

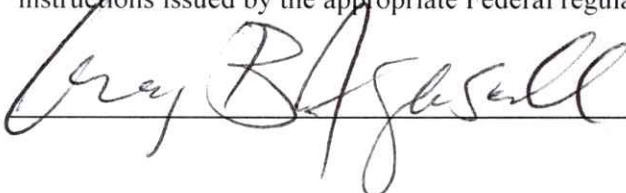
YEAR-TO-DATE DISCLOSURE STATEMENT
As of December 31, 2024

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, 2024

	Dollar Amounts in Thousands	Current Year	Prior Year
Assets			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin.....		5,159	4,604
Interest-bearing balances.....		30,416	30,312
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.....	299,602		290,231
LESS: Allowance for loan and lease losses.....	3,972		3,994
Loans and leases allowance.....		295,630	286,237
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,900	2,905
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.....		3,342	2,837
Total assets.....		337,447	326,895
Liabilities			
Deposits In domestic offices.....			
Noninterest-bearing.....	39,386		38,753
Interest-bearing.....	217,600		222,167
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		33,000	22,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		610	534
Total liabilities.....		290,596	283,454
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		41,563	38,153
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		46,851	43,441
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		46,851	43,441
Total liabilities and equity capital.....		337,447	326,895