

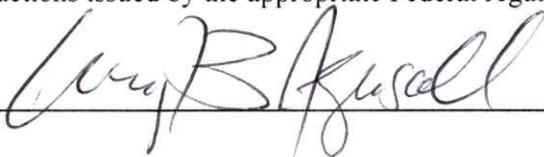
**YEAR-TO-DATE DISCLOSURE STATEMENT**  
**As of December 31, 2025**

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.

  
\_\_\_\_\_  
Jerry B. Russell

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
<b>Assets</b>			
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	
Intangible assets:.....	0		0
Other assets.....	3,371		3,342
<b>Total assets.....</b>	<b>351,593</b>		<b>337,447</b>
<b>Liabilities</b>			
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
<b>Total liabilities.....</b>	<b>301,148</b>		<b>290,596</b>
<b>Equity Capital</b>			
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
<b>Total liabilities and equity capital.....</b>	<b>351,593</b>		<b>337,447</b>