

<b>CRA Calculation of Loan to Deposit Ratio</b>									
<b>\$00's</b>	<b>6/30/2025</b>	<b>3/31/2025</b>	<b>12/31/2024</b>	<b>9/30/2024</b>	<b>6/30/2024</b>	<b>3/31/2024</b>	<b>12/21/2023</b>	<b>9/30/2023</b>	<b>6/30/2023</b>
Total Loans	\$ 125,019,084	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	\$ 1,732,511	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	\$ 123,286,573	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	\$ 124,267,042	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%	99.21%	<b>103.26</b>	<b>103.40%</b>	<b>98.17%</b>	<b>99.02%</b>	<b>98.76%</b>	<b>92.80%</b>	<b>86.09%</b>	<b>90.63%</b>