

LOAN TO DEPOSIT RATIOS

DATE	LOANS (In Thousands)	DEPOSIT (In Thousands)	RATIOS
12/31/10	\$54,389	\$75,898	71.66%
12/31/11	\$51,881	\$77,298	67.12%
12/31/12	\$52,349	\$72,991	71.72%
12/31/13	\$53,012	\$73,817	71.82%
12/31/14	\$57,409	\$82,850	69.29%
12/31/15	\$54,470	\$79,199	68.78%
12/31/16	\$57,958	\$81,343	71.25%
12/31/17	\$57,961	\$80,882	71.66%
12/31/18	\$58,108	\$87,479	66.43%
12/31/19	\$57,688	\$89,360	64.56%
12/31/20	\$56,271	\$111,361	50.53%
12/30/21	\$60,856	\$128,793	47.25%
3/31/22	\$61,286	\$127,969	47.89%
6/30/22	\$62,820	\$125,923	49.89%
9/30/22	\$67,581	\$120,683	56.00%
12/31/22	\$70,510	\$118,091	59.71%
3/31/23	\$71,200	\$119,136	59.76%
6/30/23	\$74,515	\$121,705	61.23%
9/30/23	\$73,927	\$121,575	60.81%
12/31/23	\$76,167	\$118,172	64.45%
3/31/24	\$80,274	\$120,487	66.62%
6/30/24	\$78,737	\$122,086	64.49%
9/30/24	\$78,327	\$119,576	65.50%
12/31/24	\$83,249	\$117,262	70.99%
3/31/25	\$84,363	\$123,823	68.13%
6/30/25	\$88,352	\$123,335	71.64%
9/30/25	\$90,488	\$130,430	69.38%
12/31/25	\$92,698	\$127,460	72.73%
3/31/26	\$90,145	\$130,970	68.83%