

YEAR-TO-DATE DISCLOSURE STATEMENT
As of March 31, 2024

THE BANK OF VERSALLES
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 March 31, 2024

	Dollar Amounts in Thousands	Current Year	Prior Year
Assets			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin.....		1,010	4,752
Interest-bearing balances.....		32,812	28,305
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.....	292,687		280,276
LESS: Allowance for loan and lease losses.....	4,006		3,995
Loans and leases allowance.....		288,681	276,281
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,902	2,834
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.....		3,106	2,543
Total assets.....		328,511	314,715
Liabilities			
Deposits In domestic offices.....			
Noninterest-bearing.....	39,056		41,485
Interest-bearing.....	219,144		214,062
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		25,000	17,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		762	573
Total liabilities.....		283,962	273,120
Equity Capital			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		39,261	36,307
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		44,549	41,595
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		44,549	41,595
Total liabilities and equity capital.....		328,511	314,715