

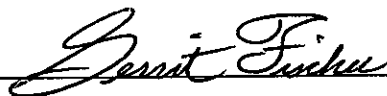
YEAR-TO-DATE DISCLOSURE STATEMENT
As of June 30, 2023

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.



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, 2023

	Dollar Amounts in Thousands	Current Year	Prior Year
Assets			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin.....		4,214	5,438
Interest-bearing balances.....		27,467	47,288
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.....	285,863		269,267
LESS: Allowance for loan and lease losses.....	3,994		3,335
Loans and leases allowance.....		281,869	265,932
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,944	2,692
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.....		2,821	2,064
Total assets.....		319,315	323,414
Liabilities			
Deposits In domestic offices.....		252,788	275,853
Noninterest-bearing.....	43,689		45,600
Interest-bearing.....	209,099		230,253
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		24,000	8,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		312	329
Total liabilities.....		277,100	284,182
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		36,927	33,944
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		42,215	39,232
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		42,215	39,232
Total liabilities and equity capital.....		319,315	323,414