

LOAN/DEPOSIT RATIOS

**FIRST NATIONAL BANK OF HEREFORD
HEREFORD, TEXAS
LOAN TO DEPOSIT RATIO**

<u>DATE</u>	<u>RATIO</u>
12/31/2020	79.94%
03/31/2021	75.93%
06/30/2021	82.62%
09/30/2021	80.03%
12/31/2021	75.24%
03/31/2022	77.26%
06/30/2022	81.95%
09/30/2022	77.28%
12/31/2022	87.76%
03/31/2023	93.20%
06/30/2023	89.67%
09/30/2023	97.31%
12/31/2023	90.03%
03/31/2024	91.00%

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<u>DATE</u>	<u>RATIO</u>
09/30/2015	78.42%
12/31/2015	76.86%
03/31/2016	79.50%
06/30/2016	78.94%
09/30/2016	75.67%
12/31/2016	66.38%
03/31/2017	72.59%
06/30/2017	74.52%
09/30/2017	73.35%
12/31/2017	64.48%
03/31/2018	64.77%
06/30/2018	68.09%
09/30/2018	72.98%
12/31/2018	71.43%
03/31/2019	76.32%
06/30/2019	79.07%
09/30/2019	77.98%
12/31/2019	83.93%
03/31/2020	92.51%
06/30/2020	91.58%
09/30/2020	83.14%

**FIRST NATIONAL BANK OF HEREFORD
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<u>DATE</u>	<u>RATIO</u>
06/30/2010	82.10%
09/30/2010	79.97%
12/31/2010	71.04%
03/31/2011	80.53%
06/30/2011	81.54%
09/30/2011	80.18%
12/31/2011	79.27%
03/31/2012	75.31%
06/30/2012	74.89%
09/30/2012	72.15%
12/31/2012	72.85%
03/31/2013	74.57%
06/30/2013	79.58%
09/30/2013	78.96%
12/31/2013	72.01%
03/31/2014	77.36%
06/30/2014	78.79%
09/30/2014	81.42%
12/31/2014	79.53%
03/31/2015	71.63%
06/30/2015	77.48%

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<u>DATE</u>	<u>RATIO</u>
03-31-2005	77.22%
06-31-2005	82.95%
09-31-2005	77.83%
12-31-2005	71.06%
03/31/2006	70.57%
06/31/2006	75.50%
09/30/2006	73.90%
12/31/2006	75.71%
03/31/2007	77.36%
06/30/2007	79.04%
09/30/2007	74.67%
12/31/2007	71.46%
03/31/2008	75.83%
06/30/2008	84.19%
09/30/2008	80.90%
12/31/2008	84.67%
03/31/2009	90.00%
06/30/2009	94.32%
09/30/2009	86.32%
12/31/2009	94.19%
03/31/2010	90.26%

**FIRST NATIONAL BANK OF HEREFORD
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LOAN TO DEPOSIT RATIO

<u>DATE</u>	<u>RATIO</u>
12-31-1999	28.93%
03-31-2000	74.48%
06-30-2000	65.16%
09-30-2000	77.12%
12-31-2000	71.58%
03-31-2001	73.39%
06-30-2001	80.79%
09-30-2001	91.30%
12-31-2001	78.63%
03-31-2002	105.03%
06-30-2002	101.42%
09-30-2002	84.96%
12-31-2002	74.24%
03-31-2003	81.03%
06-30-2003	75.22%
09-30-2003	73.23%
12-31-2003	68.48%
03-31-2004	76.97%
06-30-2004	74.51%
09-30-2004	81.81%
12-31-2004	79.78%