

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% |