

**“LOAN TO DEPOSIT RATIOS”**

Dollar amounts in thousands.

Quarter Ended	12/31/2023
Loans	\$110,773
Deposits	\$173,518
<b>Loan to Deposit Ratio</b>	<b>63.84%</b>
Quarter Ended	09/30/2023
Loans	\$111,774
Deposits	\$172,635
<b>Loan to Deposit Ratio</b>	<b>64.75%</b>
Quarter Ended	06/30/2023
Loans	\$115,384
Deposits	\$173,873
<b>Loan to Deposit Ratio</b>	<b>66.36%</b>
Quarter Ended	03/31/2023
Loans	\$113,505
Deposits	\$178,227
<b>Loan to Deposit Ratio</b>	<b>63.69%</b>
Quarter Ended	12/31/2022
Loans	\$113,808
Deposits	\$174,883
<b>Loan to Deposit Ratio</b>	<b>65.08%</b>

Quarter Ended	09/30/2022
Loans	\$115,043
Deposits	\$171,121
<b>Loan to Deposit Ratio</b>	<b>67.23%</b>

Quarter Ended	06/30/2022
Loans	\$114,483
Deposits	\$178,848
<b>Loan to Deposit Ratio</b>	<b>64.01%</b>

Quarter Ended	03/31/2022
Loans	\$112,907
Deposits	\$179,924
<b>Loan to Deposit Ratio</b>	<b>62.75%</b>

Quarter Ended	12/31/2021
Loans	\$109,826
Deposits	\$177,792
<b>Loan to Deposit Ratio</b>	<b>61.77%</b>