

YEAR-TO-DATE DISCLOSURE STATEMENT
As of December 31, 2022

THE BANK OF VERSALLES
113 E NEWTON
VERSAILLES, MO 65084
402-570-9306

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.

James McLaughlin, Controller

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, 2022

	Dollar Amounts in Thousands	Current Year	Prior Year
Assets			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin.....		6,133	5,361
Interest-bearing balances.....		36,519	57,668
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.....	277,199		249,216
LESS: Allowance for loan and lease losses.....	3,378		3,331
Loans and leases allowance.....		273,821	245,885
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,762	2,768
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.....		2,190	2,235
Total assets.....		321,425	313,917
Liabilities			
Deposits In domestic offices.....		272,049	262,295
Noninterest-bearing.....	42,347		38,492
Interest-bearing.....	229,702		223,803
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		8,000	13,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		392	307
Total liabilities.....		280,441	275,602
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		35,696	33,027
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		40,984	38,315
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		40,984	38,315
Total liabilities and equity capital.....		321,425	313,917