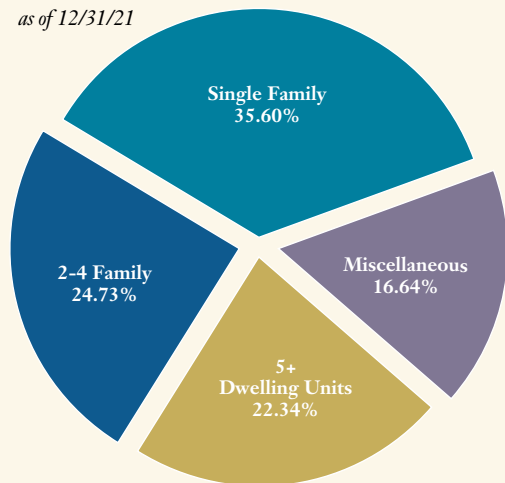


Loan Portfolio

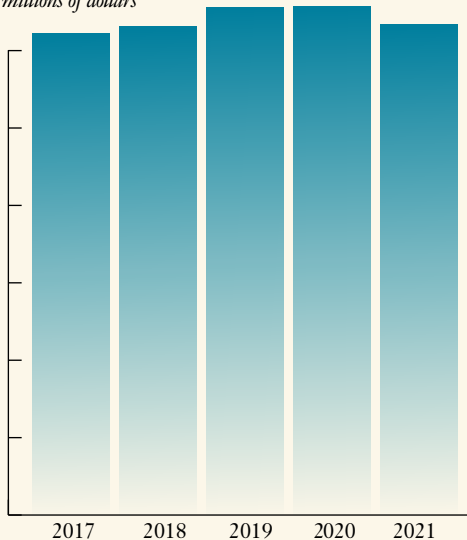
as of 12/31/21



Miscellaneous includes: Non-residential 11.65%, Home Improvement 0.30%, HELOC 5.37% and Secured by Deposits 0.01%.

Community's Net Worth

in millions of dollars



At the end of December 2021, assets were \$453,070,647 and capital, or net worth, was \$63,353,793. The resulting ratio of net worth to total assets was 14.0%. Community's Capital is well above regulatory requirements, which keeps Community among the nation's strongest banks.

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

Corporate Officers & Directors

Dane H. Clevon <i>President & Chairman of the Board</i>	Christopher Clevon <i>Vice President & CFO</i>
Arthur Neville <i>Vice President & Director</i>	Karen Britton <i>Vice President Operations</i>
Kathleen O. Clevon <i>Director</i>	Marisol Gaytan <i>Assistant Vice President</i>
William H. Layer <i>Director</i>	Joanna Sweder <i>Assistant Vice President</i>
Albert E. Riley <i>Director</i>	Berenice Ortega <i>Assistant Secretary</i>
Eugene J. Rudnik, Jr. <i>Director</i>	Katarzyna Radwanski <i>Assistant Secretary</i>
Frank R. Stromberg <i>Director</i>	Elizabeth Gartshore <i>Assistant Secretary</i>
David M. Weber <i>Director</i>	

Main Office Hours

Lobby Hours / Vault Hours

Monday, Tuesday, Thursday	9:00 a.m. - 4:00 p.m.
Wednesday	No Business Transacted
Friday	9:00 a.m. - 7:00 p.m.*
Saturday	9:00 a.m. - 12:30 p.m.

*6:00 p.m. beginning on March 4, 2022

Express Lobby Hours

Monday, Tuesday, Thursday	8:00 a.m. - 4:00 p.m.
Wednesday	No Business Transacted
Friday	8:00 a.m. - 7:00 p.m.*
Saturday	8:00 a.m. - 12:30 p.m.

*6:00 p.m. beginning on March 4, 2022

Drive-thru Facility Hours

Drive-thru Hours

Monday, Tuesday, Thursday, Friday	7:30 a.m. - 7:30 p.m.
Wednesday, Saturday	7:30 a.m. - 3:00 p.m.

Lobby Hours

Monday, Tuesday, Thursday, Friday	3:00 p.m. - 7:30 p.m.
Wednesday, Saturday	8:00 a.m. - 3:00 p.m.



Community Savings Bank

Your Personal Neighborhood Bank

4801 W. Belmont Avenue • Chicago 60641 • 773-685-5300

www.communitysavingsbank.bank



December 31, 2021

Statement of Condition

Community Savings Bank

Your Personal Neighborhood Bank

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Dear Friends,



We have just finished our second year of dealing with the COVID-19 Pandemic. When it first hit the U.S. in March 2020, most of us never thought we would still be dealing with its effects.

Last year the pandemic affected almost every aspect of our business. The bank remained open with a special time reserved for high risk individuals. Precautions to prevent the spread of the virus were and remain in place. During 2021, more customers utilized Community's mobile and online banking. They also increased remote funds transfers via Zelle® and Community's External Transfer. The result is a decrease in lobby traffic, so we will shorten Friday main office hours by closing at 6 p.m. starting March 4. The Drive-thru will remain open until 7:30 p.m. on Fridays.

Low interest rates have affected the bank's earnings. Community ended last year with a slight loss. The bank's retained earnings, however, were minimally affected. In 2021 retained earnings were \$65.5 Million, \$65.7 Million in 2020 and \$65.5 Million in 2019. The capital to assets ratio declined slightly since the bank's assets grew by nearly \$20 Million, which was fueled by deposit growth. Community is among the most financially strong banks which adds stability for savers. Additionally, all deposits are insured by the FDIC according to its rules and regulations.

Helping area residents own homes and save for the future are Community's main objectives. With inflation high, interest rates may increase soon. Community has money to lend. If you are thinking of purchasing a home or refinancing your mortgage at current low rates, contact our loan department.

We are hopeful that 2022 will bring some relief from the pandemic. No matter how it evolves, Community is committed to serving as *Your Personal Neighborhood Bank*. Thank you for banking at Community.

Sincerely,

Dane H. Clevon, President and Chairman



Community Savings Bank Comparative Statement of Condition

Prepared in accordance with generally accepted accounting principles

	12/31/21	12/31/20
Assets		
Cash on Hand and in Banks and U.S. Government Obligations	\$ 124,195,299	\$ 117,449,149
First Mortgage Loans*	299,515,360	287,257,398
Other Investments	0	0
Consumer Loans	12,779,409	12,799,548
Loans on Savings Accounts	47,211	39,387
Federal Home Loan Bank Stock	1,070,100	1,007,900
Real Estate Owned (REO)	0	0
Other Resources	8,279,214	8,035,422
Building and Office Equipment	7,184,054	7,067,289
Total Assets	\$ 453,070,647	\$ 433,656,093
Liabilities		
Savings, Checking and Certificate Accounts	\$ 364,963,467	\$ 343,669,015
Money Market Accounts	12,450,169	12,314,047
Total Savings	\$ 377,413,636	\$ 355,983,062
Borrowed Money	5,000,000	4,000,000
Advance Payments—Taxes and Insurance	3,601,309	3,470,035
Accrued Interest on Savings	721,049	763,775
Outstanding Checks Payable	1,807,713	1,142,355
Other Liabilities	1,173,147	1,861,421
Total Liabilities	\$ 389,716,854	\$ 367,220,648
Reserves		
Undivided Profits	\$ 65,692,277	\$ 65,692,277
Net Income 12-months Ended 12/31/21	(196,690)	---
Market Value Adjustments	(2,141,794)	743,168
Total Net Worth	\$ 63,353,793	\$ 66,435,445
Total Liabilities and Reserves	\$ 453,070,647	\$ 433,656,093
* Gross Loans Receivable	12/31/21	12/31/20
	\$ 301,127,323	\$ 288,856,093
Less: Deferred Credits	722,201	629,378
General Loan Loss Reserves	844,894	914,821
Reserve for Uncollected Interest	44,868	54,496
Net Loans Receivable	\$ 299,515,360	\$ 287,257,398

