

**“LOAN TO DEPOSIT RATIOS”**

Dollar amounts in thousands.

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

**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%**

Quarter Ended 12/31/2022

Loans \$113,808

Deposits \$174,883

**Loan to Deposit Ratio 65.08%**