

# Loan-to-Deposit Ratio Record



Last Revision Date: 1/13/2026 AS  
Last Review Date: 1/13/2026 AS

## First Dakota National Bank Loan-to-Deposit Ratios

Ratio calculation as of quarter ending	Percentage of loans to deposits
March 31, 2020	91.76%
June 30, 2020	90.17%
September 30, 2020	88.72%
December 31, 2020	79.58%
March 31, 2021	74.60%
June 30, 2021	74.03%
September 30, 2021	75.47%
December 31, 2021	78.71%
March 31, 2022	77.93%
June 30, 2022	82.18%
September 30, 2022	85.62%
December 31, 2022	85.44%
March 31, 2023	83.20%
June 30, 2023	85.95%
September 30, 2023	87.63%
December 31, 2023	85.54%
March 31, 2024	85.88%
June 30, 2024	89.59%
September 30, 2024	88.89%
December 31, 2024	91.01%
March 31, 2025	95.50%
June 30, 2025	94.08%
September 30, 2025	92.62%
December 31, 2025	90.05%