



"LOAN TO DEPOSIT RATIOS"

Dollar amounts in thousands.

Quarter Ended 06/30/2026

Loans \$116,089

Deposits \$166,054

Loan to Deposit Ratio 69.91%

Quarter Ended 03/31/2026

Loans \$115,389

Deposits \$167,116

Loan to Deposit Ratio 69.05%

Quarter Ended 12/31/2025

Loans \$115,211

Deposits \$164,492

Loan to Deposit Ratio 70.04%

Quarter Ended 09/30/2025

Loans \$113,219

Deposits \$163,057

Loan to Deposit Ratio 69.44%

Quarter Ended 06/30/2025

Loans \$112,980

Deposits \$169,825

Loan to Deposit Ratio 66.53%

Quarter Ended 03/31/2025

Loans \$111,213

Deposits \$168,650

Loan to Deposit Ratio 65.94%

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
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Loans	\$110,054
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Deposits	\$166,433
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Loan to Deposit Ratio	66.13%
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Quarter Ended	09/30/2024
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Loans	\$113,078
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Deposits	\$160,725
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Loan to Deposit Ratio	70.35%
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Quarter Ended	06/30/2024
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Loans	\$114,873
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Deposits	\$167,306
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Loan to Deposit Ratio	68.66%
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Quarter Ended	03/31/2024
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Loans	\$115,867
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Deposits	\$173,031
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Loan to Deposit Ratio	66.96%
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