

**WCF Bancorp, Inc. and Subsidiaries**  
**Consolidated Balance Sheets**  
**March 31, 2026 (unaudited) and December 31, 2025 (unaudited)**

<b>Assets</b>	<b>March 31, 2026</b>	<b>December 31, 2025</b>
Cash and due from banks	\$ 2,027,207	\$ 2,442,844
Federal Funds sold	9,476,000	8,492,000
Cash and cash equivalents	11,503,207	10,934,844
Time deposits in other financial institutions	3,430,000	2,450,000
Securities available-for-sale, at fair value	24,303,122	26,142,309
Loans receivable	174,577,301	174,264,860
Allowance for credit losses	(1,972,801)	(1,934,851)
Loans receivable, net	172,604,500	172,330,009
Federal Home Loan Bank (FHLB) stock, at cost	1,464,000	1,688,500
Bankers' Bank stock, at fair value	725,200	684,000
Office property and equipment, net	6,521,849	6,611,888
Deferred taxes on income	355,458	341,178
Accrued interest receivable	2,265,498	2,759,275
Goodwill	55,148	55,148
Income taxes receivable	70,558	70,558
Bank-owned life insurance	3,866,257	3,841,220
Prepaid expenses and other assets	243,662	244,257
Total assets	\$ 227,408,459	\$ 228,153,186
<b>Liabilities and Stockholders' Equity</b>		
Deposits	\$ 176,236,994	\$ 171,331,864
FHLB advances	29,500,000	34,500,000
Advance payments by borrowers for taxes and insurance	426,084	646,245
Accrued interest payable	1,000,277	1,346,771
Accrued expenses and other liabilities	788,362	863,546
Total liabilities	207,951,717	208,688,426
Stockholders' equity:		
Preferred stock, \$0.01 par value. Authorized 10,000,000 shares; issued none	-	-
Common stock, \$0.01 par value. Authorized 30,000,000 shares; 1,863,238 shares issued and outstanding at March 31, 2026 and 1,858,817 issued and outstanding at December 31, 2025	25,615	25,615
Additional paid-in capital	14,666,665	14,611,912
Treasury stock at cost, 698,304 shares as of March 31, 2026 and 702,725 shares on December 31, 2025	(5,559,360)	(5,559,360)
Retained earnings, substantially restricted	12,097,401	12,137,084
Unvested stock-based restricted stock and stock options	(51,633)	(57,808)
Unearned ESOP shares	(807,740)	(821,432)
Accumulated other comprehensive income	(914,206)	(871,251)
Total stockholders' equity	19,456,742	19,464,760
Total liabilities and stockholders' equity	\$ 227,408,459	\$ 228,153,186

**WCF Bancorp, Inc. and Subsidiaries**  
**Consolidated Statements of Income**  
**(unaudited)**

	<b>Three Months Ended</b>	
	<b>March 31,</b>	
	<b>2026</b>	<b>2025</b>
Interest income:		
Loans receivable	\$ 2,455,180	\$ 2,537,909
Investment securities - taxable	133,001	162,435
Investment securities - tax exempt	57,782	41,892
Other interest earning assets	151,799	95,288
Total interest income	<u>2,797,762</u>	<u>2,837,524</u>
Interest expense:		
Deposits	1,194,249	1,225,289
FHLB advances	302,291	305,984
Total interest expense	<u>1,496,540</u>	<u>1,531,273</u>
Net interest income	1,301,222	1,306,251
Provision for credit losses	36,000	30,000
Net interest income after provision for credit losses	<u>1,265,222</u>	<u>1,276,251</u>
Noninterest income:		
Fees and service charges	197,501	179,901
Unrealized gain on privately held equity securities	41,200	22,500
Increase in cash value - bank-owned life insurance	25,036	24,080
Other income (loss)	2,629	2,907
Total noninterest income	<u>266,366</u>	<u>229,388</u>
Noninterest expense:		
Compensation, payroll taxes, and employee benefits	804,390	797,897
Advertising	9,009	9,392
Office property and equipment	202,941	201,145
Federal insurance premiums	76,068	29,297
Data processing services	139,936	173,039
Charitable contributions	1,899	2,750
Other real estate expenses, net	(16,129)	6,010
Dues and subscriptions	11,101	9,229
Accounting, regulatory and professional fees	125,589	90,145
Other expenses	216,467	177,931
Total noninterest expense	<u>1,571,271</u>	<u>1,496,835</u>
Earnings (loss) before taxes on income	(39,683)	8,804
Tax expense (benefit)	-	(11,320)
Net income (loss)	<u>\$ (39,683)</u>	<u>\$ 20,124</u>