

FEDERAL DEPOSIT INSURANCE CORPORATION
Washington, D.C. 20429

FORM 12b-25

FDIC Certificate No. 19690

NOTIFICATION OF LATE FILING

(Check One): Form 10-K Form 20-F Form 11-K Form 10-Q Form 10-D Form N-SAR
 Form N-CSR

For Period Ended: June 30, 2024

- Transition Report on Form 10-K
- Transition Report on Form 20-F
- Transition Report on Form 11-K
- Transition Report on Form 10-Q
- Transition Report on Form N-SAR
- For the Transition Period Ended: _____

Nothing in this form shall be construed to imply that the FDIC has verified any information contained herein.

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

PART I -- REGISTRANT INFORMATION

Northeast Bank

Full Name of Registrant

Not Applicable

Former Name if Applicable

27 Pearl Street

Address of Principal Executive Office (*Street and Number*)

Portland, Maine 04101

City, State and Zip Code

PART II -- RULES 12b-25 (b) AND (c)

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate.)

- (a) The reasons described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;
- (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K, Form N- CEN or Form N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q, or subject distribution report on Form 10-D, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and
- (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

September 16, 2024

Northeast Bank
7 Pearl Street
Portland, Maine 04101

This letter is provided in response to the requirement of Rule 12b-25(c) under the Securities Exchange Act of 1934, as amended (the "Exchange Act") and in satisfaction of item (c) of Part II of Form 12b-25.

We are the independent auditors of Northeast Bank (the Registrant). The Registrant has stated in Part III of its filing on Form 12b-25 that it was unable to timely file, without unreasonable effort or expense, its Annual Report on Form 10-K for the year ended June 30, 2024 because our Firm requires additional time to conclude the necessary quality control reviews in order to complete our audit of the financial statements for the fiscal year ended June 30, 2024.

We hereby advise you that we have read the statements made by the Registrant in Part III of its filing on Form 12b-25 and agree with the statements made therein.

/s/ RSM US LLP