

| CRA Calculation of Loan to Deposit Ratio | | | | | | | | | | | | |
|---|-------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|
| \$00's | 9/30/2024 | 6/30/2024 | 3/31/2024 | 12/21/2023 | 9/30/2023 | 6/30/2023 | 3/31/2023 | 12/31/2022 | 9/30/2022 | 6/30/2022 | 3/31/2022 | 12/31/2021 |
| Total Loans | 117,422,780 | 113,969,653 | 109,699,247 | 109,187,665 | 111,118,275 | 108,640,778 | 105,561,512 | 104,933,500 | 103,237,636 | 104,432,115 | 100,774,901 | 94,415,245 |
| (less)ALLL | 1,632,127 | 1,606,750 | 1,581,698 | 1,576,673 | 1,525,673 | 1,488,672 | 1,487,672 | 1,478,672 | 1,324,172 | 1,314,327 | 1,315,672 | 1,311,672 |
| Net Loans | 115,790,653 | 112,362,903 | 108,117,548 | 107,610,992 | 109,592,602 | 107,152,106 | 104,073,839 | 103,454,828 | 101,913,463 | 103,117,787 | 99,459,229 I | 93,103,573 |
| | | | | | | | | | | | | |
| Total Deposits | 117,950,606 | 113,474,870 | 109,474,809 | 115,959,616 | 127,297,8071 | 118,229,613 | 126,131,684 | 128,131,602 | 135,872,930 | 136,143,881 | 138,973,397 | 127,438,170 |
| Loan to Dep% | 98.17% | 99.02% | 98.76% | 92.80% | 86.09% | 90.63% | 82.51% | 80.74% | 75.01% | 75.74% | 71.57% | 73.06% |