

Bank of St. Francisville Loan Portfolio Analysis
December 2024

<u>Quarter</u>	<u>Loans</u>	<u>Deposits</u>	<u>Ratio</u>	<u>Number of Quarters = 9</u>	
Dec-22	188,414	234,361	80.39%		
Mar-23	199,348	228,144	87.38%		
Jun-23	218,132	249,449	87.45%		
Sep-23	229,902	257,608	89.24%		
Dec-23	232,702	280,463	82.97%		
Mar-24	243,173	295,306	82.35%		
Jun-24	251,562	296,514	84.84%		
Sep-24	261,471	312,130	83.77%		
Dec-24	268,967	337,957	79.59%		
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<u>Current Portfolio Composition (Schedule RC-C)</u>					
1. Loans secured by real estate:					
a. Construction & land development					
(1) 1-4 family residential construction loans				13,143	
(2) Other construction, land development & other land loans				24,309	
b. Secured by farmland				11,866	
c. Secured by 1-4 family residential properties					
(1) Revolving open-end loans				9,329	
(2) Closed-end loans					
(a) Secured by first liens				82,176	
(b) Secured by junior liens				3,416	
d. Secured by multi-family properties				13,141	
e. Secured by non-farm non-residential properties					
(1) Owner-occupied nonfarm nonresidential properties				53,159	
(2) Nonowner-occupied nonfarm nonresidential properties				28,856	
2. Loans to depository institutions				-	
3. Loans for agricultural production & other loans to farmers				269	
4. Commercial & industrial loans				24,922	
5. Other revolving credit plans				107	
6. Automobile Loans				978	
7. Other consumer loans				2,388	
8. Obligations of states and political subdivisions in the U.S.				812	
9. Other loans				96	
10. All other loans(except consumer loans)				-	
11. Lease financing receivables				-	
12. Less unearned income included in 1-11 above				-	
Total loans				268,967	
Recap				Volume	Percentage
Consumer Loans (Lines 5,7)				3,473	1.29%
Residential Loans (Line 1c)				108,062	40.18%
Construction, Land & Land Development Loans (Line 1a)				37,452	13.92%
Farm Loans (Lines 1b, 3)				12,135	4.51%
Business Loans (Lines 1d, 1e, 4)				106,937	39.76%
Other Loans (Line 10)				-	0.00%
State and Political Subdivision Loans (Line 9)				908	0.34%
Total				268,967	100.00%