

Last Revision Date: 10/30/2024 KMS Last Review Date: 10/30/2024 KMS

First Dakota National Bank Loan-to-Deposit Ratios

Ratio calculation as of quarter ending	Percentage of loans to deposits
March 31, 2019	93.46%
June 30, 2019	94.43%
September 30, 2019	88.01%
December 31, 2019	89.00%
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%