Annual Disclosure Statement

December 31, 2025

FFIEC 051

Bank of St. Francisville
St. Francisville, LA 70775

I, the undersigned officer, attest to the correctness of this statement and declare that it has been examined by me and to the best of my knowledge and belief has been prepared in accordance with instructions issued by the appropriate Federal regulatory authority and is true and correct.

Signature   Date

This statement has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Corporation.

Consolidated Report of Income
December 31, 2025

Dollar Amounts in Thousands	Prior Year 2024	Current Year 2025
Interest income:		
Interest and fee income on loans:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties	5,307	7,029
All other loans secured by real estate	9,365	10,049
Commercial and industrial loans	1,829	1,853
Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	340	359
All other loans	40	32
Total interest and fee income on loans	16,881	19,322
Income from lease financing receivables	0	0
Interest income on balances due from depository institutions	3,081	2,253
Interest and dividend income on securities:		
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	185	27
Mortgage-backed securities	313	1,009
All other securities (includes securities issued by states and political subdivisions in the U.S.)	378	461
Interest income on federal funds sold and securities purchased under agreements to resell	1	0
Other interest income	78	223
Total interest income	20,917	23,295
Interest expense:		
Interest on deposits:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	565	404
Nontransaction accounts:		
Savings deposits (includes MMDAs)	3,993	3,527
Time deposits of $250,000 or less	1,614	1,738
Time deposits of more than $250,000	1,666	1,834
Expense of federal funds purchased and securities sold under agreements to repurchase	0	0
Other interest expense	680	615
Total interest expense	8,518	8,118
Net interest income	12,399	15,177
Provisions for credit losses	300	645
Noninterest income:		
Income from fiduciary activities	0	0
Service charges on deposit accounts	354	371
Income from securities-related and insurance activities:		
Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities	0	0
Income from insurance activities	0	0

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Dollar Amounts in Thousands	Prior Year 2024	Current Year 2025
Noninterest income (continued):		
Net servicing fees	0	0
Net gains (losses) on sales of loans and leases	0	0
Net gains (losses) on sales of other real estate owned	0	0
Net gains (losses) on sales of other assets	16	0
Other noninterest income	968	769
Total noninterest income	1,338	1,140
Realized gains (losses) on held-to-maturity securities	0	0
Realized gains (losses) on available-for-sale debt securities	0	0
Noninterest expense:		
Salaries and employee benefits	5,317	6,407
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	889	967
Goodwill impairment losses	0	0
Amortization expense and impairment losses for other intangible assets	0	0
Other noninterest expense	3,097	3,282
Total noninterest expense	9,303	10,656
Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations	4,134	5,016
Change in net unrealized holding gains (losses) on equity securities not held for trading	0	0
Income (loss) before applicable income taxes and discontinued operations	4,134	5,016
Applicable income taxes	0	0
Income (loss) before discontinued operations	4,134	5,016
Discontinued operations, net of applicable income taxes	0	0
Net income (loss) attributable to bank and noncontrolling (minority) interests	4,134	5,016
LESS: Net income (loss) attributable to noncontrolling (minority) interests	0	0
Net income (loss) attributable to bank	4,134	5,016
Memoranda		
Income on tax-exempt loans and leases to states and political subdivisions in the U.S.	15	32
Income on tax-exempt securities issued by states and political subdivisions in the U.S.	208	232
Number of full-time equivalent employees at end of current period (round to the nearest whole number)	**Number** 52	**Number** 58
The following item is to be completed by: • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans.*		
Interest and fee income on loans to finance agricultural production and other loans to farmers	NR	24

Consolidated Report of Income
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Dollar Amounts in Thousands	Prior Year 2024	Current Year 2025
Memoranda (continued)		
Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	**YES / NO**	**YES / NO**
for the current tax year?	YES	YES
The following items are to be completed by institutions with $1 billion or more in total assets and offer one or more consumer deposit account products.		
Components of service charges on deposit accounts:		
Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	NR	NR
Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	NR	NR
Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	NR	NR
All other service charges on deposit accounts	NR	NR

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Dollar Amounts in Thousands	Prior Year 2024	Current Year 2025
Changes in Bank Equity Capital		
Total bank equity capital most recently reported for the December 31, 2024 Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	28,004	32,480
Cumulative effect of changes in accounting principles and corrections of material accounting errors	0	0
Balance end of previous calendar year as restated	28,004	32,480
Net income (loss) attributable to bank	4,134	5,016
Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	0	0
Treasury stock transactions, net	0	0
Changes incident to business combinations, net	0	0
LESS: Cash dividends declared on preferred stock	0	0
LESS: Cash dividends declared on common stock	1,794	2,693
Other comprehensive income	163	1,134
Other transactions with stockholders (including a parent holding company)	1,973	2,000
Total bank equity capital end of current period	32,480	37,937
Changes in Allowances for Credit Losses		
Loans and Leases Held for Investment		
Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3,195	3,128
Recoveries	13	268
LESS: Charge-offs	380	413
LESS: Write-downs arising from transfers of financial assets	0	0
Provisions for credit losses	300	645
Adjustments	0	0
Balance end of current period	3,128	3,628
Changes in Allowances for Credit Losses		
Held-to-Maturity Debt Securities		
Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	0	0
Recoveries	0	0
LESS: Charge-offs	0	0
LESS: Write-downs arising from transfers of financial assets	0	0
Provisions for credit losses	0	0
Adjustments	0	0
Balance end of current period	0	0

Consolidated Report of Income
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Dollar Amounts in Thousands	Prior Year 2024	Current Year 2025
Changes in Allowances for Credit Losses		
Available-for-Sale Debt Securities		
Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	0	0
Recoveries	0	0
LESS: Charge-offs	0	0
LESS: Write-downs arising from transfers of financial assets	0	0
Provisions for credit losses	0	0
Adjustments	0	0
Balance end of current period	0	0
Memoranda		
Provisions for credit losses on other financial assets measured at amortized cost	0	0
Allowance for credit losses on other financial assets measured at amortized cost	0	0
Provisions for credit losses on off-balance-sheet credit exposures	0	0

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Dollar Amounts in Thousands	Prior Year 2024	Current Year 2025
Assets		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	4,102	3,506
Interest-bearing balances	76,079	23,202
Securities:		
Held-to-maturity securities	0	0
Available-for-sale debt securities	31,822	49,692
Equity securities with readily determinable fair values not held for trading	0	0
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold	0	0
Securities purchased under agreements to resell	0	0
Loans and lease financing receivables:		
Loans and leases held for sale	0	0
Loans and leases held for investment	268,967	292,872
LESS: Allowance for credit losses on loans and leases	3,128	3,628
Loans and leases held for investment, net of allowance	265,839	289,244
Trading assets	0	0
Premises and fixed assets (including right-of-use assets)	7,005	7,349
Other real estate owned	0	166
Investments in unconsolidated subsidiaries and associated companies	0	0
Direct and indirect investments in real estate ventures	0	0
Intangible assets	0	0
Other assets	3,440	4,022
Total assets	388,287	377,181
Liabilities		
Deposits:		
In domestic offices:	337,957	326,109
Noninterest-bearing	93,355	93,384
Interest-bearing	244,602	232,725
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased	0	0
Securities sold under agreements to repurchase	0	0
Trading liabilities	0	0
Other borrowed money (includes mortgage indebtedness)	15,000	10,000
Subordinated notes and debentures	0	0
Other liabilities	2,850	3,136
Total liabilities	355,807	339,245
Equity Capital		
Bank Equity Capital		
Perpetual preferred stock and related surplus	0	0
Common stock	682	682
Surplus (excludes all surplus related to preferred stock)	13,539	15,538
Retained earnings	19,879	22,202
Accumulated other comprehensive income	(1,620)	(486)
Other equity capital components	0	0
Total bank equity capital	32,480	37,936
Noncontrolling (minority) interests in consolidated subsidiaries	0	0
Total equity capital	32,480	37,936
Total liabilities and equity capital	388,287	377,181

Consolidated Report of Condition
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Past Due and Nonaccrual Loans, Leases, and Other Assets	Prior Year - 2024		Current Year - 2025	
Dollar Amounts in Thousands	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loans secured by real estate:				
Construction, land development, and other land loans:				
1-4 family residential construction loans	0	0	0	0
Other construction loans and all land development and other land loans	0	0	0	0
Secured by farmland	0	0	0	0
Secured by 1-4 family residential properties:				
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	0	0	100	0
Closed-end loans secured by 1-4 family residential properties:				
Secured by first liens	169	2,824	0	1,533
Secured by junior liens	31	0	132	31
Secured by multifamily (5 or more) residential properties	0	0	0	0
Secured by nonfarm nonresidential properties:				
Loans secured by owner-occupied nonfarm nonresidential properties	0	355	0	354
Loans secured by other nonfarm nonresidential properties	0	0	0	0
Loans to depository institutions and acceptances of other banks	0	0	0	0
Commercial and industrial loans	0	250	25	242
Loans to individuals for household, family, and other personal expenditures:				
Credit cards	0	0	0	0
Automobile loans	4	66	1	6
Other (includes revolving credit plans other than credit cards and other consumer loans)	3	0	0	0
All other loans	0	0	0	0
Lease financing receivables	0	0	0	0
Total loans and leases	207	3,495	258	2,166
Debt securities and other assets (exclude other real estate owned and other repossessed assets)	0	0	0	0
Loans and leases reported in items above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	0	0	0	0
Guaranteed portion of loans and leases included in item above, excluding rebooked "GNMA loans"	0	0	0	0
Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item above	0	0	0	0
Portion of covered loans and leases included in total above that is protected by FDIC loss-sharing agreements	0	0	0	0

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Past Due and Nonaccrual Loans, Leases, and Other Assets	Prior Year - 2024		Current Year - 2025	
Memoranda Dollar Amounts in Thousands	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loan modifications to borrowers experiencing financial difficulty included in items above:				
Construction, land development, and other land loans:				
1-4 family residential construction loans	0	0	0	0
Other construction loans and all land development and other land loans	0	0	0	0
Loans secured by 1-4 family residential properties	0	0	0	0
Secured by multifamily (5 or more) residential properties	0	0	0	0
Secured by nonfarm nonresidential properties:				
Loans secured by owner-occupied nonfarm nonresidential properties	0	0	0	0
Loans secured by other nonfarm nonresidential properties	0	0	0	0
Commercial and industrial loans	0	0	0	0
All other loans (include loans to individuals for household, family, and other personal expenditures)	0	66	0	0
Itemize loan categories included in item above that exceed 10% of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status:				
Loans secured by farmland	0	0	0	0
Loans to individuals for household, family, and other personal expenditures:				
Credit cards	0	0	0	0
Automobile loans	0	66	0	0
Other (includes revolving credit plans other than credit cards and other consumer loans)	0	0	0	0
The following item is to be completed by: *• Banks with $300 million or more in total assets* *• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans*				
Loans to finance agricultural production and other loans to farmers included in item above	NR	NR	0	0
Total loan modifications to borrowers experiencing financial difficulty included in items above	0	66	0	0
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in items above	0	0	0	0

Consolidated Report of Condition
December 31, 2025

Past Due and Nonaccrual Loans, Leases, and Other Assets

Memoranda Dollar Amounts in Thousands	Prior Year - 2024		Current Year - 2025	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
The following item is to be completed by: *• Banks with $300 million or more in total assets* *• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans*				
Loans to finance agricultural production and other loans to farmers (included in items above)	NR	NR	0	0
Loans and leases held for sale (included in items above)	0	0	0	0

Dollar Amounts in Thousands	Prior Year 2024	Current Year 2025
Additions to nonaccrual assets during the previous six months	0	727
Nonaccrual assets sold during the previous six months	0	0

Memoranda Dollar Amounts in Thousands	Prior Year - 2024		Current Year - 2025	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loans to nondepository financial insitutions included in "All other loans," above	0	0	0	0

2025 ANNUAL DISCLOSURE STATEMENT NOTICE OF AVAILABILITY

In accordance with Federal regulation, this bank will provide an Annual Disclosure Statement to our customers, shareholders, and the general public, upon request, containing the bank's financial information for the last two years. This information will be updated annually and made available on or before March 31, 2026.

To request a copy

of the Annual Disclosure Statement, please contact:

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