

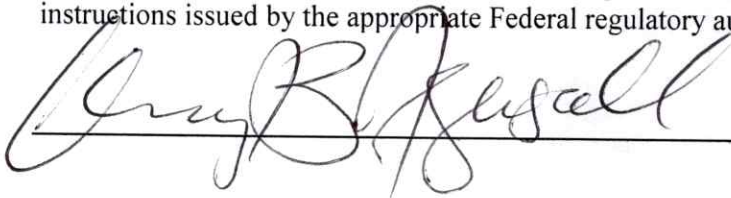
YEAR-TO-DATE DISCLOSURE STATEMENT
As of September 30, 2026

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.

A handwritten signature in dark ink, appearing to read "Gary 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 September 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.....		6,721	4,382
Interest-bearing balances.....		30,537	30,586
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.....	321,298		312,880
LESS: Allowance for loan and lease losses.....	4,038		3,976
Loans and leases allowance.....		317,260	308,904
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,694	2,815
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.....		3,973	3,554
Total assets.....		361,185	350,241
Liabilities			
Deposits In domestic offices.....		257,292	260,423
Noninterest-bearing.....	40,069		40,950
Interest-bearing.....	217,223		219,473
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		49,000	39,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		828	800
Total liabilities.....		307,120	300,223
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		48,777	44,730
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		54,065	50,018
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		54,065	50,018
Total liabilities and equity capital.....		361,185	350,241