

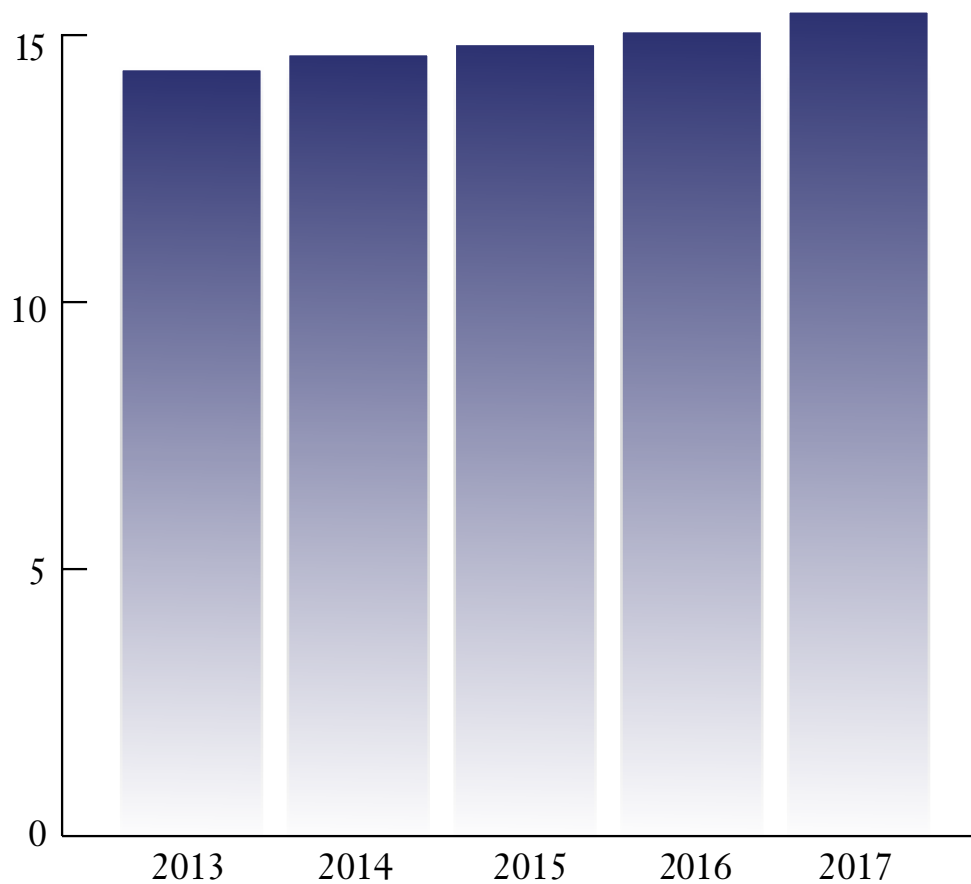


Community Savings Bank

Your Personal Neighborhood Bank

All deposit accounts at Community are insured up to \$250,000 by the FDIC according to its rules and regulations.

Total Net Worth Ratio to Total Assets



At the end of December 2017, assets were \$402,138,616 and Capital was \$62,124,812. The resulting ratio of net worth to total assets was 15.45%. Community's net worth or capital is over three times the level required by federal regulators to be consider "well capitalized" which is the highest rating. The bank's net worth is well above the average net worth of banks in its FDIC peer group.

Computed according to Generally Accepted Accounting Principles (GAAP). Community's net worth does not include any intangibles, such as good will.