

FIRST NATIONAL BANK IN CIMARRON
LOAN TO DEPOSIT RATIOS

LOAN/DEPOSIT							
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2015			\$35,893,000		\$81,294,000		44.15%
6/30/2015			\$38,549,000		\$78,453,000		49.14%
9/30/2015			\$40,949,000		\$72,802,000		56.25%
12/31/2015			\$42,318,000		\$82,745,000		51.14%
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2016			\$41,434,000		\$76,202,000		54.37%
6/30/2016			\$41,272,000		\$72,798,000		56.69%
9/30/2016			\$44,482,000		\$71,892,000		61.87%
12/31/2016			\$44,163,000		\$83,774,000		52.72%
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2017			\$42,514,000		\$76,349,000		55.68%
6/30/2017			\$45,372,000		\$74,838,000		60.63%
9/30/2017			\$46,549,000		\$72,986,000		63.78%
12/31/2017			\$44,844,000		\$82,913,000		54.09%
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2018			\$40,390,000		\$85,538,000		47.22%
6/30/2018			\$44,445,000		\$83,689,000		53.11%
9/30/2018			\$48,120,000		\$79,343,000		60.65%
12/31/2018			\$48,841,000		\$93,239,000		52.38%
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2019			\$47,852,000		\$90,108,000		53.11%
6/30/2019			\$49,645,000		\$90,203,000		55.04%
9/30/2019			\$50,163,000		\$84,497,000		59.37%
12/31/2019			\$52,812,000		\$100,220,000		52.70%
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2020			\$49,663,000		\$95,571,000		51.96%
6/30/2020			\$56,046,000		\$105,922,000		52.91%
9/30/2020			\$56,558,000		\$104,275,000		54.24%
12/31/2020			\$51,469,000		\$121,471,000		42.37%
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2021			\$49,663,000		\$117,948,000		42.11%
6/30/2021			\$50,472,000		\$115,497,000		43.70%
9/30/2021			\$45,541,000		\$112,705,000		40.41%
12/31/2021			\$49,057,000		\$132,482,000		37.03%
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2022			\$44,424,000		\$125,585,000		35.37%
6/30/2022			\$47,574,000		\$132,697,000		35.85%
9/30/2022			\$51,181,000		\$121,345,000		42.18%
12/31/2022			\$54,547,000		\$140,194,000		38.91%
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2023			\$52,852,000		\$128,177,000		41.23%
6/30/2023			\$55,892,000		\$121,728,000		45.92%
9/30/2023			\$56,773,000		\$122,679,000		46.28%
12/31/2023			\$57,748,000		\$144,350,000		40.01%
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2024			\$64,011,000		\$126,871,000		50.45%
6/30/2024			\$66,442,000		\$126,855,000		52.38%
9/30/2024			\$68,964,000		\$124,744,000		55.28%
12/31/2024			\$75,355,000		\$142,236,000		52.98%
QUARTER		TOTAL LOANS		TOTAL DEPOSITS		RATIO	
3/31/2025			\$72,814,000		\$132,440,000		54.98%
6/30/2025			\$71,068,000		\$132,345,000		53.70%
9/30/2025			\$70,993,000		\$126,715,000		56.03%
12/31/2025			\$70,767,000		\$150,648,000		46.98%