

First National Bank of Osakis
Loan to Deposit Ratios:

Date	Ratio
3/31/25	98.00%
12/31/24	94.60%
9/30/24	96.65%
6/30/24	99.07%
3/31/24	99.58%
12/31/23	96.00%
9/30/23	96.00%
6/30/23	95.00%
3/31/23	91.00%
12/31/22	83.00%
9/30/22	82.00%
6/30/22	81.00%
3/31/22	74.00%