

**Community Investors Bancorp, Inc.**

**CONDENSED CONSOLIDATED BALANCE SHEETS**

(In thousands)

**UNAUDITED**

**December 31,**

**December 31,**

**June 30,**

**June 30,**

**ASSETS**

**2013**

**2012**

**2013**

**2012**

Cash and cash equivalents

\$ 6,054

\$ 16,173

\$ 5,338

\$ 11,775

Interest-bearing time deposits

2,232

2,232

2,232

\$ 1,240

Available-for-sale securities

17,633

23,842

18,255

23,305

Loans held-for-sale

1,235

1,651

1,803

1,002

Loans receivable-gross

91,875

85,716

85,335

86,415

Less: Allowance for Loan Loss

(1,555)

(1,735)

(1,650)

(1,675)

Loans receivable-net

90,320

83,981

83,685

84,740

Premises and equipment

4,061

4,103

4,063

4,119

Federal Home Loan Bank stock

2,237

2,237

2,237

2,237

Foreclosed assets held for sale

361

516

403

583

Interest receivable

445

477

456

496

Prepaid federal income tax

32

14

132

-

Deferred federal income tax

62

-

73

-

Prepaid FDIC insurance premiums

-

256

-

312

Other assets

574

539

631

548

Total assets

**\$ 125,246**

**\$ 136,021**

**\$ 119,308**

\$ 130,357

## LIABILITIES AND SHAREHOLDERS' EQUITY

### Deposits

\$ 94,106

\$ 110,811

\$ 96,132

\$ 103,809

### Federal Home Loan Bank advances

19,997

12,420

12,458

12,381

Advances from borrowers for taxes and insurance

303

234

77

12

Interest payable

48

57

48

63

Accrued federal income tax

-

-

-

85

Deferred federal income tax

-

103

-

118

Preferred dividend payable

-

9

-

18

Other liabilities

201

350

254

270

Total liabilities

114,655

123,984

108,969

116,756

Shareholders' equity

Preferred stock

-

1,303

-

2,730

Common stock

15

15

15

15

Additional Paid-in capital

5,299

5,298

5,299

5,229

Retained earnings

12,757

12,621

12,526

12,447

Accumulated other comprehensive income ( loss)

(23)

257

(44)

180

Treasury stock

(7,457)

(7,457)

(7,457)

(7,000)

Total shareholders' equity

10,591

12,037

10,339

13,601

Total liabilities and shareholders' equity

\$ 125,246

\$ 136,021

\$ 119,308

\$ 130,357

Book value per common share outstanding

\$ 13.32

\$ 13.50

\$ 13.00

**\$ 12.32**

**Community Investors Bancorp, Inc.**

**CONDENSED CONSOLIDATED STATEMENTS OF INCOME**

(In thousands, except share data)

**UNAUDITED**

□ **Six months ended** □

□ **Three months ended** □

**December 31,**

**December 31,**

**2013**

**2012**

**2013**

**2012**

Total interest income

\$ 2,502

\$ 2,589

\$ 1,280

\$ 1,283

Total interest expense

395

504

196

243

Net interest income

2,107

2,085

1,084

1,040

Provision for losses on loans

209

183

98

88

Net interest income after provision

for losses on loans

1,898

1,902

986

952

Other income

608

725

223

398

General, administrative and other expenses

2,176

2,264

1,105

1,150

Earnings before income taxes

330

363

104

200

Federal income taxes expense

100

121

28

67

NET EARNINGS

\$ 230

\$ 242

\$ 76

\$ 133

Preferred dividends

-

69

-

34

NET INCOME AVAILABLE FOR COMMON SHARES

\$ 230

\$ 173

\$ 76

\$ 99

BASIC EARNINGS PER COMMON SHARE

\$ 0.29

\$ 0.22

\$ 0.10

\$ 0.13