

**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%