

## Section 6 – Loan to Deposit Ratios



CRA Percentages

12/31/2023

Loans \$135,703,645.26  
 Deposits \$161,954,999.45

Loan to Deposit Ratio: 83.79%

Loan Portfolio Composition

1 R/E Commercial - Owner Occ.	\$8,307,800.44
2 R/E Agricultural	\$38,638,174.42
3 Agriculture Loans	\$55,850,040.43
4 DFS Participation Purchase	\$21,517,976.64
5 Agriculture Tax Free Loans	\$0.00
6 C & I Loans	\$6,039,495.64
7 Commercial Tax Free Loans	\$1,206,063.28
8 R/E 1-4 Fam 1st Lien	\$18,812.97
9 Consumer Loans	\$1,005,658.58
10 LIP - ILS	\$0.00
11 Dealer LIP	-\$137.70
12 Unposted Loans - Hogan	\$0.00
13 Unapplied Funds	\$0.00
14 Auto Loan Clearing	\$1,461.34
15 Automobile Loans	\$3,017,928.42
16 Overdrafts	\$100,370.80
<b>Total Loans</b>	<b>\$135,703,645.26</b>
<b>Offage</b>	<b>\$0.00</b>

CRA Statement

RE Oriented ((1+2+5+8)/TL)	34.61%
Commercial & Residential ((1+8)/TL)	6.14%
Agricultural RE ((2+5)/TL)	28.47%
Operational (3/TL)	41.16%
Commercial ((6+7)/TL)	5.34%
Personal Loans ((9+15)/TL)	2.96%
Leases & Contracts (4/TL)	15.86%
(Not Used (10+11+12+13+14+16)/TL)	0.07%
<b>Total</b>	<b>100.00%</b>

YOY Loan Growth

12/31/2023 Total Loan Volume	\$135,703,645.26
12/31/2022 Total Loan Volume	\$128,389,437.04
<b>Loan Growth Percentage</b>	<b>\$7,314,208.22</b> 5.70%