

Farmers & Merchants State Bank
Winterset, Iowa

2025 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%
6/30	\$148,117,633	\$209,528,108	71%
9/30	\$149,905,858	\$211,459,312	71%
12/31	\$150,192,855	\$232,762,368	65%

<u>Date</u>	<u>Total Loan</u>	<u>Total Deposits</u>	<u>Ratio</u>
<u>2025</u>			
3/31	\$153,547,187	\$230,869,171	67%
6/30	\$158,380,800	\$229,393,887	69%
9/30	\$163,588,315	\$226,981,565	72%