

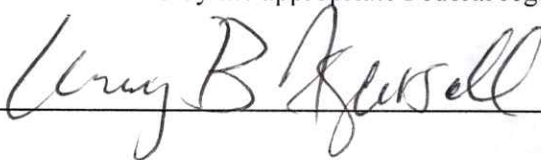
**YEAR-TO-DATE DISCLOSURE STATEMENT
As of March 31, 2025**

THE BANK OF VERSALLES
113 E NEWTON
VERSAILLES, MO 65084
573-378-4626

Notice and Availability

The annual disclosure statement may be obtained
upon request.

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.



**This statement has not been reviewed, or confirmed for accuracy or relevancy,
by the Federal Deposit Insurance Corporation or any other regulatory agency.**

CONSOLIDATED REPORT OF CONDITION
For March 31, 2025

| | Dollar Amounts in Thousands | Current Year | Prior Year |
|---|-----------------------------|--------------|------------|
| Assets | | | |
| Cash and balances due from depository institutions: | | | |
| Noninterest-bearing balances and currency and coin..... | | 4,199 | 1,440 |
| Interest-bearing balances..... | | 33,191 | 32,812 |
| Securities: | | | |
| Held-to-maturity securities..... | | 0 | 0 |
| Available-for-sale securities..... | | 0 | 0 |
| Federal funds sold and 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..... | 299,591 | | 292,687 |
| LESS: Allowance for loan and lease losses..... | 3,974 | | 4,006 |
| Loans and leases allowance..... | | 295,617 | 288,681 |
| Trading assets..... | | 0 | 0 |
| Premises and fixed assets (including capitalized leases)..... | | 2,870 | 2,902 |
| Other real estate owned..... | | 0 | 0 |
| 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..... | | 3,690 | 3,106 |
| Total assets..... | | 339,567 | 328,941 |
| Liabilities | | | |
| Deposits In domestic offices..... | | | |
| Noninterest-bearing..... | 249,630 | | 258,200 |
| Interest-bearing..... | 45,383 | | 40,056 |
| | | | 218,144 |
| Federal funds purchased and securities sold under agreements to repurchase..... | | 0 | 0 |
| Trading liabilities..... | | 0 | 0 |
| Other borrowed money..... | | 41,000 | 25,430 |
| Subordinated notes and debentures..... | | 0 | 0 |
| Other liabilities..... | | 881 | 762 |
| Total liabilities..... | | 291,511 | 284,392 |
| Equity Capital | | | |
| Perpetual preferred stock and related surplus..... | | 0 | 0 |
| Common stock..... | | 600 | 600 |
| Surplus..... | | 4,688 | 4,688 |
| Retained earnings..... | | 42,768 | 39,261 |
| Accumulated other comprehensive income..... | | 0 | 0 |
| Other equity capital components..... | | 0 | 0 |
| Total bank equity capital..... | | 48,056 | 44,549 |
| Noncontrolling (minority) interests in consolidated subsidiaries..... | | 0 | 0 |
| Total equity capital..... | | 48,056 | 44,549 |
| Total liabilities and equity capital..... | | 339,567 | 328,941 |