

NOTIFICATION OF LATE FILING

Alternative Reporting companies may utilize the Notification of Late Filing form to receive an extension. The Notification must be submitted no later than 4:00pm EST on the business day following the applicable reporting deadline to qualify for the extension.

Name of the Company: JD Bancshares, Inc.

Check One: Annual Report Quarterly Report Interim Report

For Period Ended: December 31, 2025

Reason for Delay in Posting Financial Report: State below in reasonable detail why the Annual/Quarterly Report could not be filed within the prescribed time period.

Annual Report will be mailed with Notice of Meeting and Proxy Statement on April 7, 2026.

Anticipated Filing Date:

[Please note that the filing of this notification grants issuers 5 additional calendar days to post a Quarterly or Interim Report and 15 calendar days to post an Annual Report. The extension begins on the applicable reporting deadline.]

April 7, 2026

Officer/Director Signature:

Date: 03.23.26

Signature: /s/ Shaleen Biggs

Name: Shaleen Biggs

Title: SVP/Chief Administrative Officer

Instructions to post Notification of Late Filing in www.OTCIQ.com:

1. Fill out this Notification of Late Filing form and convert the file to a PDF
2. Log in to www.OTCIQ.com and click "Add Financial Report" on the left-hand navigation
3. Select Dissemination Date "Immediate"
4. Under Report Type, select "Notification of Late Filing"
5. Enter Period End Date corresponding to the quarter/fiscal year end date for which this Notice is being filed
6. Click "Browse" and select the PDF saved in step 1 above
7. A preview of the document will appear next. Please make sure to review the entire document & scroll down to click the "Submit" button. Your Notification of Late Filing will appear within a few minutes on otcmarkets.com