

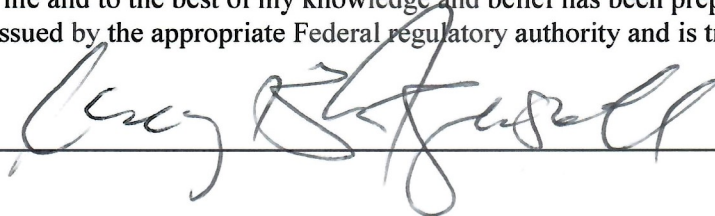
**YEAR-TO-DATE DISCLOSURE STATEMENT
As of September 30, 2023**

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 September 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.....		3,039	7,090
Interest-bearing balances.....		30,357	41,415
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.....	287,696		271,201
LESS: Allowance for loan and lease losses.....	3,994		3,378
Loans and leases allowance.....		283,702	267,823
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,935	2,656
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.....		2,950	2,083
Total assets.....		322,983	321,067
Liabilities			
Deposits In domestic offices.....			
Noninterest-bearing.....	42,353		44,706
Interest-bearing.....	214,763		227,554
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		22,000	8,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		611	427
Total liabilities.....		279,727	280,687
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		37,968	35,092
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		43,256	40,380
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		43,256	40,380
Total liabilities and equity capital.....		322,983	321,067