

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% |
| 3/31/19 | \$59,305 | \$90,599 | 65.46% |
| 6/30/19 | \$57,270 | \$86,603 | 66.13% |
| 9/30/19 | \$54,514 | \$89,252 | 61.08% |
| 12/31/19 | \$57,688 | \$89,360 | 64.56% |
| 3/31/20 | \$54,523 | \$96,309 | 56.61% |
| 6/30/20 | \$60,779 | \$108,017 | 56.27% |
| 9/30/20 | \$60,802 | \$106,784 | 56.94% |
| 12/31/20 | \$56,271 | \$111,361 | 50.53% |
| 3/31/21 | \$59,029 | \$120,110 | 49.15% |
| 6/30/21 | \$59,415 | \$122,563 | 48.48% |
| 9/30/21 | \$60,754 | \$124,489 | 48.80% |
| 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% |