

AUBURN BANCORP & SUBSIDIARY
CONSOLIDATED BALANCE SHEET
AS OF DECEMBER 31, 2019 (Unaudited)

ASSETS		
	<u>December 31, 2019</u>	<u>December 31, 2018</u>
Cash and due from banks	\$ 2,073,868	\$ 1,922,050
Interest earning deposits	268,098	17,798
Bank certificates of deposit	-	-
Investment securities available for sale	5,798,293	4,774,021
Loans, net of allowance	72,431,054	67,708,876
Property and equipment, net	1,739,644	1,594,416
Federal Home Loan Bank stock, at cost	553,700	810,200
Foreclosed real estate, net of reserve	-	-
Bank Owned Life Insurance	804,717	778,978
Accrued Interest and other assets	512,336	353,659
TOTAL ASSETS	<u>\$ 84,181,710</u>	<u>\$ 77,959,998</u>
LIABILITIES		
Deposits	\$ 63,766,747	\$ 52,662,345
Federal Home Loan Bank advances	9,600,000	15,900,000
Brokered Deposits	2,991,625	1,997,500
Other liabilities	278,721	237,681
TOTAL LIABILITIES	<u>76,637,093</u>	<u>70,797,526</u>
STOCKHOLDERS EQUITY		
Preferred stock	-	-
Common stock	5,033	5,033
Additional paid in capital	1,453,807	1,451,307
Retained earnings	6,117,065	5,874,243
Accumulated other comprehensive gain	3,381	(121,884)
Unearned compensation ESOP shares	(34,669)	(46,227)
TOTAL STOCKHOLDERS EQUITY	<u>7,544,617</u>	<u>7,162,472</u>
TOTAL LIABILITIES AND STOCKHOLDERS EQUITY	<u>\$ 84,181,710</u>	<u>\$ 77,959,998</u>

CONSOLIDATED STATEMENT OF OPERATIONS
SIX MONTHS ENDED DECEMBER 31, 2019 (Unaudited)

	<u>6 Months Ended</u>	<u>6 Months Ended</u>
	<u>December 31, 2019</u>	<u>December 31, 2018</u>
Total interest and dividend income	\$ 1,833,628	\$ 1,733,894
Total interest expense	(539,977)	(419,999)
Net interest income	\$ 1,293,651	\$ 1,313,895
Provision for loan loss	(2,500)	(30,000)
Non-interest income	302,564	212,200
Non-interest expense	(1,415,435)	(1,303,758)
Income (Loss) before taxes	178,280	192,337
Income tax (expense) benefit	(40,265)	(51,600)
Net Income	<u>\$ 138,015</u>	<u>\$ 140,737</u>
Net income per common share	<u>\$ 0.28</u>	<u>\$ 0.28</u>