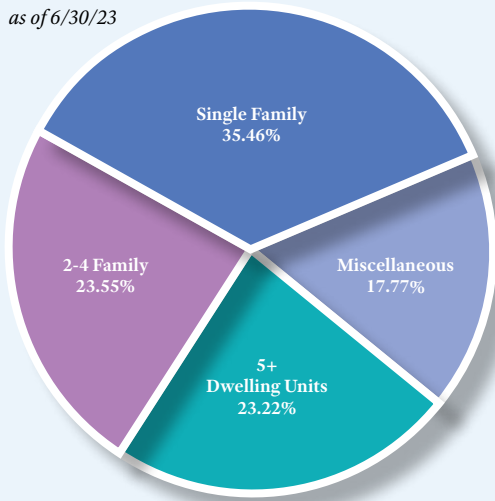


Loan Portfolio

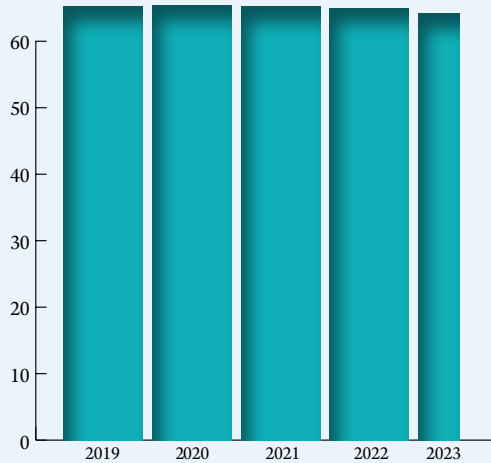
as of 6/30/23



Miscellaneous includes: Non-residential 12.00%, Home Improvement 0.31%, HELOC 5.44% and Secured by Deposits 0.02%.

Community's Net Worth

Shown in millions of dollars of retained earnings



Community's Tier 1 capital, which we refer to as the bank's net worth, is well above regulatory requirements. Community is among the nation's strongest banks. At the end of June, 2023, average assets, as reported for regulatory purposes, were \$445,317,652 and Tier 1 capital was \$64,395,579. The resulting leverage ratio was 14.46%, a fundamental measurement of a bank's strength. Tier One Capital is used by bank regulatory agencies in order to assess a bank's financial strength. As a mutual institution Community's Tier One Capital is comprised entirely of retained earnings.

Corporate Officers & Directors

Dane H. Cleven <i>President & Chairman of the Board</i>	Christopher Cleven <i>Vice President & CFO</i>
Arthur Neville <i>Vice President & Director</i>	Karen Britton <i>Vice President Operations</i>
Kathleen O. Cleven <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>	Dolores Cano <i>Controller</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. - 6:00 p.m.
Saturday.....	9:00 a.m. - 12:30 p.m.

Express Lobby Hours

Monday, Tuesday, Thursday.....	8:00 a.m. - 4:00 p.m.
Wednesday.....	No Business Transacted
Friday.....	8:00 a.m. - 6:00 p.m.
Saturday.....	8:00 a.m. - 12:30 p.m.

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



June 30, 2023

Statement of Condition

Community Savings Bank
Your Personal Neighborhood Bank

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Dear Friends,



The economy went through some significant changes during the first six months of the year. Interest rates declined to very low levels during the pandemic, and late last year significant inflation developed. To combat inflation, this year the Federal Reserve has raised interest rates to their highest levels in recent memory. Community's balance sheet grew during the pandemic, since many depositors received relief payments which they generally saved. Now, with the economy loosened up and with people out spending again, Community's balance sheet is returning to pre-pandemic levels.

As the Federal Reserve has increased interest rates, the rates paid by banks and other financial institutions on deposits has increased. Community's rates have increased significantly and are very competitive. Yet, Community does not resort to the gimmicks that others do by only paying the best rates on New Money. Oftentimes with these gimmicks, new customers get a better rate than long time existing customers. At Community all depositors get paid the best rate for the certificate term. In addition, minimum deposit balances on Community's certificate accounts are very modest, so that all depositors can take advantage of current rates. This is a benefit of banking at a stable neighborhood bank like Community.

Community's retained earnings and FDIC leverage ratio are very strong, which makes the bank a safe and stable place to save. The safety of our depositors' funds is our most important goal. In addition, all deposits are insured by the FDIC according to its rules and regulations.

Community has money to lend. If you are in the market to purchase a home we have a loan that can help you. The bank also offers affordable home equity loans to help with current cash needs. Contact our loan department for more details. As a portfolio lender, Community owns and services all the loans it has made. We are here if you have questions after closing on your mortgage loan.

Next year will mark Community's 80th anniversary of serving customers from Cicero and Belmont. As a stable mutual institution, we plan to continue providing that personal service for many years to come.

We appreciate your patronage. If you don't already bank here, give Community a try. We would look forward to serving as *Your Personal Neighborhood Bank*.

Sincerely,

Dane H. Cleven, President and Chairman



Community Savings Bank Comparative Statement of Condition

Prepared in accordance with generally accepted accounting principles (GAAP)

	6/30/23	12/31/22
Assets		
Cash on Hand and in Banks and U.S. Government Obligations	\$ 103,632,636	\$ 106,423,446
First Mortgage Loans*	283,151,578	287,309,726
Other Investments	0	0
Consumer Loans	12,804,302	12,832,208
Loans on Savings Accounts	47,190	28,388
Federal Home Loan Bank Stock	998,900	1,080,100
Real Estate Owned (REO)	0	253,270
Other Resources	16,090,140	15,884,303
Building and Office Equipment	6,888,968	6,996,140
Total Assets	\$ 423,613,714	\$ 430,807,581
Liabilities		
Savings, Checking and Certificate Accounts	\$ 352,607,822	\$ 355,740,278
Money Market Accounts	9,116,238	12,116,589
Total Savings	\$ 361,724,060	\$ 367,856,867
Borrowed Money	9,000,000	8,000,000
Advance Payments — Taxes and Insurance	2,976,346	3,333,865
Accrued Interest on Savings	369,349	535,198
Outstanding Checks Payable	1,442,824	1,960,893
Other Liabilities, Including Accrued Taxes	1,155,084	1,377,850
Total Liabilities	\$ 376,667,663	\$ 383,064,673
Reserves		
Undivided Profits	\$ 64,268,648	\$ 65,252,966
Net Income 6-months Ended 6/30/23	126,931	---
Temporary Market Value Adjustments	(17,449,528)	(17,510,058)
	\$ 46,946,051	\$ 47,742,908
Total Liabilities and Reserves	\$ 423,613,714	\$ 430,807,581
	6/30/23	12/31/22
* Gross Loans Receivable	\$ 286,086,456	\$ 288,839,294
Less: Deferred Credits	756,265	741,904
General Loan Loss Reserves	2,157,407	778,297
Reserve for Uncollected Interest	21,206	9,367
Net Loans Receivable	\$ 283,151,578	\$ 287,309,726

Market value adjustments are temporary adjustments to capital and assets.

