

“LOAN TO DEPOSIT RATIOS”

Dollar amounts in thousands.

Quarter Ended	03/31/2025
Loans	\$111,213
Deposits	\$168,650
Loan to Deposit Ratio	65.94%
Quarter Ended	12/31/2024
Loans	\$110,054
Deposits	\$166,433
Loan to Deposit Ratio	66.13%
Quarter Ended	09/30/2024
Loans	\$113,078
Deposits	\$160,725
Loan to Deposit Ratio	70.35%
Quarter Ended	06/30/2024
Loans	\$114,873
Deposits	\$167,306
Loan to Deposit Ratio	68.66%
Quarter Ended	03/31/2024
Loans	\$115,867
Deposits	\$173,031
Loan to Deposit Ratio	66.96%

Quarter Ended	12/31/2023
Loans	\$110,773
Deposits	\$173,518

Loan to Deposit Ratio	63.84%
------------------------------	---------------

Quarter Ended	09/30/2023
Loans	\$111,774
Deposits	\$172,635

Loan to Deposit Ratio	64.75%
------------------------------	---------------

Quarter Ended	06/30/2023
Loans	\$115,384
Deposits	\$173,873

Loan to Deposit Ratio	66.36%
------------------------------	---------------

Quarter Ended	03/31/2023
Loans	\$113,505
Deposits	\$178,227

Loan to Deposit Ratio	63.69%
------------------------------	---------------