

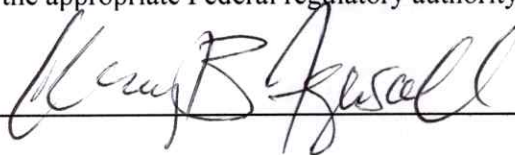
YEAR-TO-DATE DISCLOSURE STATEMENT
As of March 31, 2026

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, 2026

	Dollar Amounts in Thousands	Current Year	Prior Year
Assets			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin.....		3,855	4,199
Interest-bearing balances.....		29,643	33,191
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.....	314,111		299,591
LESS: Allowance for loan and lease losses.....	3,980		3,974
Loans and leases allowance.....		310,131	295,617
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,783	2,870
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.....		3,732	3,690
Total assets.....		350,144	339,567
Liabilities			
Deposits In domestic offices.....			
Noninterest-bearing.....	39,924		45,383
Interest-bearing.....	217,840		204,247
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		39,369	41,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		1,098	881
Total liabilities.....		298,231	291,511
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		46,625	42,768
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		51,913	48,056
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		51,913	48,056
Total liabilities and equity capital.....		350,144	339,567