

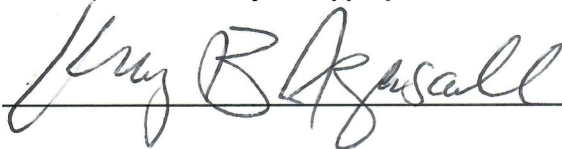
**YEAR-TO-DATE DISCLOSURE STATEMENT
As of December 31, 2023**

THE BANK OF VERSAILLES
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, 2023**

	Dollar Amounts in Thousands	Current Year	Prior Year
Assets			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin.....		4,604	6,133
Interest-bearing balances.....		30,312	36,519
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.....	290,231		277,199
LESS: Allowance for loan and lease losses.....	3,994		3,378
Loans and leases allowance.....		286,237	273,821
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,905	2,762
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.....		2,837	2,190
Total assets.....		326,895	321,425
Liabilities			
Deposits In domestic offices.....		260,920	272,049
Noninterest-bearing.....	38,753		42,347
Interest-bearing.....	222,167		229,702
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.....		534	392
Total liabilities.....		283,454	280,441
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		38,153	35,696
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		43,441	40,984
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		43,441	40,984
Total liabilities and equity capital.....		326,895	321,425