

YEAR-TO-DATE DISCLOSURE STATEMENT
As of September 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.



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, 2024

Dollar Amounts in Thousands	Current Year	Prior Year
Assets		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin.....	7,232	3,039
Interest-bearing balances.....	27,927	30,357
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.....	293,787	287,696
LESS: Allowance for loan and lease losses.....	3,971	3,994
Loans and leases allowance.....	289,816	283,702
Trading assets.....	0	0
Premises and fixed assets (including capitalized leases).....	2,909	2,935
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.....	2,574	2,950
Total assets	330,458	322,983
Liabilities		
Deposits In domestic offices.....	263,328	257,116
Noninterest-bearing.....	42,644	42,353
Interest-bearing.....	220,684	214,763
Federal funds purchased and securities sold under agreements to repurchase.....	0	0
Trading liabilities.....	0	0
Other borrowed money.....	20,000	22,000
Subordinated notes and debentures.....	0	0
Other liabilities.....	762	611
Total liabilities	284,090	279,727
Equity Capital		
Perpetual preferred stock and related surplus.....	0	0
Common stock.....	600	600
Surplus.....	4,688	4,688
Retained earnings.....	41,080	37,968
Accumulated other comprehensive income.....	0	0
Other equity capital components.....	0	0
Total bank equity capital.....	46,368	43,256
Noncontrolling (minority) interests in consolidated subsidiaries.....	0	0
Total equity capital.....	46,368	43,256
Total liabilities and equity capital	330,458	322,983