

First National Bank o Osakis Loan to Deposit Ratios:

| Date | Deposits | Loans | Ratio |
|----------|--------------|--------------|-------|
| 12/31/24 | | | |
| 9/30/24 | | | |
| 6/30/24 | | | |
| 3/31/24 | | | |
| 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% |