

## Farmers State Bank Loan to Deposit Ratio

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

|                    |        |
|--------------------|--------|
| 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% |

(FDIC Revisions 0325)