CRA Calculation of Loan to Deposit Ratio - Freedom Bank											
$00's	9/30/2026	6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024
Total Loans	$ 143,695,921	$ 138,323,780	$ 131,610,789	$ 132,323,799	$ 126,682,627	$ 125,019,084	125,930,943	125,306,497	117,422,780	113,969,653	109,699,247
(less)ALLL	$ 1,859,444	$ 1,809,444	$ 1,809,444	$ 1,808,444	$ 1,732,444	$ 1,732,511	1,682,327	1,682,327	1,632,127	1,606,750	1,581,698
Net Loans	$ 141,836,477	$ 136,514,336	$ 129,801,345	$ 130,515,355	$ 124,950,183	$ 123,286,573	124,248,616	123,624,170	115,790,653	112,362,903	108,117,548
Total Deposits	$ 145,050,405	$ 138,843,054	$ 129,167,298	$ 125,307,480	$ 131,998,859	$ 124,267,042	120,329,911	119,579,227	117,950,606	113,474,870	109,474,809
Loan to Dep%	**97.78%**	**98.32%**	**100.49%**	**104.16%**	**94.66%**	**99.21%**	**103.26**	**103.40%**	**98.17%**	**99.02%**	**98.76%**