

## LOAN TO DEPOSIT RATIOS

Computed from CALL Report information items RC.4d. for loans and RC.13a. for deposits.

		<b><u>2024</u></b>	
<b>Date</b>	<b>Type</b>	<b>Amount</b>	<b>Loan/Deposit Ratio</b>
3/31/2024	Loans	242,494	82.54%
	Deposits	293,777	
6/30/2024	Loans	246,771	84.50%
	Deposits	292,046	
9/30/2024	Loans	251,207	84.99%
	Deposits	295,577	
12/31/2024	Loans	254,290	85.76%
	Deposits	296,502	
	<b><i>2024 Average Ratio:</i></b>		<b><i>84.45%</i></b>

		<b><u>2023</u></b>	
<b>Date</b>	<b>Type</b>	<b>Amount</b>	<b>Loan/Deposit Ratio</b>
3/31/2023	Loans	225,096	82.56%
	Deposits	272,673	
6/30/2023	Loans	229,799	83.68%
	Deposit	274,617	
9/30/2023	Loans	243,811	87.74%
	Deposits	277,884	
12/31/2023	Loans	242,332	84.85%
	Deposits	285,591	
	<b><i>2023 Average Ratio:</i></b>		<b><i>84.71%</i></b>