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%
6/30/26	$92,878	$130,262	71.30%
9/30/26	$98,111	$132,314	74.15%