

**AUBURN BANCORP & SUBSIDIARY**  
**CONSOLIDATED BALANCE SHEET**  
**AS OF JUNE 30, 2025 (Unaudited)**

**ASSETS**

	<b>June 30, 2025</b>	<b>June 30, 2024</b>
Cash and due from banks	\$ 3,775,850	\$ 2,962,508
Interest earning deposits	383,521	5,985
Investment securities available for sale	12,720,710	13,795,627
Loans, net of allowance	81,637,479	81,276,528
Property and equipment, net	1,241,325	1,329,920
Federal Home Loan Bank stock, at cost	861,000	921,000
Foreclosed real estate, net of reserve	-	-
Bank owned life insurance	934,508	908,392
Accrued interest and other assets	1,176,118	1,265,709
<b>TOTAL ASSETS</b>	<b>\$ 102,730,511</b>	<b>\$ 102,465,669</b>

**LIABILITIES**

Deposits	\$ 69,951,973	\$ 70,041,561
Federal Home Loan Bank and Federal Reserve Bank advances	19,000,000	21,025,000
Brokered deposits	6,977,125	4,974,875
Other liabilities	263,067	207,909
<b>TOTAL LIABILITIES</b>	<b>96,192,165</b>	<b>96,249,345</b>

**STOCKHOLDERS' EQUITY**

Preferred stock	-	-
Common stock	5,033	5,033
Additional paid in capital	1,459,226	1,459,226
Retained earnings	6,969,463	6,865,353
Accumulated other comprehensive loss	(1,895,376)	(2,113,288)
<b>TOTAL STOCKHOLDERS EQUITY</b>	<b>6,538,346</b>	<b>6,216,324</b>

**TOTAL LIABILITIES AND  
STOCKHOLDERS' EQUITY**

<b>\$ 102,730,511</b>	<b>\$ 102,465,669</b>
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**CONSOLIDATED STATEMENT OF OPERATIONS**  
**TWELVE MONTHS ENDED JUNE 30, 2025 (Unaudited)**

	<b>12 Months Ended June 30, 2025</b>	<b>12 Months Ended June 30, 2024</b>
Total interest and dividend income	\$ 4,998,832	\$ 4,833,386
Total interest expense	(2,514,726)	(2,333,846)
Net interest income	\$ 2,484,106	\$ 2,499,540
Provision for loan loss	66,000	9,601
Non-interest income	462,893	438,051
Non-interest expense	(2,878,389)	(2,943,827)
<b>Income (Loss) before taxes</b>	<b>134,610</b>	<b>3,365</b>
Income tax (expense) benefit	(30,500)	(2,619)
<b>Net Income</b>	<b>\$ 104,110</b>	<b>\$ 746</b>
<b>Net income per common share</b>	<b>\$ 0.21</b>	<b>\$ 0.00</b>