Versailles Financial Corporation

10413 KLEY ROAD P.O. BOX 92 VERSAILLES, OHIO 45380-0092

TELEPHONE 937-526-4515 FAX 937-526-5048

Press Release

FOR IMMEDIATE RELEASE

Contact: Jerome Bey

Telephone: (937) 526-4515

Versailles Financial Corporation Announces Annual Dividend

November 18, 2025 Versailles Financial Corporation (OTCID:VERF) (the "Company") today announced that its Board of Directors declared an annual cash dividend of \$ 0.75 per common share. The dividend will be paid on December 19, 2025 to stockholders of record as of the close of business on December 5, 2025.

"We are pleased to announce this annual dividend to our stockholders," said Jerome Bey III, President and Chief Executive Officer of the Company. "The payment of dividends represents our long-term commitment to enhancing shareholder value. It is our intent to continue to pay an annual dividend, assuming that our financial position continues to allow such a payment."

Versailles Financial Corporation is the holding company for Versailles Savings & Loan Company. Founded in 1887, Versailles Savings & Loan Company is a community financial institution offering a variety of deposit and loan products to individuals and small businesses, primarily located in northeastern Darke County and western Shelby County, Ohio. Investors may obtain additional information about Versailles Financial Corporation at www.versaillesfinancialcorp.com.