

CRA Calculation of Loan to Deposit Ratio									
\$00's	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023
Total Loans	\$ 132,323,799	\$ 126,682,627	\$ 125,019,084	125,930,943	125,306,497	117,422,780	113,969,653	109,699,247	109,187,665
(less)ALLL	\$ 1,808,444	\$ 1,732,444	\$ 1,732,511	1,682,327	1,682,327	1,632,127	1,606,750	1,581,698	1,576,673
Net Loans	\$ 130,515,355	\$ 124,950,183	\$ 123,286,573	124,248,616	123,624,170	115,790,653	112,362,903	108,117,548	107,610,992
Total Deposits	\$ 125,307,480	\$ 131,998,859	\$ 124,267,042	120,329,911	119,579,227	117,950,606	113,474,870	109,474,809	115,959,616
Loan to Dep%	104.16%	94.66%	99.21%	103.26	103.40%	98.17%	99.02%	98.76%	92.80%

SLW
1-16-26