

YEAR-TO-DATE DISCLOSURE STATEMENT
As of June 30, 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.

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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 June 30, 2025

	Dollar Amounts in Thousands	Current Year	Prior Year
Assets			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin.....		6,102	4,008
Interest-bearing balances.....		31,274	36,087
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.....	303,887		291,877
LESS: Allowance for loan and lease losses.....	3,975		3,970
Loans and leases allowance.....		299,912	287,907
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,845	2,880
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.....		3,595	2,842
Total assets.....		343,728	333,724
Liabilities			
Deposits In domestic offices.....		257,590	266,073
Noninterest-bearing.....	42,279		43,267
Interest-bearing.....	215,311		222,806
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		37,000	22,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		625	631
Total liabilities.....		295,215	288,704
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		43,225	39,732
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		48,513	45,020
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		48,513	45,020
Total liabilities and equity capital.....		343,728	333,724