

<b>LOAN to DEPOSIT RATIOS for FIRST NATIONAL BANK OF GILLETTE</b>
---

All information is reflected in millions of dollars.

**A. Loan to Deposit Ratio:**

	<b>Mar '23</b>	<b>June '23</b>	<b>Sept '23</b>	<b>Dec '23</b>
Total of Loans *	\$115,395,000	\$121,543,000	\$130,357,000	\$127,468,000
Total of <b>All Deposits</b>	\$563,703,000	\$541,778,000	\$533,345,000	\$543,059,000
<b>Loan to Deposit Ratio:</b>	20%	22%	24%	23%

<b>Public Fund Deposits</b>	\$79,504,000	\$94,135,000	\$74,712,000	\$82,763,000
-----------------------------	--------------	--------------	--------------	--------------

**B. Loan to Deposit Ratio, factoring out Public deposits:**

	<b>Mar '23</b>	<b>June '23</b>	<b>Sept '23</b>	<b>Dec '23</b>
Total of Loans *	\$115,395,000	\$121,543,000	\$130,357,000	\$127,468,000
Total of Deposits excluding Public Funds	\$484,199,000	\$447,643,000	\$458,633,000	\$460,296,000
<b>Loan to Deposit Ratio:</b>	24%	27%	28%	28%

**A. Loan to Deposit Ratio:**

	<b>Mar '24</b>	<b>June '24</b>	<b>Sept '24</b>	<b>Dec '24</b>
Total of Loans *	\$129,502,423	\$146,548,702	\$145,885,090	\$160,450,086
Total of All Deposits	\$560,807,516	\$516,463,200	\$515,397,988	\$531,154,614
<b>Loan to Deposit Ratio:</b>	23%	28%	28%	30%

<b>Public Fund Deposits</b>	\$63,355,158	\$56,531,727	\$59,830,519	\$50,651,522
-----------------------------	--------------	--------------	--------------	--------------

**B. Loan to Deposit Ratio, factoring out Public deposits:**

	<b>Mar '24</b>	<b>June '24</b>	<b>Sept '24</b>	<b>Dec '24</b>
Total of Loans *	\$129,502,423	\$146,548,702	\$145,885,090	\$160,450,086
Total of Deposits excluding Public Funds	\$497,452,358	\$459,931,473	\$455,567,469	\$480,503,092
Loan to Deposit Ratio:	26%	32%	32%	33%

The above figures are taken from First National Bank's Consolidated Report of Condition.