

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

ASSETS

	<u>December 31, 2025</u>	<u>December 31, 2024</u>
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>
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CONSOLIDATED STATEMENT OF OPERATIONS
SIX MONTHS ENDED DECEMBER 31, 2025 (Unaudited)

	<u>6 Months Ended December 31, 2025</u>	<u>6 Months Ended December 31, 2024</u>
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>