

YEAR-TO-DATE DISCLOSURE STATEMENT
As of March 31, 2023

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 March 31, 2023

	Dollar Amounts in Thousands	Current Year	Prior Year
Assets			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin.....	4,752	3,947	
Interest-bearing balances.....	28,305	42,445	
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.....	280,276	254,992	
LESS: Allowance for loan and lease losses.....	3,995	3,333	
Loans and leases allowance.....	276,281		251,659
Trading assets.....	0		0
Premises and fixed assets (including capitalized leases).....	2,834	2,729	
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.....	2,543		2,053
Total assets.....	314,715		302,833
 Liabilities			
Deposits In domestic offices.....	255,547	255,373	
Noninterest-bearing.....	41,485	41,398	
Interest-bearing.....	214,062	213,975	
Federal funds purchased and securities sold under agreements to repurchase.....	0		0
Trading liabilities.....	0		0
Other borrowed money.....	17,000		8,000
Subordinated notes and debentures.....	0		0
Other liabilities.....	573		434
Total liabilities.....	273,120		263,807
 Equity Capital			
Perpetual preferred stock and related surplus.....	0		0
Common stock.....	600		600
Surplus.....	4,688		4,688
Retained earnings.....	36,307		33,738
Accumulated other comprehensive income.....	0		0
Other equity capital components.....	0		0
Total bank equity capital.....	41,595		39,026
Noncontrolling (minority) interests in consolidated subsidiaries.....	0		0
Total equity capital.....	41,595		39,026
Total liabilities and equity capital.....	314,715		302,833