



IOWA STATE BANK

Helping People Succeed!

Algona • Corwith • Ruthven • Wesley

Community Reinvestment Act Ratio

Loan to Deposit Ratio

Source: FDIC Call Report information. The calculation is gross loans divided by total deposits.

For the Quarters Ended:

Quarter Ended	Loan/Deposit Ratio
December 31, 2025	80.49%
September 30, 2025	87.03%
June 30, 2025	88.48%
March 31, 2025	83.42%
December 31, 2024	81.12%
September 30, 2024	85.20%
June 30, 2024	86.85%
March 31, 2024	82.06%
December 31, 2023	80.79%
September 30, 2023	78.30%
June 30, 2023	73.71%
March 31, 2023	68.93%
December 31, 2022	69.32%
September 30, 2022	67.65%
June 30, 2022	63.48%
March 31, 2022	61.15%
December 31, 2021	66.99%