

AUBURN BANCORP & SUBSIDIARY
CONSOLIDATED BALANCE SHEET
AS OF DECEMBER 31, 2024 (Unaudited)

ASSETS

	<u>December 31, 2024</u>	<u>December 31, 2023</u>
Cash and due from banks	\$ 2,421,977	\$ 1,969,126
Interest earning deposits	101,633	5,294
Investment securities available for sale	13,038,294	14,655,358
Loans, net of allowance	82,351,855	84,006,844
Property and equipment, net	1,288,526	1,381,623
Federal Home Loan Bank stock, at cost	926,100	842,500
Foreclosed real estate, net of reserve	-	-
Bank owned life insurance	921,457	895,996
Accrued interest and other assets	1,256,785	1,164,658
TOTAL ASSETS	<u>\$ 102,306,627</u>	<u>\$ 104,921,399</u>

LIABILITIES

Deposits	\$ 70,217,626	\$ 72,905,322
Federal Home Loan Bank and Federal Reserve Bank advances	20,800,000	18,590,000
Brokered deposits	4,978,625	6,970,336
Other liabilities	165,466	141,724
TOTAL LIABILITIES	<u>96,161,717</u>	<u>98,607,382</u>

STOCKHOLDERS' EQUITY

Preferred stock	-	-
Common stock	5,033	5,033
Additional paid in capital	1,459,226	1,459,226
Retained earnings	6,843,089	6,810,984
Accumulated other comprehensive loss	(2,162,438)	(1,961,226)
TOTAL STOCKHOLDERS EQUITY	<u>6,144,910</u>	<u>6,314,017</u>

**TOTAL LIABILITIES AND
STOCKHOLDERS' EQUITY**

<u>\$ 102,306,627</u>	<u>\$ 104,921,399</u>
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CONSOLIDATED STATEMENT OF OPERATIONS
SIX MONTHS ENDED DECEMBER 31, 2024 (Unaudited)

	<u>6 Months Ended December 31, 2024</u>	<u>6 Months Ended December 31, 2023</u>
Total interest and dividend income	\$ 2,484,668	\$ 2,303,814
Total interest expense	(1,283,386)	(1,083,412)
Net interest income	\$ 1,201,282	\$ 1,220,402
Provision for loan loss	66,000	-
Non-interest income	217,561	184,364
Non-interest expense	(1,511,906)	(1,471,489)
Income (Loss) before taxes	<u>(27,063)</u>	<u>(66,723)</u>
Income tax (expense) benefit	4,800	13,100
Net Income	<u>\$ (22,263)</u>	<u>\$ (53,623)</u>
Net income per common share	<u>\$ (0.04)</u>	<u>\$ (0.11)</u>