First Berlin Bancorp, Inc. and Subsidiary

Consolidated Balance Sheets

FIRST BERLIN BANCORP, INC.

As of September 30,

	2026	2025
Assets:		
Cash and due from banks	$ 10,842,340	$ 8,214,342
Interest-bearing deposits	38,765,679	40,134,249
Cash and cash equivalents	49,608,019	48,348,591
Certificates of deposit	292,315	280,447
Debt securities available for sale	71,840,913	77,323,805
Loans, net	564,823,519	546,487,354
Premises and equipment, net	4,788,442	5,138,018
Mortgage servicing rights	1,264,787	1,433,063
Other investments	4,016,710	3,703,694
Bank-owned life insurance	10,187,558	9,953,926
Other assets	9,510,062	7,448,026
Total assets	$ 716,332,325	$ 700,116,924
Liabilities:		
Noninterest-bearing deposits	$ 128,081,922	$ 123,567,257
Interest-bearing deposits	461,643,052	436,900,075
Total deposits	589,724,974	560,467,332
Other borrowings	38,599,938	51,969,212
Other liabilities	4,448,161	4,416,209
Total liabilities	632,773,073	616,852,753
Stockholders' equity:		
Common stock - $0.02 par value; Authorized - 5,000,000 shares; Issued - 3,056,310 shares; Outstanding - 2,617,005 and 2,767,005 shares as of September 30, 2026 and 2025, respectively	61,126	61,126
Additional paid-in capital	10,502,454	10,502,454
Retained earnings	85,713,234	79,409,648
Accumulated other comprehensive income (loss)	(6,015,353)	(4,356,848)
Treasury stock - 439,305 and 289,305 shares, at cost, as of September 30, 2026 and 2025, respectively	(6,702,209)	(2,352,209)
Total stockholders' equity	83,559,252	83,264,171
Total liabilities and stockholders' equity	$ 716,332,325	$ 700,116,924

First Berlin Bancorp, Inc. and Subsidiary

Consolidated Statements of Income

FIRST BERLIN BANCORP, INC.

As of September 30,	2026	2025
Interest and dividend income:		
Loans, including fees	$ 29,901,003	$ 28,277,155
Debt securities:		
Taxable	1,838,580	1,584,075
Tax-exempt	135,011	162,418
Interest-bearing deposits	1,292,015	1,104,223
Federal funds sold	148,207	162,413
Dividend income	255,372	232,161
Certificates of deposit	8,656	8,526
Total interest and dividend income	33,578,844	31,530,971
Interest expense:		
Deposits	9,180,654	8,182,320
Other borrowings	1,687,795	2,064,048
Total interest expense	10,868,449	10,246,368
Net interest income	22,710,395	21,284,603
Provision for loan losses	6,150,000	1,050,000
Net interest and dividend income after provision for loan losses	16,560,395	20,234,603
Noninterest income:		
Customer service fees	587,542	586,542
Interchange fees	839,434	826,249
Loan servicing fees	487,257	459,101
Net gain from sale of loans	402,661	405,215
Income on bank-owned life insurance, net	138,338	134,940
Other	4,935	-
Total noninterest income	2,460,167	2,412,047
Noninterest expense:		
Salaries	6,471,462	5,780,434
Employee benefits	1,617,358	1,504,748
Occupancy	1,143,102	1,172,234
Furniture and equipment expenses	294,877	319,341
Computer and technology services	1,307,238	1,048,210
Advertising	421,100	370,289
Net loss on sale of debt securities available for sale	-	130,068
Other	2,829,242	2,125,364
Total noninterest expense	14,084,379	12,450,688
Net income before income taxes	4,936,183	10,195,962
Provision for income taxes	565,505	2,049,807
Net income	$ 4,370,678	$ 8,146,155

First Berlin Bancorp, Inc. and Subsidiary

Consolidated Statements of Comprehensive Income

FIRST BERLIN BANCORP, INC.

As of September 30,

	2026	2025
Net income	$ 4,370,678	$ 8,146,155
Other comprehensive income (loss), before tax effect:		
Change in unrealized gain (loss) on debt securities available for sale	(2,919,913)	3,114,350
Other comprehensive income (loss) before tax effect	(2,919,913)	3,114,350
Release of stranded tax effect	(14,585)	(39,493)
Income tax expense related to items of other comprehensive income (loss)	613,182	(654,013)
Other comprehensive income (loss), net of tax	(2,321,316)	2,420,844
Comprehensive income	$ 2,049,362	$ 10,566,999