

WCF Bancorp, Inc. and Subsidiaries
Consolidated Balance Sheets
September 30, 2026 (unaudited) and December 31, 2025 (unaudited)

Assets	September 30, 2026	December 31, 2025
Cash and due from banks	\$ 6,835,153	\$ 2,442,844
Federal Funds sold	1,267,000	8,492,000
Cash and cash equivalents	<u>8,102,153</u>	<u>10,934,844</u>
Time deposits in other financial institutions	4,900,000	2,450,000
Securities available-for-sale, at fair value	22,704,876	26,142,309
Loans receivable	176,267,946	174,264,860
Allowance for credit losses	<u>(2,055,062)</u>	<u>(1,934,851)</u>
Loans receivable, net	174,212,884	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	6,343,918	6,611,888
Deferred taxes on income	519,414	341,178
Accrued interest receivable	2,375,257	2,759,275
Goodwill	55,148	55,148
Income taxes receivable	34,377	70,558
Bank-owned life insurance	3,917,388	3,841,220
Prepaid expenses and other assets	198,356	244,257
Total assets	<u><u>\$ 225,552,971</u></u>	<u><u>\$ 228,153,186</u></u>
Liabilities and Stockholders' Equity		
Deposits	\$ 174,341,321	\$ 171,331,864
FHLB advances	29,500,000	34,500,000
Advance payments by borrowers for taxes and insurance	526,666	646,245
Income taxes payable	6,163	-
Accrued interest payable	1,153,990	1,346,771
Accrued expenses and other liabilities	730,468	863,546
Total liabilities	<u>206,258,608</u>	<u>208,688,426</u>
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 September 30, 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 September 30, 2026 and 702,725 shares on December 31, 2025	(5,559,360)	(5,559,360)
Retained earnings, substantially restricted	12,361,620	12,137,084
Unvested stock-based restricted stock and stock options	(51,633)	(57,808)
Unearned ESOP shares	(780,356)	(821,432)
Accumulated other comprehensive income	<u>(1,368,188)</u>	<u>(871,251)</u>
Total stockholders' equity	19,294,363	19,464,760
Total liabilities and stockholders' equity	<u><u>\$ 225,552,971</u></u>	<u><u>\$ 228,153,186</u></u>

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

Nine Months Ended
September 30,

2026 **2025**

Interest income:		
Loans receivable	\$ 7,864,551	\$ 7,762,270
Investment securities - taxable	373,796	481,661
Investment securities - tax exempt	172,631	142,561
Other interest earning assets	360,881	244,745
Total interest income	<u>8,771,859</u>	<u>8,631,237</u>
Interest expense:		
Deposits	3,572,623	3,638,814
FHLB advances	818,482	959,364
Overnight borrowings	0	2,109
Total interest expense	<u>4,391,105</u>	<u>4,600,287</u>
Net interest income	<u>4,380,754</u>	<u>4,030,950</u>
Provision for credit losses	138,000	90,000
Net interest income after provision for credit losses	<u>4,242,754</u>	<u>3,940,950</u>
Noninterest income:		
Fees and service charges	622,603	591,296
Unrealized gain on privately held equity securities	41,200	22,500
Increase in cash value - bank-owned life insurance	76,168	73,870
Other income (loss)	6,013	8,731
Total noninterest income	<u>745,984</u>	<u>696,397</u>
Noninterest expense:		
Compensation, payroll taxes, and employee benefits	2,409,132	2,387,078
Advertising	37,851	34,676
Office property and equipment	639,009	615,506
Federal insurance premiums	218,974	99,380
Data processing services	398,858	513,961
Charitable contributions	4,849	10,437
Other real estate expenses, net	(13,635)	(68,524)
Dues and subscriptions	25,649	22,025
Accounting, regulatory and professional fees	389,762	294,333
Other expenses	624,441	545,793
Total noninterest expense	<u>4,734,890</u>	<u>4,454,666</u>
Earnings (loss) before taxes on income	<u>253,848</u>	<u>182,682</u>
Tax expense (benefit)	29,312	1,896
Net income (loss)	<u>\$ 224,536</u>	<u>\$ 180,786</u>