

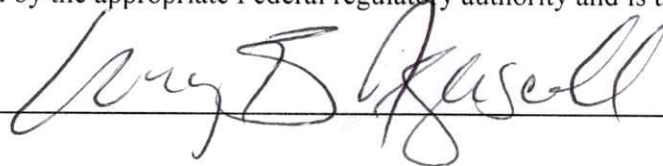
YEAR-TO-DATE DISCLOSURE STATEMENT
As of June 30, 2026

THE BANK OF VERSAILLES
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.

A handwritten signature in black ink, appearing to read "Jerry B. Russell", is written over a horizontal line.

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, 2026

	Dollar Amounts in Thousands	Current Year	Prior Year
Assets			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin.....		4,334	6,102
Interest-bearing balances.....		33,875	31,274
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.....	317,907		303,887
LESS: Allowance for loan and lease losses.....	3,991		3,975
Loans and leases allowance.....		313,916	299,912
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,737	2,845
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.....		4,133	3,595
Total assets.....		358,995	343,728
Liabilities			
Deposits In domestic offices.....		257,040	257,590
Noninterest-bearing.....	41,232		42,279
Interest-bearing.....	215,808		215,311
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		49,000	37,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		656	625
Total liabilities.....		306,696	295,215
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		47,011	43,225
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		52,299	48,513
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		52,299	48,513
Total liabilities and equity capital.....		358,995	343,728