

Loan to Deposit Ratio

| | Dec-31-2024 | Sep-30-2024 | Jun-30-2024 | Mar-31-2024 |
|-----------------------|-------------|-------------|-------------|-------------|
| Loans | 482,921,479 | 477,792,697 | 477,138,702 | 474,668,104 |
| Deposits | 636,904,173 | 602,811,550 | 607,425,505 | 627,363,428 |
| LOAN TO DEPOSIT RATIO | 75.82% | 79.26% | 78.55% | 75.66% |

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

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

| | Dec-31-2024 | Sep-30-2024 | Jun-30-2024 | Mar-31-2024 |
|-----------------------|-------------|-------------|-------------|-------------|
| Loans | 482,921,479 | 477,792,697 | 477,138,702 | 474,668,104 |
| Deposits | 625,819,173 | 591,726,550 | 599,176,505 | 619,114,428 |
| LOAN TO DEPOSIT RATIO | 77.17% | 80.75% | 79.63% | 76.67% |

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