

LOAN TO DEPOSIT RATIO - QUARTERLY 2025

March 31, 2025

	<u>Average Monthly Gross Loans</u>	<u>Average Monthly Total Deposits</u>	<u>Loan to Deposit Ratio</u>
Average Monthly Gross Loans - Real Estate	674,737,314	851,592,567	79.23%
Average Monthly Gross Loans - Commercial	50,897,021	851,592,567	5.98%
Average Monthly Gross Loans - Consumer	12,143,959	851,592,567	1.43%
Average Monthly Gross Loans - Agriculture	31,779,292	851,592,567	3.73%
Average Monthly Gross Loans - Other	12,165,982	851,592,567	1.43%
TOTAL	781,723,568	851,592,567	91.80%
TOTAL AVERAGE MONTHLY LOANS FROM G/L	781,723,568		

June 30, 2025

	<u>Average Monthly Gross Loans</u>	<u>Average Monthly Total Deposits</u>	<u>Loan to Deposit Ratio</u>
Average Monthly Gross Loans - Real Estate	694,463,717	875,840,057	79.29%
Average Monthly Gross Loans - Commercial	53,277,771	875,840,057	6.08%
Average Monthly Gross Loans - Consumer	12,858,835	875,840,057	1.47%
Average Monthly Gross Loans - Agriculture	31,675,852	875,840,057	3.62%
Average Monthly Gross Loans - Other	11,747,957	875,840,057	1.34%
TOTAL	804,024,132	875,840,057	91.80%
TOTAL AVERAGE MONTHLY LOANS FROM G/L	804,024,132		

September 30, 2025

	<u>Average Monthly Gross Loans</u>	<u>Average Monthly Total Deposits</u>	<u>Loan to Deposit Ratio</u>
Average Monthly Gross Loans - Real Estate	702,676,159	886,254,924	79.29%
Average Monthly Gross Loans - Commercial	57,612,692	886,254,924	6.50%
Average Monthly Gross Loans - Consumer	13,560,559	886,254,924	1.53%
Average Monthly Gross Loans - Agriculture	31,735,234	886,254,924	3.58%
Average Monthly Gross Loans - Other	11,665,133	886,254,924	1.32%
TOTAL	817,249,778	886,254,924	92.21%
TOTAL AVERAGE MONTHLY LOANS FROM G/L	817,249,778		

December 31, 2025

	<u>Average Monthly Gross Loans</u>	<u>Average Monthly Total Deposits</u>	<u>Loan to Deposit Ratio</u>
Average Monthly Gross Loans - Real Estate	715,811,463	918,493,165	77.93%
Average Monthly Gross Loans - Commercial	55,861,028	918,493,165	6.08%
Average Monthly Gross Loans - Consumer	13,321,732	918,493,165	1.45%
Average Monthly Gross Loans - Agriculture	32,757,292	918,493,165	3.57%
Average Monthly Gross Loans - Other	11,532,560	918,493,165	1.26%
TOTAL	829,284,075	918,493,165	90.29%
TOTAL AVERAGE MONTHLY LOANS FROM G/L	829,284,075		