

Farmers Merchants Bank
Loan to Deposit Ratio
By Quarters
\$ in 000's

Quarter	Ratio	Loans	Deposits
6/30/2012	64.16%	\$61,750	\$96,248
9/30/2012	66.58%	\$63,054	\$94,704
12/31/2012	64.29%	\$61,675	\$95,935
3/31/2013	64.83%	\$62,453	\$96,327
6/30/2013	65.30%	\$67,322	\$103,101
9/30/2013	69.01%	\$71,132	\$103,070
12/31/2013	72.10%	\$72,016	\$99,879
3/31/2014	67.88%	\$69,827	\$102,869
6/30/2014	74.35%	\$73,283	\$98,567
9/30/2014	76.46%	\$76,461	\$100,003
12/31/2015	79.72%	\$78,409	\$98,357
3/31/2015	78.51%	\$81,164	\$103,381
6/30/2015	78.38%	\$80,767	\$103,048
9/30/2015	77.65%	\$81,487	\$104,939
12/31/2015	76.45%	\$83,382	\$109,070
3/31/2016	71.63%	\$80,458	\$112,330
6/30/2016	82.41%	\$91,624	\$111,185
9/30/2016	81.10%	\$93,326	\$115,079
12/31/2016	80.83%	\$93,124	\$115,215
3/31/2017	81.32%	\$93,596	\$115,102
6/30/2017	84.05%	\$99,241	\$118,078
9/30/2017	80.00%	\$100,200	\$125,255
12/31/2017	82.71%	\$103,511	\$125,146
3/31/2018	84.99%	\$110,763	\$130,322
6/30/2018	89.43%	\$113,935	\$127,401
9/30/2018	89.34%	\$115,413	\$129,180
12/31/2018	87.99%	\$116,146	\$132,001
3/31/2019	89.19%	\$120,632	\$135,251
6/30/2019	87.91%	\$124,711	\$141,870
9/30/2019	94.06%	\$134,960	\$143,490
12/31/2019	89.84%	\$135,919	\$151,294
3/31/2020	91.12%	\$140,961	\$154,703
6/30/2020	89.19%	\$164,118	\$184,012
9/30/2020	94.06%	\$134,960	\$143,490
12/31/2020	85.41%	\$159,597	\$186,864
3/31/2021	80.55%	\$173,074	\$214,857
6/30/2021	80.88%	\$174,449	\$215,681
9/30/2021	74.17%	\$164,002	\$221,102
12/31/2021	76.64%	\$171,275	\$223,489
3/31/2022	74.28%	\$169,108	\$227,669
6/30/2022	76.61%	\$179,769	\$234,670
9/30/2022	75.49%	\$186,622	\$247,198
12/31/2022	81.98%	\$194,551	\$237,318
3/31/2023	80.83%	\$198,917	\$246,103
6/30/2023	86.78%	\$205,409	\$236,693
9/30/2023	88.09%	\$213,763	\$242,663
12/31/2023	90.20%	\$223,571	\$247,872
3/31/2024	93.34%	\$233,674	\$250,335