Section 6: Loan to Deposit Ratios

| Ratio  | Deposits          | Loans             |        |
|--------|-------------------|-------------------|--------|
| 82.99% | \$ 160,939,000.00 | \$ 133,570,000.00 | Mar-24 |
| 85.88% | \$ 156,126,000.00 | \$ 134,084,000.00 | Jun-24 |
| 90.35% | \$ 153,655,000.00 | \$ 138,830,000.00 | Sep-24 |
| 83.07% | \$ 160,250,000.00 | \$ 133,123,000.00 | Dec-24 |