

AUBURN BANCORP & SUBSIDIARY
CONSOLIDATED BALANCE SHEET
AS OF DECEMBER 31, 2025 (Unaudited)

ASSETS	December 31, 2025		December 31, 2024	
Cash and due from banks	\$ 2,537,748		\$ 2,421,977	
Interest earning deposits	132,309		101,633	
Investment securities available for sale	12,380,392		13,038,294	
Loans, net of allowance	82,892,672		82,351,855	
Property and equipment, net	1,201,614		1,288,526	
Federal Home Loan Bank stock, at cost	902,100		926,100	
Foreclosed real estate, net of reserve	-		-	
Bank owned life insurance	948,085		921,457	
Accrued interest and other assets	1,192,515		1,256,785	
TOTAL ASSETS	<u>\$ 102,187,435</u>		<u>\$ 102,306,627</u>	
LIABILITIES				
Deposits	\$ 68,907,287		\$ 70,217,626	
Federal Home Loan Bank and Federal Reserve Bank advances	19,000,000		20,800,000	
Brokered deposits	6,982,375		4,978,625	
Other liabilities	251,147		165,466	
TOTAL LIABILITIES	<u>95,140,809</u>		<u>96,161,717</u>	
STOCKHOLDERS' EQUITY				
Preferred stock	-		-	
Common stock	5,033		5,033	
Additional paid in capital	1,459,226		1,459,226	
Retained earnings	7,199,225		6,843,089	
Accumulated other comprehensive loss	(1,616,858)		(2,162,438)	
TOTAL STOCKHOLDERS EQUITY	<u>7,046,626</u>		<u>6,144,910</u>	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>\$ 102,187,435</u>		<u>\$ 102,306,627</u>	
CONSOLIDATED STATEMENT OF OPERATIONS				
SIX MONTHS ENDED DECEMBER 31, 2025 (Unaudited)				
	6 Months Ended	December 31, 2025	6 Months Ended	December 31, 2024
Total interest and dividend income	\$ 2,593,236		\$ 2,484,668	
Total interest expense	(1,194,518)		(1,283,386)	
Net interest income	\$ 1,398,718		\$ 1,201,282	
Provision for loan loss	(10,000)		66,000	
Non-interest income	293,510		217,561	
Non-interest expense	(1,388,066)		(1,511,906)	
Income (Loss) before taxes	<u>294,162</u>		<u>(27,063)</u>	
Income tax (expense) benefit	(64,400)		4,800	
Net Income	<u>\$ 229,762</u>		<u>\$ (22,263)</u>	
Net income per common share	<u>\$ 0.46</u>		<u>\$ (0.04)</u>	