

AUBURN BANCORP & SUBSIDIARY
CONSOLIDATED BALANCE SHEET
AS OF DECEMBER 31, 2022 (Unaudited)

ASSETS		
	December 31, 2022	December 31, 2021
Cash and due from banks	\$ 3,688,380	\$ 5,085,676
Interest earning deposits	27,304	2,217,511
Bank certificates of deposit	-	-
Investment securities available for sale	15,732,714	10,849,622
Loans, net of allowance	77,855,782	71,235,155
Property and equipment, net	1,501,882	1,627,105
Federal Home Loan Bank stock, at cost	621,800	431,400
Foreclosed real estate, net of reserve	-	-
Bank owned life insurance	873,317	851,756
Accrued interest and other assets	664,718	590,877
TOTAL ASSETS	\$ 100,965,897	\$ 92,889,102
LIABILITIES		
Deposits	\$ 77,707,996	\$ 75,350,648
Federal Home Loan Bank and Federal Reserve		
Bank advances	13,470,000	5,222,662
Brokered deposits	3,986,306	3,980,151
Other liabilities	(369,816)	207,307
TOTAL LIABILITIES	94,794,486	84,760,768
STOCKHOLDERS' EQUITY		
Preferred stock	-	-
Common stock	5,033	5,033
Additional paid in capital	1,459,226	1,456,867
Retained earnings	6,879,369	6,783,671
Accumulated other comprehensive gain	(2,172,217)	(105,684)
Unearned compensation ESOP shares	-	(11,553)
TOTAL STOCKHOLDERS EQUITY	6,171,411	8,128,334
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 100,965,897	\$ 92,889,102

CONSOLIDATED STATEMENT OF OPERATIONS
SIX MONTHS ENDED DECEMBER 31, 2022 (Unaudited)

	6 Months Ended December 31, 2022	6 Months Ended December 31, 2021
Total interest and dividend income	\$ 1,927,677	\$ 1,599,103
Total interest expense	(377,736)	(212,039)
Net interest income	\$ 1,549,941	\$ 1,387,064
Provision for loan loss	-	(21,000)
Non-interest income	211,382	477,378
Non-interest expense	(1,696,307)	(1,705,510)
Income (Loss) before taxes	65,016	137,932
Income tax (expense) benefit	(15,500)	(32,095)
Net Income	\$ 49,516	\$ 105,837
Net income per common share	\$ 0.10	\$ 0.21