

**YEAR-TO-DATE DISCLOSURE STATEMENT  
As of June 30, 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.



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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, 2024

	Dollar Amounts in Thousands	Current Year	Prior Year
<b>Assets</b>			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin.....		4,008	4,214
Interest-bearing balances.....		36,087	27,467
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.....	291,877		285,863
LESS: Allowance for loan and lease losses.....	3,970		3,994
Loans and leases allowance.....		287,907	281,869
Trading assets.....		0	0
Premises and fixed assets (including capitalized leases).....		2,880	2,944
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.....		2,842	2,821
Total assets.....		333,724	319,315
<b>Liabilities</b>			
Deposits In domestic offices.....			
Noninterest-bearing.....	43,267		43,689
Interest-bearing.....	222,806		209,099
Federal funds purchased and securities sold under agreements to repurchase.....		0	0
Trading liabilities.....		0	0
Other borrowed money.....		22,000	24,000
Subordinated notes and debentures.....		0	0
Other liabilities.....		631	312
Total liabilities.....		288,704	277,100
<b>Equity Capital</b>			
Perpetual preferred stock and related surplus.....		0	0
Common stock.....		600	600
Surplus.....		4,688	4,688
Retained earnings.....		39,732	36,927
Accumulated other comprehensive income.....		0	0
Other equity capital components.....		0	0
Total bank equity capital.....		45,020	42,215
Noncontrolling (minority) interests in consolidated subsidiaries.....		0	0
Total equity capital.....		45,020	42,215
Total liabilities and equity capital.....		333,724	319,315