

Loan to Deposit Ratio

	Mar-31-2022	Jun-30-2022	Sep-30-2022	Dec-31-2022
Loans	397,924,494	430,771,134	454,127,187	458,778,200
Deposits	604,637,423	640,720,476	611,824,218	602,473,799
LOAN TO DEPOSIT RATIO	65.81%	67.23%	74.23%	76.15%

	Mar-31-2023	Jun-30-2023	Sep-30-2023	Dec-31-2023
Loans	457,760,457	465,769,458	451,933,307	471,206,706
Deposits	617,991,863	618,893,188	592,792,211	624,232,162
LOAN TO DEPOSIT RATIO	74.07%	75.26%	76.24%	75.49%

Loan to Deposit Ratio (Without Brokered & Listing Service CDs)

	Mar-31-2022	Jun-30-2022	Sep-30-2022	Dec-31-2022
Loans	397,924,494	430,771,134	454,127,187	458,778,200
Deposits	590,856,423	629,206,476	605,775,218	597,420,799
LOAN TO DEPOSIT RATIO	67.35%	68.46%	74.97%	76.79%

	Mar-31-2023	Jun-30-2023	Sep-30-2023	Dec-31-2023
Loans	457,760,457	465,769,458	451,933,307	471,206,706
Deposits	613,186,863	614,088,188	587,987,211	615,983,162
LOAN TO DEPOSIT RATIO	74.65%	75.85%	76.86%	76.50%
