Bank of St. Francisville Loan Portfolio Analysis
December 2025

Quarter	Loans	Deposits	Ratio	Number of Quarters = 9	
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%		
Mar-25	274,580	330,189	83.16%		
Jun-25	283,057	327,931	86.32%		
Sep-25	282,698	323,322	87.44%		
Dec-25	292,872	326,109	89.81%		
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Current Portfolio Composition (Schedule RC-C)		
1. Loans secured by real estate:		
a.Construction & land development		
(1) 1-4 family residential construction loans	14,957	
(2) Other construction, land development & other land loans	22,603	
b.Secured by farmland	12,664	
c.Secured by 1-4 family residential properties		
(1) Revolving open-end loans	11,176	
(2) Closed-end loans		
(a)Secured by first liens	90,054	
(b)Secured by junior liens	3,810	
d.Secured by multi-family properties	17,298	
e. Secured by non-farm non-residential properties		
(1) Owner-occupied nonfarm nonresidential properties	60,980	
(2) Nonowner-occupied nonfarm nonresidential properties	32,848	
2. Loans to depository institutions	-	
3. Loans for agricultural production & other loans to farmers	104	
4. Commercial & industrial loans	21,562	
5. Other revolving credit plans	37	
6. Automobile Loans	692	
7. Other consumer loans	3,220	
8. Obligations of states and political subdivsions in the U.S.	776	
9. Other loans	91	
10. All other loans(except consumer loans)	-	
11.Lease financing receivables	-	
12.Less unearned income included in 1-11 above	-	
Total loans	**292,872**	
Recap	**Volume**	**Percentage**
Consumer Loans (Lines 5,7)	3,949	1.35%
Residential Loans (Line 1c)	122,338	41.77%
Construction, Land & Land Development Loans (Line 1a)	37,560	12.82%
Farm Loans (Lines 1b, 3)	12,768	4.36%
Business Loans (Lines 1d, 1e, 4)	115,390	39.40%
Other Loans (Line 10)	-	0.00%
State and Political Subdivision Loans (Line 9)	867	0.30%
Total	**292,872**	**100.00%**