

TEB BANCORP, INC. AND SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEETS
As of September 30, 2026 (Unaudited) and June 30, 2026

	<u>September 30, 2026</u>	<u>June 30, 2026</u>
ASSETS		
Cash and due from banks	\$ 2,435,270	\$ 5,365,970
Federal funds sold	706,259	210,579
Cash and cash equivalents	<u>3,141,529</u>	<u>5,576,549</u>
Interest bearing deposits in banks	146,740	53,859
Available for sale securities - stated at fair value	21,668,039	22,638,956
Loans, less allowance for loan losses of \$2,102,715 and \$2,109,542 at September 30, 2026 and June 30, 2026, respectively	282,261,869	281,346,033
Loans held for sale	1,869,725	2,604,050
Other real estate owned, net	—	—
Right of use asset	303,489	327,338
Pension Asset	5,039,963	4,926,708
Premises and equipment, net	6,520,626	6,589,864
Federal Home Loan Bank stock	1,053,100	1,053,100
Accrued interest receivable and other assets	1,645,807	2,147,323
TOTAL ASSETS	<u><u>\$ 323,650,887</u></u>	<u><u>\$ 327,263,780</u></u>
LIABILITIES AND STOCKHOLDERS' EQUITY		
LIABILITIES		
Deposits		
Demand	\$ 90,493,275	\$ 90,878,475
Savings and Money Markets	61,141,870	61,498,505
Certificates of deposit	119,760,496	130,762,234
Total Deposits	<u>271,395,641</u>	<u>283,139,214</u>
Federal Home Loan Bank borrowings	12,956,450	5,800,000
Other Borrowings	—	—
Advance payments by borrowers for property taxes and insurance	5,952,614	3,676,999
Lease Liability	314,255	338,474
Accrued interest payable and other liabilities	2,926,117	3,348,099
Total Liabilities	<u>293,545,077</u>	<u>296,302,786</u>
STOCKHOLDERS' EQUITY		
Preferred stock (\$0.01 par value, 5,000,000 authorized, no shares issued or outstanding as of June 30, 2026 and June 30, 2025, respectively)	—	—
Common stock (\$0.01 par value, 20,000,000 authorized, 2,624,343 issued and outstanding as of September 30, 2026 and June 30, 2026)	26,243	26,243
Additional paid in capital	11,319,328	11,319,328
Retained earnings	20,905,297	20,790,619
Accumulated other comprehensive loss	(2,145,058)	(1,175,196)
Total Stockholders' Equity	<u>30,105,810</u>	<u>30,960,994</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u><u>\$ 323,650,887</u></u>	<u><u>\$ 327,263,780</u></u>
Equity to Assets	9.30%	9.46%
Non-Performing Assets to Total Assets	0.05%	0.04%
Shares Outstanding	2,624,343	2,624,343

TEB BANCORP, INC. AND SUBSIDIARIES
CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS
For the Three Months Ended September 30, 2026 (Unaudited) and 2025 (Unaudited)

	Three months ended September 30,	
	2026	2025
INTEREST AND DIVIDEND INCOME		
Interest and fees on loans	\$ 3,694,305	\$ 3,599,153
Interest and dividends on investment securities	169,667	182,165
Interest on federal funds sold and due from banks	10,312	4,697
Interest on deposits in banks	740	314
Total Interest and Dividend Income	<u>3,875,024</u>	<u>3,786,329</u>
INTEREST EXPENSE		
Interest on deposits	1,137,192	1,405,840
Interest on Federal Home Loan Bank borrowings	108,445	77,408
Interest on federal funds purchased	45	798
Total Interest Expense	<u>1,245,682</u>	<u>1,484,046</u>
Net interest income before provision for loan losses	2,629,342	2,302,283
Provision for loan losses	—	(15,000)
Net interest income after provision for loan losses	<u>2,629,342</u>	<u>2,317,283</u>
NON-INTEREST INCOME		
Service fees on deposits	80,809	82,737
Service fees on loans	33,249	30,731
Gain on sales of mortgage loans	206,947	293,650
Gain on sales of Securities	—	—
Income on sale of uninsured products	144,159	192,625
Net gain on sale of other real estate owned	—	22,258
Other income	3,647	4,816
Total Non-Interest Income	<u>468,811</u>	<u>626,817</u>
NON-INTEREST EXPENSES		
Compensation and benefits	1,816,944	1,766,159
Occupancy	567,403	571,179
Advertising	29,200	32,000
Data processing services	257,042	285,301
FDIC assessment	57,631	61,665
Cost of operations for other real estate owned	1,138	(108)
Insurance expense	24,800	24,011
Professional fees	77,109	55,965
Other expenses	152,208	135,565
Total Non-Interest Expenses	<u>2,983,475</u>	<u>2,931,737</u>
Income (Loss) before income taxes	114,678	12,363
Income tax expense	—	25
NET INCOME (LOSS)	<u>\$ 114,678</u>	<u>\$ 12,338</u>
Basic income (loss) per share	\$ 0.04	\$ -
Diluted income (loss) per share	\$ 0.04	\$ -
Annualized Return on Assets	0.14%	0.02%
Annualized Return on Equity	1.52%	0.17%