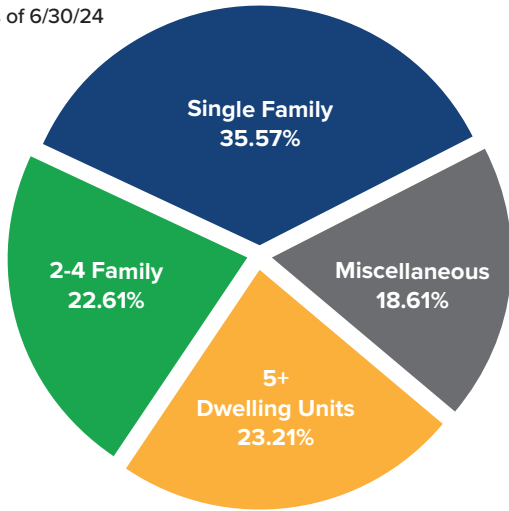


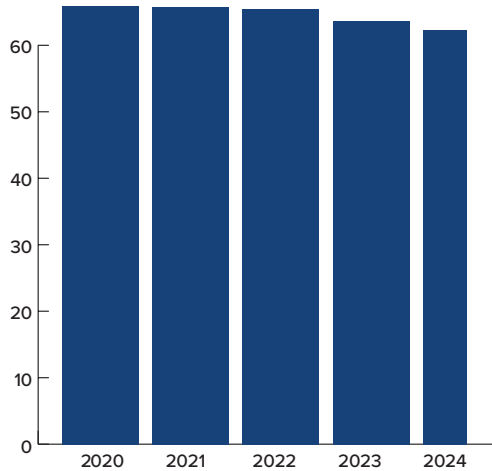
Loan Portfolio
as of 6/30/24



Miscellaneous includes: Non-residential 11.61%, Home Improvement 0.44%, HELOC 6.55% and Secured by Deposits 0.01%.

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, 2024, average assets, as reported for regulatory purposes, were \$441,794,108 and Tier 1 capital was \$62,107,958. The resulting leverage ratio was 14.06%, 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> | Karen Britton
<i>Vice President Operations</i> |
| Arthur Neville
<i>Vice President & Director</i> | Marisol Gaytan
<i>Assistant Vice President</i> |
| Kathleen O. Cleven
<i>Director</i> | Joanna Sweder
<i>Assistant Vice President</i> |
| William H. Layer
<i>Director</i> | Kathleen Mc Kenna
<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> |
| Christopher Cleven
<i>Vice President & CFO</i> | |

Main Office Hours

Lobby Hours / Vault Hours

- Monday, Tuesday, Thursday9:00 a.m. – 4:00 p.m.
- WednesdayNo 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, Thursday8:00 a.m. – 4:00 p.m.
- WednesdayNo Business Transacted
- Friday.....8:00 a.m. – 6:00 p.m.
- Saturday.....8:00 a.m. – 12:30 p.m.

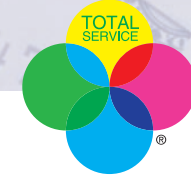
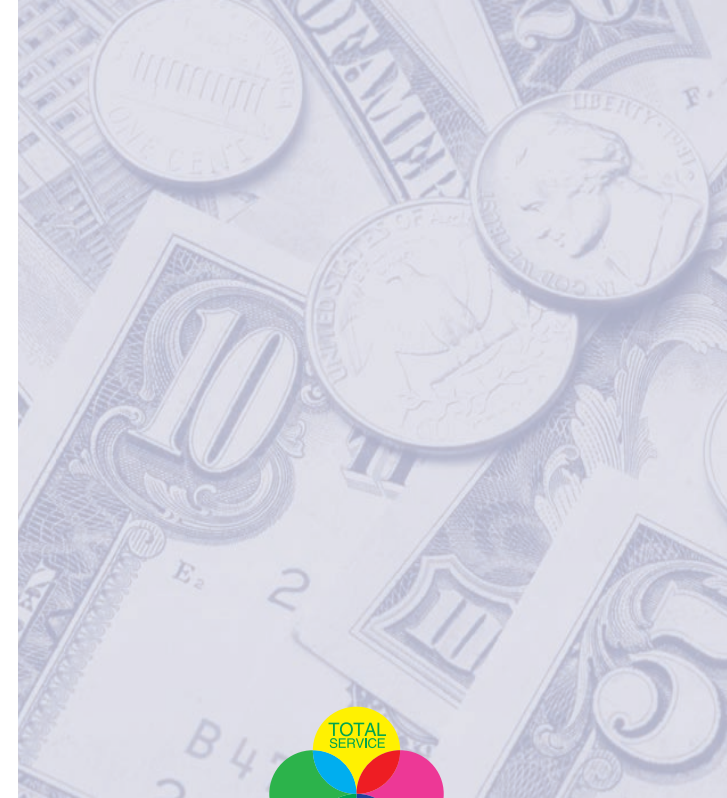
Drive-thru Facility Hours

Drive-thru Hours

- Monday, Tuesday, Thursday, Friday7:30 a.m. – 7:30 p.m.
- Wednesday, Saturday7:30 a.m. – 3:00 p.m.

Lobby Hours

- Monday, Tuesday, Thursday, Friday3:00 p.m. – 7:30 p.m.
- Wednesday, Saturday8:00 a.m. – 3:00 p.m.



June 30, 2024

**Statement
of Condition**



Community Savings Bank
Your Personal Neighborhood Bank

4801 W. Belmont Ave. · Chicago 60641 · 773-685-5300
www.communitysavingsbank.bank

Community Savings Bank
Your Personal Neighborhood Bank

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Dear Friends,

Community Savings Bank has been serving Chicago and area residents for nearly 80 years from Cicero and Belmont Avenues. The bank opened as a small Savings and Loan in October 1944. It was organized to help area residents achieve the benefits of home ownership, and to provide them with a safe and secure neighborhood banking facility. It was opened as a mutually owned financial institution to put customers' interests first.

The bank has grown considerably in those 80 years. It offers affordable and modern ways to bank, including electronic banking, online banking and mobile banking. It also offers in-person banking and provides personal service from the bank's knowledgeable staff. All services are provided from its single main office location and drive thru. Community remains mutually owned, locally managed and independent. In addition, the bank continues to strive to help Chicago area residents own homes and save for the future.

Community offers a variety of deposit accounts which pay competitive rates. It is a well capitalized institution which helps provide savers with a safe and stable bank in which they can deposit their funds. All deposits are insured by the FDIC according to its rules and regulations, which provides an additional level of safety for depositors.

Making mortgage loans continues to be the bank's primary investment activity. Community is a portfolio lender which owns and services all of the mortgage loans it makes. This can have many benefits for borrowers after loans are made. With interest rates starting to come down, this may be a good time to consider borrowing to purchase or refinance your home, or for taking out a home equity loan or line of credit. Give our mortgage department a call.

Recent inflation has been a challenge for banks and the economy. As it is coming down, we anticipate improved financial performance. With its strong capital and loyal customer base, Community is well positioned to continue to serve its customers well into the future.

Community will celebrate its 80th anniversary on October 18 and 19 at the bank, during its annual "Customer Appreciation Days." Plan to stop in and watch for more information. We hope to see you at the celebration in the bank's main lobby.

Thank you for banking at Community.

Sincerely,
Dane H. Cleven, President and Chairman
Community Savings Bank, Chicago



Community Savings Bank Comparative Statement of Condition

Prepared in accordance with generally accepted accounting principles (GAAP)

	6/30/24	12/31/23
Assets		
Cash on Hand and in Banks and U.S. Government Obligations	\$ 109,159,266	\$ 125,050,963
First Mortgage Loans*	275,911,954	275,838,942
Other Investments	0	0
Consumer Loans	15,662,129	14,207,104
Loans on Savings Accounts	24,556	52,763
Federal Home Loan Bank Stock	971,200	998,900
Real Estate Owned (REO)	0	0
Other Resources	14,680,722	13,968,450
Building and Office Equipment	6,689,276	6,737,529
Total Assets	\$ 423,099,103	\$ 436,854,651
Liabilities		
Savings, Checking and Certificate Accounts	\$ 350,251,366	\$ 355,947,493
Money Market Accounts	6,013,453	7,123,663
Total Savings	\$ 356,264,819	\$ 363,071,156
Borrowed Money	15,000,000	20,000,000
Advance Payments — Taxes and Insurance	3,270,852	3,192,606
Accrued Interest on Savings	145,239	207,295
Outstanding Checks Payable	1,637,359	1,957,938
Other Liabilities, Including Accrued Taxes	1,571,848	1,558,698
Total Liabilities	\$ 377,890,117	\$ 389,987,693
Reserves		
Undivided Profits	\$ 63,489,355	\$ 63,489,355
Net Income 6-months Ended 6/30/24	(1,381,397)	---
Temporary Market Value Adjustments	(16,898,972)	(16,622,397)
Total Liabilities and Reserves	\$ 45,208,986	\$ 46,866,958
Total Liabilities and Reserves	\$ 423,099,103	\$ 436,854,651

	6/30/24	12/31/23
*Gross Loans Receivable	\$ 278,773,608	\$ 278,760,953
Less: Deferred Credits	728,351	732,143
General Loan Loss Reserves	2,112,000	2,174,000
Reserve for Uncollected Interest	21,303	15,868
Net Loans Receivable	\$ 275,911,954	\$ 275,838,942

Market value adjustments are temporary adjustments to capital and assets.

