

CRA Calculation of Loan to Deposit Ratio								
\$00's	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/21/2023	9/30/2023	6/30/2023
Total Loans	125,930,943	125,306,497	117,422,780	113,969,653	109,699,247	109,187,665	111,118,275	108,640,778
(less)ALLL	1,682,327	1,682,327	1,632,127	1,606,750	1,581,698	1,576,673	1,525,673	1,488,672
Net Loans	124,248,616	123,624,170	115,790,653	112,362,903	108,117,548	107,610,992	109,592,602	107,152,106
Total Deposits	120,329,911	119,579,227	117,950,606	113,474,870	109,474,809	115,959,616	127,297,8071	118,229,613
Loan to Dep%	103.26	103.40%	98.17%	99.02%	98.76%	92.80%	86.09%	90.63%

3/31/2023	12/31/2022	9/30/2022	6/30/2022	3/31/2022	12/31/2021
105,561,512	104,933,500	103,237,636	104,432,115	100,774,901	94,415,245
1,487,672	1,478,672	1,324,172	1,314,327	1,315,672	1,311,672
104,073,839	103,454,828	101,913,463	103,117,787	99,459,22	93,103,573
126,131,684	128,131,602	135,872,930	136,143,881	138,973,397	127,438,170
82.51%	80.74%	75.01%	75.74%	71.57%	73.06%