

Section 6 - Loan to Deposit Ratios



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

1st Quarter (March 31, 2024)

Loan to Deposit Ratio-----> 87%

| | | | |
|--------------------------------------|-------------------|---|------------------|
| Loans: | | Deposits: | |
| \$ 64,444,776.37 | Commercial Loans | \$ 76,579,037.96 | Demand Accounts |
| \$ 46,665,118.14 | Real Estate Loans | \$ 39,742,188.14 | Savings Accounts |
| \$ 3,176,063.58 | Installments | \$ 49,413,703.24 | Time CD's |
| \$ 30,025,516.00 | DFS Contracts | | |
| \$ 144,311,474.09 Total Loans | | \$ 165,734,929.34 Total Deposits | |

2nd Quarter (June 30, 2024)

Loan to Deposit Ratio-----> 92%

| | | | |
|--------------------------------------|-------------------|---|------------------|
| Loans: | | Deposits: | |
| \$ 69,748,069.76 | Commercial Loans | \$ 73,839,702.05 | Demand Accounts |
| \$ 47,975,851.77 | Real Estate Loans | \$ 42,283,064.68 | Savings Accounts |
| \$ 3,110,058.49 | Installments | \$ 49,114,717.86 | Time CD's |
| \$ 30,580,477.20 | DFS Contracts | | |
| \$ 151,414,457.22 Total Loans | | \$ 165,237,484.59 Total Deposits | |

3rd Quarter (September 30, 2024)

Loan to Deposit Ratio-----> 98%

| | | | |
|--------------------------------------|-------------------|---|------------------|
| Loans: | | Deposits: | |
| \$ 75,171,782.83 | Commercial Loans | \$ 70,806,075.06 | Demand Accounts |
| \$ 50,058,528.79 | Real Estate Loans | \$ 40,315,495.14 | Savings Accounts |
| \$ 3,326,705.74 | Installments | \$ 49,289,623.75 | Time CD's |
| \$ 29,333,051.22 | DFS Contracts | | |
| \$ 157,890,068.58 Total Loans | | \$ 160,411,193.95 Total Deposits | |

4th Quarter (December 31, 2024)

Loan to Deposit Ratio-----> 99%

| | | | |
|--------------------------------------|-------------------|---|------------------|
| Loans: | | Deposits: | |
| \$ 71,324,351.66 | Commercial Loans | \$ 72,128,831.34 | Demand Accounts |
| \$ 50,777,604.39 | Real Estate Loans | \$ 37,165,775.90 | Savings Accounts |
| \$ 3,447,333.96 | Installments | \$ 47,668,657.97 | Time CD's |
| \$ 30,250,449.11 | DFS Contracts | | |
| \$ 155,799,739.12 Total Loans | | \$ 156,963,265.21 Total Deposits | |

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