

AUBURN BANCORP & SUBSIDIARY
CONSOLIDATED BALANCE SHEET
AS OF SEPTEMBER 30, 2024 (Unaudited)

ASSETS		
	September 30, 2024	September 30, 2023
Cash and due from banks	\$ 3,468,937	\$ 2,210,584
Interest earning deposits	202,251	137,936
Investment securities available for sale	14,050,774	14,017,111
Loans, net of allowance	80,144,027	80,284,036
Property and equipment, net	1,311,494	1,410,038
Federal Home Loan Bank stock, at cost	926,100	795,900
Foreclosed real estate, net of reserve	132,549	-
Bank owned life insurance	914,912	890,006
Accrued interest and other assets	1,251,453	1,361,134
TOTAL ASSETS	\$ 102,402,497	\$ 101,106,745
LIABILITIES		
Deposits	\$ 70,503,950	\$ 73,844,342
Federal Home Loan Bank and Federal Reserve		
Bank advances	20,000,000	17,500,000
Brokered deposits	4,976,750	3,990,923
Other liabilities	205,074	166,770
TOTAL LIABILITIES	95,685,774	95,502,035
STOCKHOLDERS' EQUITY		
Preferred stock	-	-
Common stock	5,033	5,033
Additional paid in capital	1,459,226	1,459,226
Retained earnings	6,877,724	6,852,285
Accumulated other comprehensive gain	(1,625,260)	(2,711,834)
Unearned compensation ESOP shares	-	-
TOTAL STOCKHOLDERS EQUITY	6,716,723	5,604,710
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 102,402,497	\$ 101,106,745

CONSOLIDATED STATEMENT OF OPERATIONS
THREE MONTHS ENDED SEPTEMBER 30, 2024 (Unaudited)

	3 Months Ended September 30, 2024	3 Months Ended September 30, 2023
Total interest and dividend income	\$ 1,251,989	\$ 1,128,015
Total interest expense	(631,983)	(508,473)
Net interest income	\$ 620,006	\$ 619,542
Provision for loan loss	31,000	-
Non-interest income	124,121	89,734
Non-interest expense	(758,456)	(724,199)
Income (Loss) before taxes	16,671	(14,923)
Income tax (expense) benefit	(4,300)	2,600
Net Income	\$ 12,371	\$ (12,323)
Net income per common share	\$ 0.02	\$ (0.02)