



LOAN-TO-DEPOSIT RATIOS

CALENDAR YEAR 2025

QUARTER ENDING:

MARCH 31, 2025	90.67%
JUNE 30, 2025	86.60%
SEPTEMBER 30, 2025	87.70%
DECEMBER 31, 2025	88.00%



2026 ANNUAL DISCLOSURE STATEMENT NOTICE OF AVAILABILITY

In accordance with Federal regulation, this bank will provide an Annual Disclosure Statement to our customers, shareholders, and the general public, upon request, containing the bank's financial information for the last two years. This information will be updated annually and made available on or before March 31, 2026.

To request a copy of the Annual Disclosure Statement, please contact:

Shanda S. Chambers, SVP Operations/Cashier
620-331-2265
FirstOak Bank
113 N Penn
Independence, KS 67301





HMDA Disclosure Statement

The 2025 HMDA Disclosure Statement may be obtained from the Consumer Financial Protection Bureau's Web site www.consumerfinance.gov/hmda.



HMDA Disclosure Statement

The 2024 HMDA Disclosure Statement may be obtained from the Consumer Financial Protection Bureau's Web site www.consumerfinance.gov/hmda.



HMDA Disclosure Statement

The 2023 HMDA Disclosure Statement may be obtained from the Consumer Financial Protection Bureau's Web site www.consumerfinance.gov/hmda.



HMDA Disclosure Statement

The 2022 HMDA Disclosure Statement may be obtained from the Consumer Financial Protection Bureau's Web site www.consumerfinance.gov/hmda.



HMDA Disclosure Statement

The 2021 HMDA Disclosure Statement may be obtained from the Consumer Financial Protection Bureau's Web site www.consumerfinance.gov/hmda.



Modified Loan Application Register (LAR)

The 2025 Modified Loan Application Register (LAR) may be obtained from the Consumer Financial Protection Bureau's Web site www.consumerfinance.gov/hmda.



Modified Loan Application Register (LAR)

The 2024 Modified Loan Application Register (LAR) may be obtained from the Consumer Financial Protection Bureau's Web site www.consumerfinance.gov/hmda.



Modified Loan Application Register (LAR)

The 2023 Modified Loan Application Register (LAR) may be obtained from the Consumer Financial Protection Bureau's Web site www.consumerfinance.gov/hmda.