


YEAR-TO-DATE DISCLOSURE STATEMENT
As of December 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 December 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.....		6,547	5,159
Interest-bearing balances.....		27,984	30,416
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.....	314,850		299,602
LESS: Allowance for loan and lease losses.....	3,978		3,972
Loans and leases allowance.....		310,872	295,630
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,819	2,900
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.....		3,371	3,342
Total assets.....		351,593	337,447
Liabilities			
Deposits In domestic offices.....		268,457	256,986
Noninterest-bearing.....	38,544		39,386
Interest-bearing.....	229,913		217,600
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		32,000	33,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		691	610
Total liabilities.....		301,148	290,596
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		45,157	41,563
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		50,445	46,851
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		50,445	46,851
Total liabilities and equity capital.....		351,593	337,447