VERSAILLES FINANCIAL CORPORATION
CONSOLIDATED BALANCE SHEETS
September 30, 2025 and June 30, 2025

	September 30, 2025 (Unaudited)	June 30, 2025
ASSETS		
Cash and due from financial institutions	$ 773,532	$ 523,272
Overnight deposits and Federal Funds sold	8,962,000	9,073,000
Total cash and cash equivalents	9,735,532	9,596,272
Interest-bearing time deposits in other financial institutions	1,750,000	1,750,000
Securities available for sale	4,155,712	3,187,658
Securities held to maturity (fair value of $10,092 at June 30, 2025)	-	9,949
Loans, net of allowance of $549,265 at September 30, 2025 and $529,500 at June 30, 2025	44,566,183	45,116,257
Federal Home Loan Bank stock	153,000	153,000
Premises and equipment, net	925,804	932,961
Accrued interest receivable	142,946	134,786
Other assets	678,862	707,147
Total Assets	$ 62,108,039	$ 61,588,030
LIABILITIES		
Savings and checking accounts	$ 26,253,076	$ 27,010,324
Certificates of deposit	21,173,966	20,076,952
Total deposits	47,427,042	47,087,276
Other liabilities	2,217,739	2,196,571
Total liabilities	49,644,781	49,283,847
SHAREHOLDERS' EQUITY		
Preferred stock, $.01 par value, 1,000,000 shares authorized, none issued and outstanding	-	-
Common stock, $.01 par value, 10,000,000 shares authorized; 350,457 shares issued	3,505	3,505
Additional paid-in capital	2,470,302	2,470,302
Retained earnings	10,460,804	10,319,918
Treasury stock, 35,460 shares, at cost	(354,600)	(354,600)
Accumulated other comprehensive loss	(116,753)	(134,942)
Total shareholders' equity	12,463,258	12,304,183
Total liabilities and shareholders' equity	$ 62,108,039	$ 61,588,030

VERSAILLES FINANCIAL CORPORATION
CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)
Three months ended September 30, 2025 and 2024

	Three months ended September 30, 2025	Three months ended September 30, 2024
Interest and dividend income		
Loans, including fees	$ 617,294	$ 566,869
Securities available for sale	15,595	15,884
Securities held to maturity	135	180
FHLB dividends	3,338	3,534
Deposits with banks	116,839	99,793
Total interest and dividend income	753,201	686,260
Interest expense		
Deposits	211,204	173,592
Federal Home Loan Bank advances	-	12,066
Total interest expense	211,204	185,658
Net interest income	541,997	500,602
Provision for credit losses	19,765	4,250
Net interest income after provision for credit losses	522,232	496,352
Noninterest income		
Other income	7,644	7,848
Total noninterest income	7,644	7,848
Noninterest expense		
Salaries and employee benefits	162,639	135,607
Occupancy and equipment	17,060	17,581
Directors' fees	19,325	20,300
Data processing	55,360	40,202
Franchise taxes	17,203	15,917
Legal, accounting and exam fees	32,442	27,306
Federal deposit insurance	6,105	5,609
Other	41,556	41,497
Total noninterest expense	351,690	304,019
Income before income taxes	178,186	200,181
Income tax expense	37,300	41,800
Net income	$ 140,886	$ 158,381
Basic and diluted earnings per common share	$ 0.40	$ 0.45