

NOTIFICATION OF LATE FILING

Companies must publish this Notification of Late Filing form to receive an extension. The Notification must be submitted no later than 4:00pm EST on the business day following the applicable reporting deadline to qualify for the extension.

SEC Reporting companies should file an NT through EDGAR to receive an extension.

Companies on the Pink Limited Market are not eligible to receive an extension.

Name of the Company: Mutual Federal Bancorp, Inc.

Check One: Annual Report Quarterly Report Interim Report

For Period Ended: 12/31/2025

Reason for Delay in Posting Financial Report: State below in reasonable detail why the report could not be filed within the prescribed time period.

The Company and its auditors are in the process of completing the audit of the Company's consolidated financial statements for the year ended December 31, 2025, however, due to a delay in completing certain audit procedures, the Company is unable to timely file its Annual Report for the period ended December 31, 2025.

Anticipated Filing Date:

May 29, 2026

Officer/Director Signature:

Date: May 1, 2026

Signature: /s/ Rodney D. Stickle

Name: Rodney D. Stickle

Title: EVP and CFO
