

Loan to Deposit Ratios:

| Date: | Loans: (in thousands) | Deposits: (in thousands) | Ratio: |
|----------|--------------------------|-----------------------------|--------|
| 12/31/24 | | | |
| 9/30/24 | | | |
| 6/30/24 | | | |
| 3/31/24 | | | |
| 12/31/23 | 145,208 | 270,865 | 53.61% |
| 9/30/23 | 133,767 | 276,527 | 48.37% |
| 6/30/23 | 128,245 | 269,526 | 47.58% |
| 3/31/23 | 112,549 | 285,583 | 39.41% |
| 12/31/22 | 111,585 | 273,429 | 40.81% |
| 9/30/22 | 99,733 | 296,635 | 33.62% |
| 6/30/22 | 98,319 | 293,193 | 33.53% |
| 3/31/22 | 93,083 | 295,857 | 31.46% |
| 12/31/21 | 97,568 | 267,242 | 36.51% |
| 9/30/21 | 90,505 | 262,832 | 34.43% |
| 6/30/21 | 88,746 | 253,820 | 34.96% |
| 3/31/21 | 97,346 | 260,076 | 37.43% |
| 12/31/20 | 101,812 | 231,884 | 43.91% |
| 9/30/20 | 101,303 | 227,521 | 44.52% |
| 6/30/20 | 104,690 | 216,107 | 48.44% |
| 3/31/20 | 97,411 | 207,462 | 46.95% |
| 12/31/19 | 94,993 | 201,006 | 47.26% |
| 9/30/19 | 92,760 | 196,080 | 47.31% |
| 6/30/19 | 93,460 | 193,853 | 48.21% |
| 3/31/19 | 85,129 | 201,808 | 42.18% |
| 12/31/18 | 61,916 | 160,581 | 38.56% |
| 9/30/18 | 56,456 | 156,344 | 36.11% |
| 6/30/18 | 53,607 | 153,903 | 34.83% |
| 3/31/18 | 50,987 | 165,359 | 30.83% |
| 12/31/17 | 53,295 | 149,769 | 35.58% |
| 9/30/17 | 49,049 | 161,369 | 30.40% |
| 6/30/17 | 46,702 | 162,046 | 28.82% |
| 3/31/17 | 45,476 | 170,437 | 26.68% |
| 12/31/16 | 49,189 | 160,960 | 30.56% |
| 9/30/16 | 46,001 | 164,123 | 28.03% |
| 6/30/16 | 46,964 | 157,045 | 29.90% |
| 3/31/16 | 46,471 | 164,578 | 28.24% |
| 12/31/15 | 51,203 | 156,174 | 32.79% |
| 9/30/15 | 49,548 | 156,520 | 31.66% |
| 6/30/15 | 48,245 | 157,494 | 30.63% |

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| 3/31/15 | 43,592 | 164,123 | 26.56% |
| 12/31/14 | 48,219 | 151,821 | 31.76% |
| 9/30/14 | 48,153 | 155,652 | 30.94% |
| 6/30/14 | 45,220 | 157,158 | 28.77% |
| 3/31/14 | 41,910 | 171,079 | 24.50% |