

**First National Bank of Osakis Loan to Deposit Ratios:**

<b>Date</b>	<b>Deposits</b>	<b>Loans</b>	<b>Ratio</b>
12/31/24			
9/30/24			
6/30/24			
3/31/24	\$72,476,518	\$72,174,143	99.58%
12/31/23	\$71,543,000	\$74,709,000	96%
9/30/23	\$75,917,000	\$72,660,000	96%
6/30/23	\$75,246,000	\$71,334,000	95%
3/31/23	\$76,189,000	\$69,177,000	91%
12/31/22	\$79,393,000	\$65,604,000	83%
9/30/22	\$80,170,000	\$65,487,000	82%
6/30/22	\$76,995,000	\$62,074,000	81%
3/31/22	\$77,180,000	\$56,890,000	74%