

**Farmers & Merchants State Bank**  
**Winterset, Iowa**

**2026 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>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>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>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%          |
| 12/31       | \$164,782,176     | \$238,064,026         | 69%          |
| <u>2026</u> |                   |                       |              |
| 3/31        | \$162,278,364     | \$235,428,952         | 69%          |