

Section 6 - Loan to Deposit Ratios



First State Bank
Loomis, NE
Prior Calendar Year's 4 Quarters Loan/Deposit Mix

1st Quarter (March 31, 2023)

Loan to Deposit Ratio-----> 82%

Loans:		Deposits:	
\$ 58,483,575.98	Commercial Loans	\$ 82,002,678.94	Demand Accounts
\$ 39,507,220.48	Real Estate Loans	\$ 42,112,672.23	Savings Accounts
\$ 3,141,125.15	Installments	\$ 38,258,839.18	Time CD's
\$ 31,513,837.79	DFS Contracts		
\$ 132,645,759.40	Total Loans	\$ 162,374,190.35	Total Deposits

2nd Quarter (June 30, 2023)

Loan to Deposit Ratio-----> 88%

Loans:		Deposits:	
\$ 62,614,451.74	Commercial Loans	\$ 75,971,146.19	Demand Accounts
\$ 41,161,697.85	Real Estate Loans	\$ 41,088,180.46	Savings Accounts
\$ 2,914,573.47	Installments	\$ 38,170,023.12	Time CD's
\$ 29,821,023.43	DFS Contracts		
\$ 136,511,746.49	Total Loans	\$ 155,229,349.77	Total Deposits

3rd Quarter (September 30, 2023)

Loan to Deposit Ratio-----> 95%

Loans:		Deposits:	
\$ 66,618,616.91	Commercial Loans	\$ 71,921,668.82	Demand Accounts
\$ 43,607,063.44	Real Estate Loans	\$ 37,174,447.62	Savings Accounts
\$ 2,884,995.26	Installments	\$ 43,964,143.46	Time CD's
\$ 31,972,513.68	DFS Contracts		
\$ 145,083,189.29	Total Loans	\$ 153,060,259.90	Total Deposits

4th Quarter (December 31, 2023)

Loan to Deposit Ratio-----> 94%

Loans:		Deposits:	
\$ 68,477,405.87	Commercial Loans	\$ 73,520,434.15	Demand Accounts
\$ 45,208,187.82	Real Estate Loans	\$ 35,067,121.58	Savings Accounts
\$ 2,986,284.10	Installments	\$ 47,646,483.25	Time CD's
\$ 30,636,657.68	DFS Contracts		
\$ 147,308,535.47	Total Loans	\$ 156,234,038.98	Total Deposits

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