

Farmers & Merchants State Bank
Winterset, Iowa

2024 CRA Quarterly Loan to Deposit Ratio

<u>Date</u>	<u>Total Loan</u>	<u>Total Deposits</u>	<u>Ratio</u>
<u>2022</u>			
3/31	\$118,968,314	\$202,619,931	59%
6/30	\$123,604,192	\$206,758,392	60%
9/30	\$128,828,554	\$201,535,336	64%
12/31	\$133,821,976	\$202,023,855	66%

<u>Date</u>	<u>Total Loan</u>	<u>Total Deposits</u>	<u>Ratio</u>
<u>2023</u>			
3/31	\$130,831,883	\$203,082,681	64%
6/30	\$132,194,618	\$200,631,957	66%
9/30	\$136,304,928	\$193,770,100	70%
12/31	\$144,507,527	\$211,796,520	68%

<u>Date</u>	<u>Total Loan</u>	<u>Total Deposits</u>	<u>Ratio</u>
<u>2024</u>			
3/31	\$144,153,508	\$203,701,601	71%