Westbury Bancorp, Inc. and Subsidiary Consolidated Balance Sheets December 31, 2022 and September 30, 2022 (In Thousands, except share data)

Assert Cash and due from banks 1 16,461 3 14,135 Cash and cash equivalents 23,041 23,041 Securities held to maturity, at amortized cost (\$1,761 and \$1,759 fair value at December 31, 2022 and September 30, 2022, respectively) 1,162 1,762 Joans held for sale, at lower of cost or fair value 370 330 Loans, net of allowance for loan losses of \$9,170 and \$9,270 at December 31, 2022 and \$9,0022, respectively 711,952 713,388 Federal Home Loan Bank stock, at cost 1,534 1,534 1,534 Foreclosed real estate 1,934 1,947 1,947 Chair sacts 1,934 1,947 1,947 Chair sacts 1,934 1,947 1,947 Act income taxes receivable 6,342 7,899 Other a sects 5,349 8,379,385 8,379,385 Total assets 5,340 8,379,385 8,379,385 Labilities 7,404 4,46 4,46 4,46 4,46 4,46 4,46 4,46 4,46 4,46 4,46 4,46 4,46 4,46 4,46 4,46 <th></th> <th colspan="2">December 31, 2022</th> <th colspan="2">September 30, 2022</th>		December 31, 2022		September 30, 2022	
Cash and due from banks 16,461 \$ 1,435 Interest-earning deposits 2,3345 23,305 Cash and cash equivalents 151,166 153,708 Securities wailable-for-sale 151,166 153,708 Securities held to maturity, at amortized cost (\$1,761 and \$1,759 fair value at December 31, 2022 and \$eptember 30, 2022, respectively) 1,762 1,763 Loans held for sale, at lower of cost or fair value 3,70 330 Loans, net of allowance for loan losses of \$9,170 and \$9,270 at December 31, 2022 and \$1,252 711,952 713,388 September 30, 2022, respectively 11,534 1,534 1,534 Foreclosed real estate 11,534 1,534 1,534 Foreclosed real estate 119,345 1,947 Offtice properties and equipment, net 16,581 16,470 Mortgage servicing rights 16,581 16,470 Mortgage servicing rights 5,409 5,349 5,349 Other assets 5,409 5,349 5,349 5,349 Exibities and Stockholders' Equity 2,88 5,409 5,349 5,349 5,349 6,64		(1	U naudited)		
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Cash and cash equivalents 23,395 37,776 Securities available-for-sale 151,166 153,769 Securities held to maturity, at amortized cost (\$1,761 and \$1,759 fair value at December 31, 2022 and September 30, 2022, respectively) 1,762 1,763 Loans held for sale, at lower of cost or fair value 370 335 Loans, net of allowance for loan losses of \$9,170 and \$9,270 at December 31, 2022 and September 30, 2022, respectively 711,952 713,389 Federal Home Loan Bank stock, at cost - - - Federal Home Loan Bank stock, at cost 19,345 19,474 Cash surrender value of bank-owned life insurance 16,581 16,470 Mortgage servicing rights 129 134 Net income taxes receivable 6,342 7,899 Other assets 5,309 59,792 Liabilities 5,409 5,384 Total assets 8,846,336 \$82,668 Long-term advances from Federal Home Loan Bank 9,000 - Long-term advances from Federal Home Loan Bank 9,000 - Bank debt 4,461 4,571 Advance pa	• Wall Will WW Carl Commission	\$		\$	
Sceurities available-for-sale 151,166 153,769 Sceurities held to maturity, at amortized cost (\$1,761 and \$1,759 fair value at December 30, 2022, respectively) 1,762 1,763 Loans held for sale, at lower of cost or fair value 370 335 Loans, net of allowance for loan losses of \$9,170 and \$9,270 at December 31, 2022 and September 30, 2022, respectively 711,952 713,388 Federal Home Loan Bank stock, at cost 1,534 1,534 1,534 Foreclosed real estate ————————————————————————————————————					
Securities held to maturity, at amortized cost (\$1,761 and \$1,759 fair value at December 31, 2022 and September 30, 2022, respectively) 1,762 373 335 Loans, net of allowance for loan losses of \$9,170 and \$9,270 at December 31, 2022 and September 30, 2022, respectively 711,952 713,389 Federal Home Loan Bank stock, at cost 1,534 1,534 Foreclosed real estate 1,534 1,534 Foreclosed real estate 19,345 19,474 Cash surrender value of bank-owned life insurance 16,581 16,470 Mortgage servicing rights 129 134 Net income taxes receivable 6,342 7,899 Other assets 5,409 5,384 Total liabilities 5,380 6,061 Total liabilities 5,000,000,000 shares authorized; 5,616,299 and 5,575,618 Sales issued at December 31, 2022 and September 30, 2022, respectively 6,037 Total asset 5,000,000,000 Total astockholders' equity 6,037 Total astockholders' equity 6,037 Tot	•		,		
2022 and September 30, 2022, respectively 1,762 1,763 Loans held for sale, at lower of cost or fair value 370 335 Loans, net of allowance for loan losses of \$9,170 and \$9,270 at December 31, 2022 and September 30, 2022, respectively 711,952 713,389 Federal Home Loan Bank stock, at cost 1,534 1,534 Foreclosed real estate Office properties and equipment, net 19,345 19,474 Cash surrender value of bank-owned life insurance 16,581 16,470 Mortgage servicing rights 129 134 Net income taxes receivable 6,342 7,899 Other assets 5,409 5,384 Total assets 5,409 5,384 Total assets 8,846,336 8,872,668 Short-term advances from Federal Home Loan Bank 9,000 Long-term advances from Federal Home Loan Bank 9,000 Bank debt 4,461 4,571 Advance payments by borrowers for property taxes and insurance 2,98 3,321 Other liabilities 5,380 6,061			151,166		153,769
September 30, 2022, respectively 711,952 713,389 Federal Home Loan Bank stock, at cost 1,534 1,534 Foreclosed real estate 91,345 19,474 Cash surrender value of bank-owned life insurance 16,581 16,471 Mortgage servicing rights 129 134 Net income taxes receivable 6,342 7,899 Other assets 5,409 5,384 Total assets 5,937,985 957,927 Liabilities and Stockholders' Equity 8846,336 872,668 Short-term advances from Federal Home Loan Bank 9,000 Long-term advances from Federal Home Loan Bank 9,000 Advance payments by borrowers for property taxes and insurance 298 3,321 Other liabilities 5,380 6,061 Total liabilities 865,475 886,621 Total liabilities 865,475 886,621 Total liabilities 63,341 6,081 Total liabilities 63,341 6,081 Total liabilities 63,545 886,621 <t< td=""><td></td><td></td><td>1,762</td><td></td><td>1,763</td></t<>			1,762		1,763
September 30, 2022, respectively 711,952 713,389 Federal Home Loan Bank stock, at cost 1,534 1,534 Foreclosed real estate ————————————————————————————————————	Loans held for sale, at lower of cost or fair value		370		335
Foreclosed real estate ————————————————————————————————————			711,952		713,389
Office properties and equipment, net 19,345 19,474 Cash surrender value of bank-owned life insurance 16,581 16,470 Mortgage servicing rights 129 134 Net income taxes receivable 6,342 7,899 Other assets 5,049 5,384 Total assets \$97,925 \$97,927 Liabilities and Stockholders' Equity Deposits \$86,336 \$872,668 Short-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank 9,000 — Advance payments by borrowers for property taxes and insurance 298 3,321 Other liabilities 5,380 6,061 Total liabilities 865,475 886,621 Stockholders' Equity 5 5 Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding charmed stock \$0.01 par value, 100,000,000 shares authorized; pone issued or outstanding shares sixued at December 31, 2022 and September 30, 2022, respectively 5 5 Additional paid-in capital 62,847 63,741 62,847 Retained earnings	Federal Home Loan Bank stock, at cost		1,534		1,534
Cash surrender value of bank-owned life insurance 16,581 16,470 Mortgage servicing rights 129 134 Net income taxes receivable 6,342 7,899 Other assets 5,409 5,384 Total assets 937,985 957,927 Liabilities and Stockholders' Equity 886,330 872,668 Short-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank 9,000 — Advance payments by borrowers for property taxes and insurance 4,461 4,571 Other liabilities 5,380 6,061 Total liabilities 5,380 6,061 Total liabilities 885,475 886,212 Stockholders' Equity 5,380 6,01 Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstaining shares issued at December 31, 2022 and September 30, 2022, respectively 5 5 Additional paid-in capital 63,741 62,847 Retained earnings 94,033 90,998 Unearned Employee Stock Ownership Plan (ESOP) shares 1,462 1,452	Foreclosed real estate		· —		_
Cash surrender value of bank-owned life insurance 16,581 16,470 Mortgage servicing rights 129 134 Net income taxes receivable 6,342 7,899 Other assets 5,409 5,384 Total assets 937,985 957,927 Liabilities and Stockholders' Equity 886,330 872,668 Short-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank 9,000 — Advance payments by borrowers for property taxes and insurance 4,461 4,571 Other liabilities 5,380 6,061 Total liabilities 5,380 6,061 Total liabilities 885,475 886,212 Stockholders' Equity — — Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding shares sisued at December 31, 2022 and September 30, 2022, respectively 5 5 Additional paid-in capital 63,741 62,847 Retained earnings 94,033 90,998 Unearned Employee Stock Ownership Plan (ESOP) shares — (14,966) <td< td=""><td>Office properties and equipment, net</td><td></td><td>19,345</td><td></td><td>19,474</td></td<>	Office properties and equipment, net		19,345		19,474
Net income taxes receivable 6,342 7,899 Other assets 5,409 5,384 Total assets 937,985 957,927 Liabilities and Stockholders' Equity Liabilities Deposits 886,336 \$ 872,668 Short-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank 9,000 — Advance payments by borrowers for property taxes and insurance 298 3,321 Other liabilities 5,380 6,061 Total liabilities 5,380 6,061 Total liabilities 5,380 6,061 Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding shares issued at December 31, 2022 and September 30, 2022, respectively 5 5 Additional paid-in capital 63,411 62,847 Retained earnings 94,033 90,998 Unearned Employee Stock Ownership Plan (ESOP) shares (1			16,581		
Other assets 5,409 5,384 Total assets 937,985 957,927 Labilities and Stockholders' Equity Deposits 8846,336 872,668 Deposits 9,000 Short-term advances from Federal Home Loan Bank 9,000 Long-term advances from Federal Home Loan Bank 4,461 4,571 Advance payments by borrowers for property taxes and insurance 298 3,321 Other liabilities 5,380 6,061 Total liabilities 865,475 886,621 Treferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstaining common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 5 5 Preferred stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 5 5 5 Additional paid-in capital 63,741 62,847 62,847 Retained earnings 94,033 90,998 Uncarried Employee Stock Ownership Plan (ESOP) shares 16,341 62,847 Accumulated other comprehensive income (loss) (14,966) (16,240	Mortgage servicing rights		129		134
Total assets \$ 937,985 \$ 957,927 Liabilities and Stockholders' Equity \$ 846,336 \$ 872,668 Deposits \$ 846,336 \$ 872,668 Short-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank 4,461 4,571 Advance payments by borrowers for property taxes and insurance 298 3,321 Other liabilities 5,380 6,061 Total liabilities 865,475 886,621 Stockholders' Equity — — Preferred stock \$0.01 par value, 50,000,000 shares authorized; 5,616,299 and 5,575,618 5 55 Additional paid-in capital 63,741 62,847 Retained earnings 94,033 90,998 Unearned Employee Stock Ownership Plan (ESOP) shares — 94,033 90,998 Accumulated other comprehensive income (loss) (14,96) (16,242) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 20,224, respectively 70,354 66,307 Accumulated other comprehensive income (loss) 70,054 66,307 71,306	Net income taxes receivable		6,342		7,899
Liabilities and Stockholders' Equity Deposits \$ 846,336 \$ 872,668 Short-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank — — Bank debt 4,461 4,571 Advance payments by borrowers for property taxes and insurance 298 3,321 Other liabilities 5,380 6,061 Total liabilities 865,475 886,621 Stockholders' Equity — — Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding shares issued at December 31, 2022 and September 30, 2022, respectively — — Additional paid-in capital 63,741 62,847 Retained earnings 94,033 90,998 Unearned Employee Stock Ownership Plan (ESOP) shares — — (45) Accumulated other comprehensive income (loss) (14,966) (16,242) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 20,354 (70,354) (66,307) Total stockholders' equity 72,510 71,306	Other assets		5,409		5,384
Liabilities Deposits \$ 846,336 \$ 872,668 Short-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank — — Bank debt 4,461 4,571 Advance payments by borrowers for property taxes and insurance 298 3,321 Other liabilities 5,380 6,061 Total liabilities 865,475 886,621 Stockholders' Equity — — Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding chain shares issued at December 31, 2022 and September 30, 2022, respectively 56 55 Additional paid-in capital 63,741 62,847 Retained earnings 94,033 90,998 Unearned Employee Stock Ownership Plan (ESOP) shares — (45) Accumulated other comprehensive income (loss) — (45) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively (70,354) (66,307) Total stockholders' equity 72,510 71,306	Total assets	\$	937,985	\$	957,927
Deposits \$ 846,336 \$ 872,668 Short-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank 9,000 — Bank debt 4,461 4,571 Advance payments by borrowers for property taxes and insurance 298 3,321 Other liabilities 5,380 6,061 Total liabilities 865,475 886,621 Stockholders' Equity — — Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding Common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 shares issued at December 31, 2022 and September 30, 2022, respectively 56 55 Additional paid-in capital 63,741 62,847 Retained earnings 94,033 90,998 Unearned Employee Stock Ownership Plan (ESOP) shares — (45) Accumulated other comprehensive income (loss) (14,966) (16,242) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively (70,354) (66,307) Total stockholders' equity 72,510 71,306	Liabilities and Stockholders' Equity				
Short-term advances from Federal Home Loan Bank 9,000 — Long-term advances from Federal Home Loan Bank — — Bank debt 4,461 4,571 Advance payments by borrowers for property taxes and insurance 298 3,321 Other liabilities 5,380 6,061 Total liabilities 865,475 886,621 Stockholders' Equity — — Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding Common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 shares issued at December 31, 2022 and September 30, 2022, respectively 56 55 Additional paid-in capital 63,741 62,847 Retained earnings 94,033 90,998 Unearned Employee Stock Ownership Plan (ESOP) shares — (45) Accumulated other comprehensive income (loss) (14,966) (16,242) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively (70,354) (66,307) Total stockholders' equity 72,510 71,306	Liabilities				
Long-term advances from Federal Home Loan Bank——Bank debt4,4614,571Advance payments by borrowers for property taxes and insurance2983,321Other liabilities5,3806,061Total liabilities865,475886,621Stockholders' Equity——Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding Common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 shares issued at December 31, 2022 and September 30, 2022, respectively5655Additional paid-in capital63,74162,847Retained earnings94,03390,998Unearned Employee Stock Ownership Plan (ESOP) shares—(45)Accumulated other comprehensive income (loss)(14,966)(16,242)Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively(70,354)(66,307)Total stockholders' equity72,51071,306	Deposits	\$	846,336	\$	872,668
Bank debt 4,461 4,571 Advance payments by borrowers for property taxes and insurance 298 3,321 Other liabilities 5,380 6,061 Total liabilities 865,475 886,621 Stockholders' Equity - - Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 shares issued at December 31, 2022 and September 30, 2022, respectively 56 55 Additional paid-in capital 63,741 62,847 Retained earnings 94,033 90,998 Unearned Employee Stock Ownership Plan (ESOP) shares - (45) Accumulated other comprehensive income (loss) (14,966) (16,242) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively (70,354) (66,307) Total stockholders' equity 72,510 71,306	Short-term advances from Federal Home Loan Bank		9,000		_
Advance payments by borrowers for property taxes and insurance Other liabilities Total liabilities Stockholders' Equity Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding Common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 shares issued at December 31, 2022 and September 30, 2022, respectively Additional paid-in capital Retained earnings Unearned Employee Stock Ownership Plan (ESOP) shares Accumulated other comprehensive income (loss) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively Total stockholders' equity 3,321 3,321 3,321 5,380 6,061 ———— —— —— —— —— —— —— —— —— ——— ———	Long-term advances from Federal Home Loan Bank		_		_
Other liabilities5,3806,061Total liabilities865,475886,621Stockholders' EquityPreferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding Common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 shares issued at December 31, 2022 and September 30, 2022, respectively5655Additional paid-in capital63,74162,847Retained earnings94,03390,998Unearned Employee Stock Ownership Plan (ESOP) shares-(45)Accumulated other comprehensive income (loss)(14,966)(16,242)Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively(70,354)(66,307)Total stockholders' equity72,51071,306	Bank debt		4,461		4,571
Total liabilities Stockholders' Equity Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding Common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 shares issued at December 31, 2022 and September 30, 2022, respectively Additional paid-in capital Retained earnings Unearned Employee Stock Ownership Plan (ESOP) shares Accumulated other comprehensive income (loss) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively Total stockholders' equity September 30, 2022, respectively Total stockholders' equity Retained earnings (14,966) (16,242) (70,354) (66,307) 71,306	Advance payments by borrowers for property taxes and insurance		298		3,321
Stockholders' Equity Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding Common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 shares issued at December 31, 2022 and September 30, 2022, respectively Additional paid-in capital Retained earnings Unearned Employee Stock Ownership Plan (ESOP) shares Accumulated other comprehensive income (loss) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively Total stockholders' equity Total stockholders' equity Total stockholders' 20,000,000 shares authorized; none issued or outstanding — — — — — — — — — — — — — — — — — —	Other liabilities		5,380		6,061
Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding Common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 shares issued at December 31, 2022 and September 30, 2022, respectively Additional paid-in capital Retained earnings Unearned Employee Stock Ownership Plan (ESOP) shares Accumulated other comprehensive income (loss) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively Total stockholders' equity Total stockholders' equity Total stockholders' authorized; none issued or outstanding — — — 65 56 55 57 63,741 62,847 62,84	Total liabilities		865,475		886,621
Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding Common stock \$0.01 par value, 100,000,000 shares authorized; 5,616,299 and 5,575,618 shares issued at December 31, 2022 and September 30, 2022, respectively Additional paid-in capital Retained earnings Unearned Employee Stock Ownership Plan (ESOP) shares Accumulated other comprehensive income (loss) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively Total stockholders' equity Total stockholders' equity Total stockholders' authorized; none issued or outstanding — — — 65 56 55 57 63,741 62,847 62,84	Stockholders' Equity				
shares issued at December 31, 2022 and September 30, 2022, respectively Additional paid-in capital Retained earnings Unearned Employee Stock Ownership Plan (ESOP) shares Accumulated other comprehensive income (loss) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively Total stockholders' equity 56 55 62,847 63,741 62,847 64,033 90,998 (14,966) (14,966) (16,242) (70,354) (66,307) 71,306	Preferred stock \$0.01 par value, 50,000,000 shares authorized; none issued or outstanding		_		_
Retained earnings Unearned Employee Stock Ownership Plan (ESOP) shares Accumulated other comprehensive income (loss) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively Total stockholders' equity 94,033 90,998 (14,966) (14,966) (16,242) (70,354) (66,307) 71,306			56		55
Unearned Employee Stock Ownership Plan (ESOP) shares — (45) Accumulated other comprehensive income (loss) (14,966) (16,242) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively (70,354) (66,307) Total stockholders' equity 72,510 71,306	Additional paid-in capital		63,741		62,847
Accumulated other comprehensive income (loss) Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively Total stockholders' equity (14,966) (16,242) (70,354) (66,307) 71,306	Retained earnings		94,033		90,998
Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively Total stockholders' equity (70,354) (66,307) 71,306	Unearned Employee Stock Ownership Plan (ESOP) shares				(45)
Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31, 2022 and September 30, 2022, respectively Total stockholders' equity (70,354) (66,307) 71,306			(14,966)		
Total stockholders' equity 72,510 71,306	Less common stock repurchased, 3,262,081 and 3,117,597 shares at cost, at December 31,		(70,354)		
	Total liabilities and stockholders' equity	\$	937,985	\$	957,927

Westbury Bancorp, Inc. and Subsidiary Consolidated Statements of Operations Three Months Ended December 31, 2022 and 2021 (Unaudited) (In Thousands, except per share data)

(in Thousands, except per share data)	Th	Three Months Ended December 31,		
	20	022		2021
Interest and dividend income:				
Loans	\$	7,642	\$	6,241
Investments - nontaxable		109		113
Investments - taxable		603		454
Interest bearing deposits	<u></u>	162		16
Total interest and dividend income		8,516		6,824
Interest expense:				
Deposits		306		264
Short-term advances from the Federal Home Loan Bank		2		
Bank debt		38		41
Total interest expense		346		305
Net interest income before provision for loan losses		8,170		6,519
Provision for loan losses				
Net interest income after provision for loan losses		8,170		6,519
Noninterest income:				
Service fees on deposit accounts		993		922
Gain on sales of loans, net		67		442
Servicing fee income (loss), net of amortization and impairment		7		(5)
Gain on sales of securities				153
Increase in cash surrender value of bank-owned life insurance		111		112
Rental income from real estate operations		116		135
Other income		53		70
Total noninterest income		1,347		1,829
Noninterest expenses:				
Compensation and employee benefits		2,969		3,003
Occupancy, furniture and equipment		580		559
Data processing		869		795
Accounting, legal and other professional fees		147		178
FDIC insurance premiums		118		94
Other expenses		725		703
Total noninterest expenses		5,408		5,332
Income before income tax expense		4,109		3,016
Income tax expense		1,080		798
Net income		3,029	\$	2,218
Earnings per share:				
Basic	\$	1.29	\$	0.88
Diluted	\$	1.22	\$	0.82
	*			