FIRST NATIONAL BANK IN CIMARRON

LOAN TO DEPOSIT RATIOS

QUARTER	TOTAL LOANS	TOTAL DEPOSITS	LOAN/DEPOSIT 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%
QUARTER	**TOTAL LOANS**	**TOTAL DEPOSITS**	**RATIO**
3/31/2026	$68,941,000	$134,208,000	51.37%
6/30/2026	$70,193,000	$131,346,000	53.44%
9/30/2026	$71,403,000	$133,339,000	53.55%