



Your future. Our focus.

**"LOAN TO DEPOSIT RATIOS"**

Dollar amounts in thousands.

Quarter Ended	03/31/2026
Loans	\$115,389
Deposits	\$167,116
<b>Loan to Deposit Ratio</b>	<b>69.05%</b>
Quarter Ended	12/31/2025
Loans	\$115,211
Deposits	\$164,492
<b>Loan to Deposit Ratio</b>	<b>70.04%</b>
Quarter Ended	09/30/2025
Loans	\$113,219
Deposits	\$163,057
<b>Loan to Deposit Ratio</b>	<b>69.44%</b>
Quarter Ended	06/30/2025
Loans	\$112,980
Deposits	\$169,825
<b>Loan to Deposit Ratio</b>	<b>66.53%</b>
Quarter Ended	03/31/2025
Loans	\$111,213
Deposits	\$168,650
<b>Loan to Deposit Ratio</b>	<b>65.94%</b>

**Freeport Stephenson Street**  
223 W. Stephenson Street  
Freeport, IL 61032  
815.235.0800

**Freeport South Street**  
715 W. South Street  
Freeport, IL 61032  
815.235.7300

**Belvidere**  
1320 N. State Street  
Belvidere, IL 61008  
815.547.6363

**Mount Morris**  
1 W. Hitt Street  
Mt. Morris, IL 61054  
815.734.4116

Quarter Ended 12/31/2024

Loans \$110,054

Deposits \$166,433

**Loan to Deposit Ratio 66.13%**

Quarter Ended 09/30/2024

Loans \$113,078

Deposits \$160,725

**Loan to Deposit Ratio 70.35%**

Quarter Ended 06/30/2024

Loans \$114,873

Deposits \$167,306

**Loan to Deposit Ratio 68.66%**

Quarter Ended 03/31/2024

Loans \$115,867

Deposits \$173,031

**Loan to Deposit Ratio 66.96%**