

Farmers & Merchants St	ate Bank		
Loan to Deposit Ratios for the Year 2023		Gross Loans	Total Deposits
Quarter Ending 03-31-23	70.21%	\$122,872,264.54	\$175,013,133.30
Quarter Ending 06-30-23	74.79%	\$125,185,803.32	\$167,383,686.70
Quarter Ending 09-30-23	82.84%	\$131,561,676.23	\$158,821,645.14
Quarter Ending 12-31-23	83.79%	\$135,703,645.26	\$161,954,999.45

CRA Percentages

12/31/2023

Loans

\$135,703,645.26

Deposits

\$161,954,999.45

Loan to Deposit Ratio:

83.79%

Loan Portfolio Composition

CRA Statement

1 R/E Commercial - Owner Occ.	\$8,307,800.44	RE Oriented ((1+2+5+8)/TL))	34.61%
2 R/E Agricutural	\$38,638,174.42	Commercial & Residential	
3 Agriculture Loans	\$55,850,040.43	((1+8))/TL	6.14%
4 DFS Participation Purchase	\$21,517,976.64	Agricultural RE ((2+5)/TL)	28.47%
5 Agriculture Tax Free Loans	\$0.00	Operational (3/TL)	41.16%
6 C & I Loans	\$6,039,495.64	Commercial ((6+7)/TL)	5.34%
7 Commercial Tax Free Loans	\$1,206,063.28	Personal Loans ((9+15)/TL)	2.96%
8 R/E 1-4 Fam 1st Lien	\$18,812.97	Leases & Contracts (4/TL)	15.86%
9 Consumer Loans	\$1,005,658.58	(Not Used (10+11+12+13+14+16)/TL)	0.07%
10 LiP - ILS	\$0.00		
11 Dealer LIP	-\$137.70	Total	100.00%
12 Unposted Loans - Hogan	\$0.00		
13 Unapplied Funds	\$0.00	YOY Loan Growth	
14 Auto Loan Clearing	\$1,461.34		
15 Automobile Loans	\$3,017,928.42	12/31/2023 Total Loan Volume	\$135,703,645.26
16 Overdrafts	\$100,370.80	12/31/2022 Total Loan Volume	\$128,389,437.04
Total Loans	\$135,703,645.26	Loan Growth	\$7,314,208.22
		Percentage	5.70%
Offage	\$0.00		