



March 24, 2026

Dear Shareholders:

On behalf of our Board of Directors, I am pleased to invite you to attend W.T.B. Financial Corporation's Annual Shareholders' Meeting to be held in person at the Bank on Monday, April 27 at 1:30 p.m. We value the opportunity to gather with our shareholders each year and look forward to reviewing our 2025 results and discussing the Company's direction in the year ahead. As always, investor information including our audited financial statements, earnings releases, and other updates is available on our Investor Relations webpage.

2025 marked a meaningful step forward for our Company. Net income for the year totaled \$93.7 million, or \$38.06 per share, representing substantial improvement over 2024 and a return toward more historic levels of profitability. Margin expansion, disciplined balance sheet management, and solid loan growth of 7% drove much of this progress. At the same time, asset quality remained strong, capital levels improved, and we continued normalizing the balance sheet in ways that enhance long-term earnings power. While financial performance improved significantly, we remained equally focused on serving our clients well and strengthening our presence in the communities we serve. Our customer-centric approach, combined with prudent expense management and diversified revenue streams, positions us well as we move into 2026.

The Annual Shareholders' Meeting provides an important forum to review the prior year's performance, address required corporate matters and answer your questions. Most importantly, it allows us the opportunity to thank you personally for your continued trust and investment in W.T.B. Financial Corporation. Your support enables us to remain disciplined, long-term focused, and committed to building enduring shareholder value.

We hope you will be able to join us.

Best regards,

A handwritten signature in black ink that reads "Peter F. Stanton". The signature is written in a cursive, flowing style.

Peter F. Stanton
Chairman & CEO
W.T.B. Financial Corporation