

**AUBURN BANCORP & SUBSIDIARY**  
**CONSOLIDATED BALANCE SHEET**  
**AS OF December 31, 2021 (Unaudited)**

**ASSETS**

|  | <u>December 31, 2021</u>    | <u>December 31, 2020</u>    |
|--|-----------------------------|-----------------------------|
| Cash and due from banks                  | \$ 5,085,676                | \$ 3,942,976                |
| Interest earning deposits                | 2,217,511                   | 1,203,872                   |
| Bank certificates of deposit             | -                           | -                           |
| Investment securities available for sale | 10,849,622                  | 5,516,264                   |
| Loans, net of allowance                  | 71,235,155                  | 76,570,294                  |
| Property and equipment, net              | 1,627,105                   | 1,689,183                   |
| Federal Home Loan Bank stock, at cost    | 431,400                     | 431,400                     |
| Foreclosed real estate, net of reserve   | -                           | -                           |
| Bank Owned Life Insurance                | 851,756                     | 829,022                     |
| Accrued Interest and other assets        | 590,877                     | 763,864                     |
| <b>TOTAL ASSETS</b>                      | <b><u>\$ 92,889,102</u></b> | <b><u>\$ 90,946,875</u></b> |

**LIABILITIES**

|  |                          |                          |
|--|--------------------------|--------------------------|
| Deposits                                   | \$ 75,350,648            | \$ 72,754,951            |
| Federal Home Loan Bank and Federal Reserve |                          |                          |
| Bank advances                              | 5,222,662                | 6,200,000                |
| Brokered Deposits                          | 3,980,151                | -                        |
| Other liabilities                          | 207,307                  | 3,921,295                |
| <b>TOTAL LIABILITIES</b>                   | <b><u>84,760,768</u></b> | <b><u>82,876,246</u></b> |

**STOCKHOLDERS EQUITY**

|                                      |                         |                         |
|--------------------------------------|-------------------------|-------------------------|
| Preferred stock                      | -                       | -                       |
| Common stock                         | 5,033                   | 5,033                   |
| Additional paid in capital           | 1,456,867               | 1,454,158               |
| Retained earnings                    | 6,783,671               | 6,534,517               |
| Accumulated other comprehensive gain | (105,684)               | 100,031                 |
| Unearned compensation ESOP shares    | (11,553)                | (23,111)                |
| <b>TOTAL STOCKHOLDERS EQUITY</b>     | <b><u>8,128,334</u></b> | <b><u>8,070,628</u></b> |

**TOTAL LIABILITIES AND  
STOCKHOLDERS EQUITY**

|                             |                             |
|-----------------------------|-----------------------------|
| <b><u>\$ 92,889,102</u></b> | <b><u>\$ 90,946,874</u></b> |
|-----------------------------|-----------------------------|

**CONSOLIDATED STATEMENT OF OPERATIONS**  
**SIX MONTHS ENDED DECEMBER 31, 2021 (Unaudited)**

|                                    | <u>6 Months Ended<br/>December 31, 2021</u> | <u>6 Months Ended<br/>December 31, 2020</u> |
|------------------------------------|---|---|
| Total interest and dividend income | \$ 1,599,103                                | \$ 1,714,713                                |
| Total interest expense             | (212,039)                                   | (318,945)                                   |
| Net interest income                | \$ 1,387,064                                | \$ 1,395,768                                |
| Provision for loan loss            | (21,000)                                    | (46,500)                                    |
| Non-interest income                | 477,378                                     | 679,257                                     |
| Non-interest expense               | (1,705,510)                                 | (1,683,670)                                 |
| <b>Income (Loss) before taxes</b>  | <b><u>137,932</u></b>                       | <b><u>344,855</u></b>                       |
| Income tax (expense) benefit       | (32,095)                                    | (79,300)                                    |
| <b>Net Income</b>                  | <b><u>\$ 105,837</u></b>                    | <b><u>\$ 265,555</u></b>                    |
| <b>Net income per common share</b> | <b><u>\$ 0.21</u></b>                       | <b><u>\$ 0.53</u></b>                       |