

Farmers State Bank Loan to Deposit Ratio

| <u>QUARTER ENDING</u> | <u>RATIO</u> |
|-----------------------|--------------|
| March 31, 2011 | 90.01% |
| June 30, 2011 | 88.33% |
| September 30, 2011 | 88.86% |
| December 31, 2011 | 87.46% |
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| March 31, 2012 | 87.41% |
| June 30, 2012 | 85.43% |
| September 30, 2012 | 88.61% |
| December 31, 2012 | 86.35% |
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| March 31, 2013 | 82.97% |
| June 30, 2013 | 80.41% |
| September 30, 2013 | 85.16% |
| December 31, 2013 | 82.08% |
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| March 31, 2014 | 82.12% |
| June 30, 2014 | 81.60% |
| September 30, 2014 | 85.64% |
| December 31, 2014 | 82.20% |
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| March 31, 2015 | 84.77% |
| June 30, 2015 | 80.77% |
| September 30, 2015 | 83.72% |
| December 31, 2015 | 85.66% |
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| March 31, 2016 | 85.40% |
| June 30, 2016 | 83.33% |
| September 30, 2016 | 86.75% |
| December 31, 2016 | 77.18% |
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| March 31, 2017 | 84.87% |
| June 30, 2017 | 83.05% |
| September 30, 2017 | 88.19% |
| December 31, 2017 | 81.14% |

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| March 31, 2018 | 87.16% |
| June 30, 2018 | 80.45% |
| September 30, 2018 | 91.45% |
| December 31, 2018 | 86.04% |
| March 31, 2019 | 88.61% |
| June 30, 2019 | 84.69% |
| September 30, 2019 | 88.48% |
| December 31, 2019 | 88.55% |
| March 31, 2020 | 86.58% |
| June 30, 2020 | 82.09% |
| September 30, 2020 | 83.31% |
| December 31, 2020 | 79.79% |
| March 31, 2021 | 72.35% |
| June 30, 2021 | 67.03% |
| September 30, 2021 | 65.78% |
| December 31, 2021 | 67.94% |
| March 31, 2022 | 68.99% |
| June 30, 2022 | 67.27% |
| September 30, 2022 | 68.45% |
| December 31, 2022 | 69.30% |
| March 31, 2023 | 73.86% |
| June 30, 2023 | 76.94% |
| September 30, 2023 | 74.64% |
| December 31, 2023 | 74.71% |
| March 31, 2024 | 75.54% |
| June 30, 2024 | 72.97% |
| September 30, 2024 | 75.25% |
| December 31, 2024 | 74.88% |
| March 31, 2025 | 75.42% |
| June 30, 2025 | 71.45% |
| September 30, 2025 | 75.21% |
| December 31, 2025 | 77.93% |

(FDIC Revisions 0325)