

CRA Calculation of Loan to Deposit Ratio													
\$00's	12/31/2024	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	125,306,497	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	1,682,327	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	123,624,170	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	99,459,22	93,103,573
Total Deposits	119,579,227	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%	103.40%	98.17%	99.02%	98.76%	92.80%	86.09%	90.63%	82.51%	80.74%	75.01%	75.74%	71.57%	73.06%