

| FIRST NATIONAL BANK OF OSAKIS |        |
|-------------------------------|--------|
| LOAN TO DEPOSIT RATIOS        |        |
| Date                          | Ratio  |
| 12/31/2024                    | 94.60% |
| 9/30/2024                     | 96.65% |
| 6/30/2024                     | 99.07% |
| 3/31/2024                     | 99.58% |
| 12/31/2023                    | 96.00% |
| 9/30/2023                     | 96.00% |
| 6/30/2023                     | 95.00% |
| 3/31/2023                     | 91.00% |
| 12/31/2022                    | 83.00% |
| 9/30/2022                     | 82.00% |
| 6/30/2022                     | 81.00% |
| 3/31/2022                     | 74.00% |