PRESS RELEASE
July 23, 2026

FOR IMMEDIATE RELEASE
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JD Bancshares, Inc. Announces Q2 2026 Financial Results

Jennings, LA., July 23, 2026 (ACCESSWIRE) – JD Bancshares, Inc. (the "Company"), (OTCQX: JDVB), the parent holding company of JD Bank (the "Bank"), reports its unaudited financial results for the three and six-month periods ended June 30, 2026.

Net income for the three-month period ended June 30, 2026 is $3,329,725 or $0.97 per common share compared to $2,966,937 or $0.87 per common share for the linked quarter ended March 31, 2026, and $2,926,582 or $0.85 per share for the prior year quarter ended June 30, 2025. Pre-tax, pre-provision operating income (PTPPOI) for the quarter ended June 30, 2026 is $4,047,623 compared to $4,245,847 for the linked quarter and $3,843,052 for the prior year quarter. PTPPOI excludes taxes, provision for credit losses, net losses on the sale of other real estate owned (OREO), net losses on the sale of investment securities and other non-recurring expense items. The $198,000 decrease in the current quarter PTPPOI compared to the linked quarter is due to a $242,000 increase in net interest income which is offset by a $238,000 decrease in recurring non-interest income and a $202,000 increase in recurring non-interest expense. The $205,000 increase between current and prior year PTPPOI is due to a $664,000 increase in net interest income and a $111,000 increase in recurring non-interest income, partially offset by an increase in recurring non-interest expenses of $571,000.

For the six-month period ended June 30, 2026, net income is $6,296,662 or $1.84 per share compared to $5,852,233 or $1.71 per share for the prior year comparative period. PTPPOI for the current six-month period is $8,293,470 compared to $7,455,493 for the prior year period. The $838,000 increase is primarily due to a $1.7 million increase in net interest income and a $595,000 increase in recurring non-interest income, partially offset by a $1.5 million increase in recurring non-interest expenses.

Paul E. Brummett, II CEO, commented, "I am pleased to share that our quarterly financial results reflect the strength of our team, the loyalty of our customers, and the confidence of our shareholders. This quarter's performance demonstrates our disciplined approach to growth, sound risk management, and commitment to delivering long-term value. I want to thank our entire team for their hard work and focus on providing exceptional service while maintaining the highest standards of safety and soundness. Asset quality is very solid as past dues continued to decline for the current period. As we look forward, we remain optimistic about the opportunities before us. We will continue to invest in our team, technology, and the communities we serve while staying true to our vision "To Be The Best Community Bank in Louisiana"."

Asset Quality

Loans past due 30 to 89 days are $826,000 representing 0.11% of the total loan portfolio at June 30, 2026 compared to $1.8 million or 0.23% at December 31, 2025. Total nonperforming assets, including loans on non-accrual status, OREO and repossessed assets were $5.8 million at June 30, 2026, a decrease of $1.0 million from $6.8 million at December 31, 2025. Loans currently in non-accrual status decreased to $3.2 million from $3.9 million at year-end 2025 and OREO is currently $2.5 million compared to $3.0 million for the same period. Repossessed assets were $95,000 at June 30, 2026, compared to $39,000 at December 31, 2025. Management performs a quarterly evaluation of OREO properties and believes their adjusted carrying values are representative of their fair market values, although there is no assurance that the ultimate sales will be equal or greater than the carrying values.

Provision for credit losses is $17,000 for the current quarter compared to $326,000 for the linked quarter and $310,000 for the prior year quarter. The Allowance for Credit Losses (ACL) is $8.9 million at June 30, 2026, or 1.14% of total loans compared to $8.9 million at December 31, 2025, or 1.15% of total loans. The Bank recognized net charge-offs in the current quarter of $276,000 compared to net charge-offs of $5,000 for the linked quarter and net recoveries of $31,000 for the prior year quarter. There are net charge-offs of $281,000 for the six-month period ended June 30, 2026, and net recoveries of $4,000 for the prior year six-month period. Management believes the current level of ACL is adequate; however, there is no assurance that regulators, increased risks in the loan portfolio or changes in economic conditions will not require future adjustments to the ACL.

Net Interest Income

For the quarter ended June 30, 2026, net interest income is $12.1 million, reflecting a $242,000 increase over the $11.9 million for the linked quarter and a $664,000 increase compared to the $11.5 million reported for the prior year quarter. When comparing the current quarter's net interest income to the linked quarter and the prior year quarter, the favorable impact on interest income was due to higher volume and higher yields on average earning assets which outpaced the increase in volume of total interest-bearing liabilities.

Total interest income for the current quarter is $15.8 million compared to $15.4 million for the linked quarter and $15.0 million for the prior year quarter. Interest income on loans for the current quarter is $13.1 million, reflecting a $250,000 increase compared to the linked quarter and a $578,000 increase over the prior year quarter. Average loans outstanding are $772.6 million, $772.3 million and $749.9 million for the current, linked, and prior year quarters, respectively. The average yield on the loan portfolio for the three comparative quarters is 6.82%, 6.76% and 6.71%, respectively. Interest income from other earning assets is $2.7 million for Q2 2026, reflecting increases from the $2.5 million recorded in Q1 2026 and the $2.4 million in Q2 2025. The increase in interest income from other earning assets was due primarily to increases in the volume of earning assets. The overall yield on earning assets is 5.38%, 5.34% and 5.31% for the three comparative quarters, respectively.

Total interest expense is $3.7 million for the current quarter and $3.5 million for the linked and prior year quarters. The increase in interest expense between the current, linked and prior year quarter is attributed to an increase in the average interest-bearing liabilities outstanding. The cost of interest-bearing liabilities is 1.62% for the current quarter, 1.59% for the linked quarter, and 1.63% for the prior year quarter. When taking into account the effect of noninterest-bearing deposits, the cost of total funds is 1.29% for the current quarter, 1.25% for the linked quarter and 1.28% for the prior year quarter.

The net interest margin is 4.14% in the current and linked quarters compared to 4.08% for the prior year quarter. The increase in the yield on earning assets was offset by a corresponding increase in cost of funds between the first and second quarters of 2026, while the increase in the yield on earning assets outpaced the increase in cost of funds between the current and prior year quarters.

Net interest income is $24.0 million for the six-month period ended June 30, 2026, compared to $22.3 million for the prior year period ended June 30, 2025. Net interest margin for the current six-month period is 4.14% compared to 3.99% for the comparative 2025 period. The total yield on earning assets increased to 5.36% from 5.22% due to increases in both yield and volume of total earning assets. The cost of interest-bearing liabilities decreased to 1.61% from 1.63% and the overall cost of funds decreased to 1.27% from 1.29%.

Noninterest Income

Total noninterest income is $2.9 million for the current and linked quarters, up $107,000 from $2.8 million for the prior year quarter. Service charges and fees associated with deposits accounted for the largest category of noninterest income and are $2.2 million in the current quarter, $2.1 million in the linked and prior year quarters. Interchange revenue from debit card usage remains relatively stable at $1.2 million across the comparative quarters. NSF fees totaled $688,000 for the quarter ended June 30, 2026, compared to $666,000 for the linked quarter and $638,000 for the prior year quarter. Service charges on deposit accounts remain relatively constant at $186,000, $191,000 and $190,000 for the three comparative periods, respectively.

Revenue from the sale of mortgage loans is $128,000 for the current quarter compared to $139,000 for the linked quarter and $88,000 for the prior year quarter.

Other noninterest income is $592,000 for the current quarter, $648,000 for the linked quarter and $621,000 for the prior year quarter. The largest components of other noninterest income are revenues from trust services and wealth management. The total of these two revenue streams is $312,000, $423,000 and $365,000 for the three comparative periods, respectively.

Noninterest income for the six-month period ended June 30, 2026 is $5.7 million reflecting an increase of $339,000 from the $5.4 million for the prior year six-month period. Compared to the prior year, service charges and fees on deposit accounts are $4.2 million, reflecting a $153,000 increase, gains on the sale of mortgage loans are $266,000, reflecting a $93,000 increase and other non-interest income is $1.2 million, reflecting a $94,000 increase.

Noninterest Expense

Total noninterest expense is $11.0 million for the quarter ended June 30, 2026, compared to $10.9 million for the linked quarter and $10.4 million for the prior year quarter. Salary and employee benefit expenses for the current quarter are $6.1 million, $6.0 million for the linked quarter and $5.9 million for the prior year quarter. The $153,000 or 2.6% increase between the current and linked quarter is associated with annual merit increases which are effective April 1 of each year. The $240,000 or 4.1% increase between the current and prior year is attributed to annual merit increases and increases associated with grant awards.

Occupancy expenses are $1.6 million for the current quarter, $1.5 million for the linked quarter, and $1.4 million for the prior year quarter. Advertising and public relations expenses are $414,000, $396,000 and $375,000 for the three comparative quarters, respectively. Data processing expenses are $1.3 million in the current quarter, $1.4 million in the linked quarter, and $1.1 million in the prior year quarter.

Other noninterest expenses are $1.6 million for Q2 2026 and $1.7 million for Q1 2026 and Q2 2025. The largest components of noninterest expenses are comprised of professional fees, accruals for ad valorem taxes, fraud and other losses, FDIC insurance assessments and telecommunication expenses. The decrease between the current and comparative quarters is primarily due to a decrease in board related expenses and fraud and other losses. Non-recurring expenses associated with OREO losses amounted to $41,000 in the current quarter, $108,000 in the linked quarter and $52,000 in the prior year quarter.

Total noninterest expenses for the six-month period ended June 30, 2026 are $21.8 million, up $1.5 million or 7.4% from $20.3 million for the prior year period. Increases include salaries and employee benefits of $681,000, occupancy expenses of $226,000, advertising and public relations expenses of $71,000, data processing of $357,000 and other non-interest expenses of $162,000. Non-recurring expenses for the two six-month periods include losses on OREO of $149,000 and $150,000 for the current and prior year periods, respectively.

Income tax expense is $660,000 for the current quarter compared to $593,000 for the linked quarter and $559,000 for the June 2025 quarter. The effective tax rate remains relatively constant over the three comparative periods at 16.6% in the current quarter, 16.7% for the linked quarter and 16.0% in the prior year quarter. Year-to-date, income tax expense is $1.3 million with an effective tax rate of 16.6% compared to $1.1 million with an effective tax rate of 16.0% for the prior year six-month period.

Balance Sheet

Total assets at both June 30, 2026 and December 31, 2025 are $1.3 billion. Gross loans, net of unearned income, represent the largest asset category at $780.7 million which is an increase of $9.6 million or 1.2% from $771.1 million reported at the prior year-end. The six-month period increase in loans occurred from March 31, 2026 to June 30, 2026. Total cash has declined by $2.8 million from $72.3 million at December 31, 2025 to $69.5 million at June 30, 2026. Cash is used to fund loans and growth in other asset categories, as well as to satisfy deposit fluctuations. Investment securities declined by $6.2 million to $336.6 million from $342.7 million and is the result of principal paydowns of $6.6 million and an increase in fair market value of the portfolio of $374,000.

Over the six months ended June 30, 2026, total deposits decreased by $2.9 million or 0.3% and are $1.1 billion at both June 30, 2026 and December 31, 2025. Non-interest bearing demand deposits are up by $2.4 million, savings and money market deposit are up by $10.1 million, and time deposits are up by $19.8 million. More than offsetting these increases is a decline of $35.2 million in interest-bearing demand deposits. The Company has deposit relationships with several municipalities and other public unit entities whose deposit balances tend to be very large at year-end and then run-off throughout the year. Deposit balances categorized as public unit deposits have decreased by $25.6 million over the current six-month period. The overall six-month decrease in deposits is comprised of a $100,000 decrease between December 31, 2025 and March 31, 2026, and a $2.8 million decrease between March 31, 2026 and June 30, 2026.

The total of all other liabilities decreased by $665,000 to $35.8 million from $36.5 million at December 31, 2025. The decrease is attributable to a decrease in accrued liabilities partially offset by an increase in other borrowings.

Stockholders' equity increased $4.4 million to $107.5 million at June 30, 2026 from $103.1 million at December 31, 2025. The increase is attributed to $6.3 million in net income and a $300,000 decrease in the accumulated other comprehensive loss (AOCL), partially offset by $2.1 million in dividends paid to shareholders. Total shares outstanding at June 30, 2026 are 3,427,922 compared to 3,425,945 at December 31, 2025. Tangible book value per share is currently $30.17 compared to $28.86 at December 31, 2025.

Key Performance Ratios

Return on average assets (ROA) under Generally Accepted Accounting Principles (GAAP) is 1.06% for the current quarter compared to 0.97% for the linked quarter and 0.98% for the prior year quarter. GAAP ROA for the six-month period ended June 30, 2026 is 1.02% compared to 0.99% for the prior year period. On a PTPPOI basis, ROA is 1.29%, 1.38% and 1.29% for the three comparative quarters respectively, and 1.34% and 1.26% for the comparative six-month periods. GAAP return on average equity (ROE) is 12.70% for the current three-month period, 11.52% for the linked period and 13.34% for the prior year period. ROE for the six-month period ended June 30, 2026 is 12.11% compared to 13.74% for the prior year period. On a PTPPOI basis, ROE is 15.44%, 16.49% and 17.52% for the three comparative quarters and 15.96% and 17.51% for the two comparative six-month periods.

About JD Bancshares, Inc.

JD Bancshares, Inc. is the bank holding company of JD Bank, a state-chartered bank headquartered in Jennings, Louisiana. JD Bank has been serving the citizens of south Louisiana since 1947 and offers a variety of personal and commercial lending and deposit products through both physical and digital delivery channels. The Bank also offers both trust and investment services. JD Bank operates through 22 full-service branch offices and one Loan Production/Deposit Production office located along the I-10 and I-12 corridors from Lake Charles to Mandeville, Louisiana. Additional information is available on its website at jdbank.com.

JD Bancshares, Inc. (OTCQX: JDVB) trades on the OTCQX Best Market. Companies meet high financial standards, follow best practice corporate governance, demonstrate compliance with U.S. securities laws, and have a professional third-party sponsor introduction. Investors can find current financial disclosure and Real-Time Level 2 quotes for the Company on otcmarkets.com.

Forward-Looking Statements

Statements contained in this release, which are not historical facts, are forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. Such forward-looking statements are subject to risks and uncertainties which could cause actual results to differ materially from those currently anticipated due to a number of factors which include the effects of future economic conditions, governmental fiscal and monetary policies, legislative and regulatory changes, the risks of changes in interest rates, the effects of competition, and including without limitation to other factors that could cause actual results to differ materially as discussed in documents filed by the Company with the Securities and Exchange Commission from time to time.

(OTCQX: JDVB)

JD BANCSHARES, INC. AND SUBSIDIARIES
JENNINGS, LOUISIANA

CONSOLIDATED BALANCE SHEETS
(UNAUDITED)

	Actual Jun 2026	Actual Dec 2025	$ Variance	% Variance
Assets				
Cash and due from banks	24,510,337	24,531,382	(21,045)	(0.1)
Interest bearing deposits with banks	44,981,916	47,810,267	(2,828,351)	(5.9)
Investment Securities - Taxable	214,834,970	220,454,338	(5,619,368)	(2.5)
Investment Securities - Tax-exempt	121,735,867	122,277,394	(541,527)	(0.4)
Mortgage loans held for sale	138,802	633,782	(494,980)	(78.1)
Loans, net of unearned income	780,685,071	771,115,361	9,569,710	1.2
Less: Allowance for credit losses	(8,880,334)	(8,893,255)	12,921	0.1
Premises and equipment, net	29,826,978	29,150,334	676,644	2.3
Accrued interest receivable	5,172,890	5,123,565	49,325	1.0
Other real estate	2,508,073	2,950,546	(442,473)	(15.0)
Other assets	43,475,309	42,989,593	485,716	1.1
Total Assets	**1,258,989,879**	**1,258,143,307**	**846,572**	**0.1**
Liabilities				
Non-Interest Bearing Deposits	237,087,685	234,684,101	2,403,584	1.0
Interest bearing demand deposits	304,075,686	339,233,118	(35,157,432)	(10.4)
Savings and Money Market Deposits	334,262,042	324,205,335	10,056,707	3.1
Time Deposits - Retail	240,184,696	220,393,058	19,791,638	9.0
Total Deposits	1,115,610,109	1,118,515,612	(2,905,503)	(0.3)
Accrued expenses and other liabilities	5,898,326	6,634,247	(735,921)	(11.1)
Other Borrowings	29,944,318	29,873,430	70,888	0.2
Total Liabilities	**1,151,452,753**	**1,155,023,289**	**(3,570,536)**	**(0.3)**
Equity				
Common stock	21,424,512	21,412,156	12,356	0.1
Capital surplus	10,411,114	10,320,490	90,624	0.9
Retained earnings	101,296,886	97,093,150	4,203,736	4.3
Accumulated other comprehensive (loss)	(24,826,081)	(25,121,300)	295,219	1.2
Less: unearned stock awards	(769,305)	(584,478)	(184,827)	(31.6)
Total Equity	**107,537,126**	**103,120,018**	**4,417,108**	**4.3**
Total Liabilities & Equity	**1,258,989,879**	**1,258,143,307**	**846,572**	**0.1**

JD BANCSHARES, INC. AND SUBSIDIARIES
JENNINGS, LOUISIANA

CONSOLIDATED STATEMENTS OF OPERATIONS
(UNAUDITED)

	QTD Actual Jun 2026	QTD Actual Mar 2026	$ Variance	% Variance	QTD Actual Jun 2025	$ Variance	% Variance
Interest Income							
Interest on Loans	13,127,292	12,876,989	250,303	1.9	12,549,314	577,978	4.6
Mortgage Loans Held For Sale	6,510	6,601	(91)	(1.4)	4,783	1,727	36.1
Interest on deposits with banks	474,256	312,432	161,824	51.8	102,679	371,577	361.9
Investment Securities - Taxable	1,403,346	1,407,309	(3,963)	(0.3)	1,556,410	(153,064)	(9.8)
Investment Securities - Tax-exempt	784,254	780,831	3,423	0.4	755,405	28,849	3.8
Total Interest Income	15,795,658	15,384,162	411,496	2.7	14,968,591	827,067	5.5
Interest Expense							
Interest bearing demand deposits	383,494	373,077	10,417	2.8	361,809	21,685	6.0
Savings and Money Market Deposits	940,075	880,224	59,851	6.8	777,549	162,526	20.9
Time Deposits - Retail	2,031,890	1,932,149	99,741	5.2	1,900,547	131,343	6.9
Total Interest Expense on Deposits	3,355,459	3,185,450	170,009	5.3	3,039,905	315,554	10.4
FHLB Advances	-	-	-	-	142,091	(142,091)	(100.0)
Interest on other borrowings	316,694	317,116	(422)	(0.1)	327,175	(10,481)	(3.2)
Total Interest Expense	3,672,153	3,502,566	169,587	4.8	3,509,171	162,982	4.6
Net Interest Income	**12,123,505**	**11,881,596**	**241,909**	**2.0**	**11,459,420**	**664,085**	**5.8**
Provision for credit losses	16,947	326,127	(309,180)	(94.8)	309,953	(293,006)	(94.5)
Net In. Inc. After Prov. for Credit Losses	**12,106,558**	**11,555,469**	**551,089**	**4.8**	**11,149,467**	**957,091**	**8.6**
Non Interest Income							
Service charges and fees	2,153,434	2,073,484	79,950	3.9	2,057,981	95,453	4.6
Mortgage loan and related fees	127,622	138,580	(10,958)	(7.9)	87,755	39,867	45.4
Other noninterest income	592,499	648,294	(55,795)	(8.6)	620,993	(28,494)	(4.6)
Total Non Interest Income	2,873,555	2,860,358	13,197	0.5	2,766,729	106,826	3.9
Non Interest Expense							
Salaries and employee benefits	6,105,775	5,952,555	153,220	2.6	5,865,545	240,230	4.1
Occupancy	1,566,464	1,466,477	99,987	6.8	1,351,946	214,518	15.9
Advertising and public relations	413,742	396,026	17,716	4.5	374,763	38,979	10.4
Data Processing	1,266,718	1,351,626	(84,908)	(6.3)	1,139,931	126,787	11.1
Other noninterest expense	1,637,269	1,688,766	(51,497)	(3.0)	1,698,819	(61,550)	(3.6)
Total Non Interest Expense	10,989,968	10,855,450	134,518	1.2	10,431,004	558,964	5.4
Income Before Taxes	**3,990,145**	**3,560,377**	**429,768**	**12.1**	**3,485,192**	**504,953**	**14.5**
Income taxes	660,420	593,440	66,980	11.3	558,610	101,810	18.2
Net Income	**3,329,725**	**2,966,937**	**362,788**	**12.2**	**2,926,582**	**403,143**	**13.8**

	Jun 2026	Mar 2026	Jun 2025
Per common share data:			
Earnings	**$ 0.97**	**$ 0.87**	**$ 0.85**
Weighted average number of shares outstanding	**3,433,831**	**3,426,601**	**3,432,629**

JD BANCSHARES, INC. AND SUBSIDIARIES
JENNINGS, LOUISIANA

CONSOLIDATED STATEMENTS OF OPERATIONS
(UNAUDITED)

	YTD Actual Jun 2026	YTD Actual Jun 2025	$ Variance	% Variance
Interest Income				
Interest on Loans	26,004,282	24,289,107	1,715,175	7.1
Mortgage Loans Held For Sale	13,111	7,728	5,383	69.7
Interest on deposits with banks	786,688	390,127	396,561	101.6
Investment Securities - Taxable	2,810,655	3,077,550	(266,895)	(8.7)
Investment Securities - Tax-exempt	1,565,085	1,516,718	48,367	3.2
Total Interest Income	31,179,821	29,281,230	1,898,591	6.5
Interest Expense				
Interest bearing demand deposits	756,572	715,518	41,054	5.7
Savings and Money Market Deposits	1,820,299	1,534,397	285,902	18.6
Time Deposits - Retail	3,964,038	3,748,009	216,029	5.8
Total Interest Expense on Deposits	6,540,909	5,997,924	542,985	9.1
FHLB Advances	-	367,650	(367,650)	(100.0)
Interest on other borrowings	633,810	651,102	(17,292)	(2.7)
Total Interest Expense	7,174,719	7,016,676	158,043	2.3
Net Interest Income	**24,005,102**	**22,264,554**	**1,740,548**	**7.8**
Provision for credit losses	343,073	345,130	(2,057)	(0.6)
Net In. Inc. After Prov. for Credit Losses	**23,662,029**	**21,919,424**	**1,742,605**	**8.0**
Non Interest Income				
Service charges and fees	4,226,919	4,074,272	152,647	3.7
Mortgage loan and related fees	266,202	173,450	92,752	53.5
Other noninterest income	1,240,793	1,146,714	94,079	8.2
Total Non Interest Income	5,733,914	5,394,436	339,478	6.3
Non Interest Expense				
Salaries and employee benefits	12,058,329	11,377,486	680,843	6.0
Occupancy	3,032,941	2,807,042	225,899	8.0
Advertising and public relations	809,768	738,948	70,820	9.6
Data Processing	2,618,345	2,261,675	356,670	15.8
Other noninterest expense	3,326,038	3,163,609	162,429	5.1
Total Non Interest Expense	21,845,421	20,348,760	1,496,661	7.4
Income Before Taxes	**7,550,522**	**6,965,100**	**585,422**	**8.4**
Income taxes	1,253,860	1,112,867	140,993	12.7
Net Income	**6,296,662**	**5,852,233**	**444,429**	**7.6**
Per common share data:				
Earnings	**$ 1.84**	**$ 1.71**		
Weighted average number of shares outstanding	**3,430,236**	**3,427,596**		

JD BANCSHARES, INC. AND SUBSIDIARIES

Margin Analysis Compare

	Average Yield and Rate			Average Funds			Interest Income/Expense		
	QTD Actual Jun 2026	QTD Actual Jun 2025	Change	QTD Actual Jun 2026	QTD Actual Jun 2025	Change	QTD Actual Jun 2026	QTD Actual Jun 2025	Change
Earning Assets									
Loans	6.82	6.71	0.11	772,596,735	749,870,799	22,725,937	13,127,292	12,549,314	577,979
Loan fees	-	-	-	-	-	-	-	-	-
Loans with fees	6.82	6.71	0.11	772,596,735	749,870,799	22,725,937	13,127,292	12,549,314	577,979
Mortgage loans held for sale	6.47	6.41	0.06	402,525	298,627	103,897	6,510	4,783	1,727
Deposits with banks	3.75	4.59	(0.84)	50,735,265	8,969,656	41,765,609	474,256	102,679	371,577
Investment securities - taxable	2.26	2.35	(0.09)	247,950,715	265,039,655	(17,088,940)	1,403,346	1,556,410	(153,064)
Investment securities - tax-exempt	3.26	3.15	0.11	121,874,631	121,577,056	297,574	784,254	755,405	28,849
Total Earning Assets	**5.38**	**5.31**	**0.07**	**1,193,559,871**	**1,145,755,793**	**47,804,078**	**15,795,659**	**14,968,592**	**827,067**
Interest bearing liabilities									
Interest bearing demand	0.50	0.50	-	304,750,825	293,168,951	11,581,874	383,494	361,809	21,685
Savings and Money Market	1.13	0.98	0.15	333,981,880	317,144,579	16,837,301	940,075	777,549	162,526
Time deposits - Retail	3.42	3.69	(0.27)	237,973,804	206,675,268	31,298,535	2,031,890	1,900,547	131,342
Total interest bearing deposits	1.54	1.49	0.05	876,706,508	816,988,798	59,717,710	3,355,459	3,039,906	315,553
Federal home Loan Bank advances	-	4.43	(4.43)	-	12,681,319	(12,681,319)	-	142,091	(142,091)
Other borrowings	4.19	4.22	(0.03)	29,908,874	30,713,413	(804,538)	316,694	327,175	(10,481)
Total borrowed funds	4.19	4.28	(0.09)	29,908,874	43,394,731	(13,485,857)	316,694	469,266	(152,572)
Total interest-bearing liabilities	**1.62**	**1.63**	**(0.01)**	**906,615,383**	**860,383,530**	**46,231,853**	**3,672,153**	**3,509,172**	**162,981**
Net interest rate spread	**3.75**	**3.67**	**0.08**				**12,123,506**	**11,459,420**	**664,086**
Effect of non-interest bearing deposits	(0.33)	(0.35)	0.02	237,065,081	238,174,542	(1,109,460)			
Cost of funds	1.29	1.28	0.01						
Net interest margin	**4.14**	**4.08**	**0.06**						

JD BANCSHARES, INC. AND SUBSIDIARIES

Margin Analysis Compare

	Average Yield and Rate			Average Funds			Interest Income/Expense		
	YTD Actual Jun 2026	YTD Actual Jun 2025	Change	YTD Actual Jun 2026	YTD Actual Jun 2025	Change	YTD Actual Jun 2026	YTD Actual Jun 2025	Change
Earning Assets									
Loans	6.79	6.64	0.15	772,436,606	737,704,807	34,731,800	26,004,282	24,289,107	1,715,175
Loan fees	-	-	-	-	-	-	-	-	-
Loans with fees	6.79	6.64	0.15	772,436,606	737,704,807	34,731,800	26,004,282	24,289,107	1,715,175
Mortgage loans held for sale	6.15	6.61	(0.46)	426,585	233,717	192,868	13,111	7,728	5,383
Deposits with banks	3.65	4.38	(0.73)	43,474,147	17,945,199	25,528,948	786,688	390,127	396,561
Investment securities - taxable	2.25	2.31	(0.06)	249,463,150	266,890,224	(17,427,074)	2,810,655	3,077,550	(266,894)
Investment securities - tax-exempt	3.25	3.15	0.10	121,945,008	122,053,302	(108,294)	1,565,085	1,516,718	48,367
Total Earning Assets	**5.36**	**5.22**	**0.14**	**1,187,745,496**	**1,144,827,248**	**42,918,248**	**31,179,821**	**29,281,230**	**1,898,591**
Interest bearing liabilities									
Interest bearing demand	0.50	0.48	0.02	306,895,250	302,270,116	4,625,133	756,572	715,518	41,054
Savings and Money Market	1.11	0.99	0.12	330,022,975	314,055,629	15,967,346	1,820,299	1,534,397	285,902
Time deposits - Retail	3.43	3.75	(0.32)	232,748,796	201,685,786	31,063,010	3,964,038	3,748,009	216,029
Total interest bearing deposits	1.52	1.48	0.04	869,667,021	818,011,531	51,655,490	6,540,909	5,997,924	542,985
Federal home Loan Bank advances	-	4.42	(4.42)	-	16,541,436	(16,541,436)	-	367,650	(367,650)
Other borrowings	4.21	4.24	(0.03)	29,920,786	30,579,576	(658,791)	633,810	651,102	(17,292)
Total borrowed funds	4.21	4.30	(0.09)	29,920,786	47,121,013	(17,200,227)	633,810	1,018,752	(384,942)
Total interest-bearing liabilities	**1.61**	**1.63**	**(0.03)**	**899,587,806**	**865,132,544**	**34,455,262**	**7,174,719**	**7,016,676**	**158,043**
Net interest rate spread	**3.75**	**3.59**	**0.16**				**24,005,102**	**22,264,555**	**1,740,547**
Effect of non-interest bearing deposits	(0.34)	(0.34)	0.01	239,872,489	233,117,326	6,755,163			
Cost of funds	1.27	1.29	(0.02)						
Net interest margin	**4.14**	**3.99**	**0.15**						

JD BANCSHARES, INC. AND SUBSIDIARIES

SUPPLEMENTAL FINANCIAL INFORMATION

Financial Ratios

	For the Qtr Ended June 30, 2026	For the Qtr Ended March 31, 2026	For the Qtr Ended June 30, 2025	For the Six Months Ended June 30, 2026	For the Six Months Ended June 30, 2025
Performance Ratios					
Return on Average Assets (ROA)	1.06%	0.97%	0.98%	1.02%	0.99%
ROA based on Pre-tax, pre-provision operating income	1.29%	1.38%	1.29%	1.34%	1.26%
Return on Average Equity (ROE)	12.70%	11.52%	13.34%	12.11%	13.74%
ROE based on Pre-tax, pre-provision operating income	15.44%	16.49%	17.52%	15.96%	17.51%
Earnings per Share	$0.97	$0.87	$0.85	$1.84	$1.71
Net Interest Margin	4.14%	4.14%	4.08%	4.14%	3.99%
Efficiency Ratio **	72.01%	70.70%	71.97%	71.36%	72.00%
Non-Interest Income as a % of Avg. Assets**	0.92%	1.01%	0.93%	0.97%	0.91%
Non-Interest Expense as a % of Avg. Assets**	3.50%	3.50%	3.49%	3.50%	3.42%

	As of June 30, 2026	As of December 31, 2025
Bank Level Capital Ratios:		
Tier 1 Leverage Ratio	11.86% (Est.)	11.81%
Common Equity Tier 1 Ratio	17.00% (Est.)	16.46%
Tier 1 Risk-Based Capital Ratio	17.00% (Est.)	16.46%
Total Risk-Based Capital Ratio	18.03% (Est.)	17.48%
Company:		
Tangible Equity / Total Assets	8.21%	7.86%
Tangible Book Value per Share	$ 30.17	$ 28.86

Reconcilement of GAAP to Pre-tax, Pre-Provision Operating Income:

	For the Qtr Ended June 30, 2026	For the Qtr Ended March 31, 2026	For the Qtr Ended June 30, 2025	For the Six Months Ended June 30, 2026	For the Six Months Ended June 30, 2025
Net Income (GAAP)	$ 3,329,725	$ 2,966,937	$ 2,926,582	$ 6,296,662	$ 5,852,233
Provision for Loan Lossess	16,947	326,127	309,953	343,073	345,130
Net (Gain) Loss on OREO	40,531	108,248	47,907	148,780	145,263
Net (Gain) Loss on Securities	-	251,095	-	251,095	-
Non-recurring Expenses	-	-	-	-	-
Income Tax Expense	660,420	593,440	558,610	1,253,860	1,112,867
Pre-tax, Pre-Provision Operating Income	$ 4,047,623	$ 4,245,847	$ 3,843,052	$ 8,293,470	$ 7,455,493

** Non-recurring items are eliminated for this ratio