

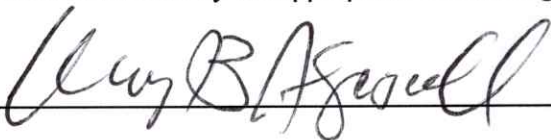
YEAR-TO-DATE DISCLOSURE STATEMENT
As of September 30, 2025

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.



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 September 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.....		4,382	7,232
Interest-bearing balances.....		30,586	27,927
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.....	312,880		293,787
LESS: Allowance for loan and lease losses.....	3,976		3,971
Loans and leases allowance.....		308,904	289,816
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,815	2,909
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.....		3,554	2,574
Total assets.....		350,241	330,458
Liabilities			
Deposits in domestic offices.....		260,423	263,328
Noninterest-bearing.....	40,950		42,644
Interest-bearing.....	219,473		220,684
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		39,000	20,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		800	762
Total liabilities.....		300,223	284,090
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		44,730	41,080
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		50,018	46,368
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		50,018	46,368
Total liabilities and equity capital.....		350,241	330,458