,804	8,215	2,792	2,219
Provision for loan losses	206	44	31	51
Net interest income after provision for loan losses	9,598	8,171	2,761	2,168
Other income (losses)	1,492	1,812	324	506
General, administrative and other expenses	8,850	8,509	2,167	2,153
Earnings (loss) before income taxes	2,240	1,474	918	521
Federal income taxes expense (benefit)	421	334	183	125
NET INCOME	<u>\$ 1,819</u>	<u>\$ 1,140</u>	<u>\$ 735</u>	<u>\$ 396</u>
BASIC EARNINGS PER COMMON SHARE	<u>\$ 2.29</u>	<u>\$ 1.44</u>	<u>\$ 0.93</u>	<u>\$ 0.50</u>