



Income Statement for the Twelve Months Ending June 30, 2024 and June 30, 2023

	Jul 23-Jun 24 Actual Results	Jul 22-Jun 23 Actual Results
Interest Income-Loans	\$ 1,818	\$ 1,706
Interest Income-Securities	809	900
Interest & Dividend Income-Other	1,368	917
Total Interest & Dividend Income	3,995	3,523
Interest Expense-Deposits	872	651
Interest Expense-Other	160	171
Total Interest Expense	1,032	822
TOTAL NET INTEREST INCOME	\$ 2,963	\$ 2,701
Loan Loss Provision	1	40
NET INTEREST INCOME AFTER PROVISION	\$ 2,962	\$ 2,661
TOTAL NONINTEREST INCOME	\$ 32	\$ 43
Salaries and Employee Benefits	1,952	1,782
Premises and Fixed Assets	225	222
Other Expenses	1,132	1,043
Loss on Sale of Securities	-	872
TOTAL NONINTEREST EXPENSE	3,309	3,919
NET INCOME(LOSS) BEFORE TAXES	(315)	(1,215)
NET INCOME TAX(BENEFIT)	(30)	(882)
NET INCOME(LOSS) AFTER TAX	\$ (285)	\$ (333)
 Earnings per Share	 -\$0.11	 -\$0.13