

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): November 14, 2002

NORTHEAST BANCORP

(Exact Name of Registrant as Specified in its Charter)

Maine

1-14588

01-0425066

(State or Other Jurisdiction Incorporation)

(Commission File Number)

(IRS Employer
Identification Number)

158 Court Street, Auburn, Maine

04210

(Address of Principal Executive Offices)

(Zip Code)

Registrant's telephone number, including area code: (207) 777-6411

Item 7. Financial Statements and Exhibits.

(c) Exhibits.

Exhibit No. Description

- | | |
|------|--|
| 99.1 | Certificate of Principal Executive Officer, dated November 14, 2002, pursuant to 18 U.S.C. Section 1350 of the Sarbanes-Oxley Act of 2002 in connection with the Quarterly Report on Form 10-Q for the quarter ended September 30, 2002. |
| 99.2 | Certificate of Principal Financial Officer, dated November 14, 2002, pursuant to 18 U.S.C. Section 1350 of the Sarbanes-Oxley Act of 2002 in connection with the Quarterly Report on Form 10-Q for the quarter ended September 30, 2002. |

Item 9. Regulation FD Disclosure.

On November 14, 2002, Northeast Bancorp (the "Company") filed its Quarterly Report on Form 10-Q for the quarter ended September 30, 2002 ("Form 10-Q") with the Securities and Exchange Commission. In connection with the filing of the Form 10-Q, the certifications of the Company's chief executive officer, James P. Delamater, and chief financial officer, Robert S. Johnson, were submitted to the Securities and Exchange Commission with the Form 10-Q as required by 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.

These certificates are being furnished herewith solely to accompany the Form 10-Q pursuant to 18 U.S.C. Section 1350 and, in accordance with General Instruction B.2 of Form 8-K, the information in this report (including the exhibits thereto) is furnished pursuant to Item 9 and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liability of that section. Further, the information in this report (including the exhibits hereto) is not to be incorporated by reference into any of the Company's filings with the Securities and Exchange Commission, whether filed prior to or after the furnishing of these certificates, regardless of any general or specific incorporation language in such filing.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

NORTHEAST BANCORP

Date: November 14, 2002

By: /s/ James D. Delamater

James D. Delamater

President and Chief

Executive Officer

EXHIBIT INDEX

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99.2	Certificate of Principal Financial Officer, dated November 14, 2002, pursuant to 18 U.S.C. Section 1350 of the Sarbanes-Oxley Act of 2002 in connection with the Quarterly Report on Form 10-Q for the quarter ended September 30, 2002.

**Certification of the Chief Executive Officer Pursuant to
18 U.S.C. Section 1350,
As Adopted Pursuant to
Section 906 of the Sarbanes-Oxley Act of 2002**

In connection with the Quarterly Report of Northeast Bancorp (the "Company") on Form 10-Q for the quarterly period ended September 30, 2002 as filed with the Securities and Exchange Commission on the date hereof (the "Report"), James D. Delamater, as Chief Executive Officer of the Company, hereby certifies pursuant to 18 U.S.C. 1350, as adopted pursuant to 906 of the Sarbanes-Oxley Act of 2002, to the best of his knowledge, that:

- (1) The Report fully complies with the requirements of Section 13(a) of the Securities Exchange Act of 1934; and
- (2) The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

November 14, 2002

/s/ James D. Delamater

James D. Delamater

President and CEO

**Certification of the Chief Financial Officer Pursuant to
18 U.S.C. Section 1350,
As Adopted Pursuant to
Section 906 of the Sarbanes-Oxley Act of 2002**

In connection with the Quarterly Report of Northeast Bancorp (the "Company") on Form 10-Q for the quarterly period ended September 30, 2002 as filed with the Securities and Exchange Commission on the date hereof (the "Report"), Robert S. Johnson, as Chief Financial Officer of the Company, hereby certifies pursuant to 18 U.S.C. 1350, as adopted pursuant to 906 of the Sarbanes-Oxley Act of 2002, to the best of his knowledge, that:

- (1) The Report fully complies with the requirements of Section 13(a) of the Securities Exchange Act of 1934; and
- (2) The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

November 14, 2002

/s/ Robert S. Johnson

Robert S. Johnson

Chief Financial Officer