

**LOAN TO DEPOSIT RATIO SPREADSHEET**

DATE	DDA	SAVINGS	INT CKING	MONEY MKT	TIME DEPOSITS	TOT DEP	BORROWED	TOT FUNDS	LOANS	L/D RATIO	L/Tot Funds	ASSETS	L/A RATIO
12/31/2021	50,748,703	34,681,536	87,543,110	26,702,006	56,408,971	256,116,881	11,000,000	308,541,996	277,833,452	108.48%	90.05%	309,954,954	89.64%
1/31/2022	55,909,685	38,944,494	91,916,553	28,460,765	56,900,173	272,174,442	11,000,000	285,449,666	251,223,492	92.30%	88.01%	326,021,987	77.06%
2/28/2022	56,104,339	38,678,460	99,301,532	27,630,185	50,614,711	272,339,362	11,000,000	285,824,602	258,674,551	94.98%	90.50%	326,294,358	79.28%
3/31/2022	53,169,373	38,941,988	102,974,212	29,383,639	50,257,356	274,756,621	11,000,000	288,379,662	259,072,977	94.29%	89.84%	328,635,783	78.83%
4/30/2022	46,736,245	39,354,936	101,274,317	29,441,446	53,149,253	270,002,076	11,000,000	283,275,640	259,842,304	96.24%	91.73%	323,202,461	80.40%
5/31/2022	49,784,082	8,542,672	100,072,282	28,415,689	53,880,086	270,724,213	11,000,000	284,219,021	264,715,382	97.78%	93.14%	324,542,625	81.57%
6/30/2022	49,347,018	37,823,572	95,915,867	27,647,933	54,903,163	270,888,337	17,000,000	290,695,506	275,252,296	101.61%	94.69%	331,838,403	82.95%
7/31/2022	48,758,622	36,973,783	98,208,825	26,769,983	63,895,813	274,638,481	17,000,000	294,866,838	281,758,816	102.59%	95.55%	336,081,163	83.84%
9/30/2022	46,604,024	36,431,940	97,811,835	25,520,392	70,867,168	277,261,235	17,000,000	297,162,023	283,180,918	102.14%	95.30%	338,089,251	83.76%
10/31/2022	56,820,866	31,641,790	107,745,910	25,289,962	75,219,956	296,675,995	11,000,000	310,755,016	277,052,299	93.39%	89.15%	351,211,838	78.88%
11/30/2022	48,056,246	30,817,376	103,803,293	30,010,003	85,222,547	297,948,386	11,000,000	312,058,108	280,476,228	94.14%	89.88%	353,604,369	79.32%
12/31/2022	53,992,718	30,544,982	98,275,165	31,344,840	81,653,003	295,541,996	11,000,000	311,348,487	279,815,971	94.68%	89.87%	351,367,317	79.64%
1/31/2023	54,481,929	31,781,287	95,706,694	31,636,138	87,876,229	301,550,340	11,000,000	315,398,106	270,581,841	89.73%	85.79%	358,922,201	75.39%
2/28/2023	53,666,483	28,448,692	97,156,190	31,494,892	88,137,066	298,936,428	11,000,000	313,015,153	267,607,229	89.52%	85.49%	354,146,272	75.56%
3/31/2023	48,865,148	27,294,611	96,901,363	31,888,715	92,059,213	296,987,080	11,000,000	310,720,341	270,191,861	90.98%	86.96%	352,881,329	76.57%
4/30/2023	47,856,855	25,821,085	100,325,603	31,101,827	86,050,682	291,242,140	11,000,000	305,264,266	273,101,972	93.77%	89.46%	347,417,244	78.61%
5/31/2023	47,195,239	24,460,830	96,294,789	29,994,847	83,029,869	280,978,318	11,000,000	295,276,422	274,796,180	97.80%	93.06%	337,835,257	81.34%
6/30/2023	49,244,379	24,331,048	87,575,795	29,526,150	89,374,809	280,113,455	18,000,000	301,283,774	282,912,241	101.00%	93.90%	344,126,441	82.21%
7/31/2023	47,986,711	23,739,177	88,994,050	29,987,073	90,278,701	281,129,712	18,000,000	302,528,883	285,910,273	101.70%	94.51%	345,763,326	82.69%
8/31/2023	47,919,455	23,418,245	93,769,186	31,749,488	93,634,288	290,530,492	18,000,000	312,296,302	294,107,848	101.23%	94.18%	355,826,227	82.65%
9/30/2023	50,499,351	23,090,864	87,694,404	27,770,898	104,840,058	294,244,927	22,000,000	320,196,161	296,352,472	100.72%	92.55%	363,983,812	81.42%
10/31/2023	50,139,453	22,947,414	87,442,821	27,345,747	111,295,554	299,235,942	18,000,000	321,059,482	298,983,608	99.92%	93.12%	364,301,183	82.07%
11/30/2023	54,934,077	22,082,918	94,526,702	26,192,970	127,800,569	310,686,746	12,000,000	326,216,061	303,286,519	97.62%	92.97%	370,420,198	81.88%
12/31/2023	53,814,077	21,746,127	89,235,903	24,450,310	112,170,429	301,531,122	17,000,000	322,214,524	300,225,836	99.57%	93.18%	367,404,722	81.72%
1/31/2024	50,633,994	20,693,967	84,171,458	25,744,299	119,450,101	300,801,592	10,000,000	314,356,746	295,970,432	98.39%	94.15%	359,694,918	82.28%
2/29/2024	48,816,447	20,252,250	85,995,599	24,265,355	118,252,169	297,644,695	15,000,000	316,499,320	297,525,161	99.96%	94.00%	362,140,554	82.16%
3/31/2024	46,556,583	20,387,658	87,779,746	23,138,862	119,655,277	297,775,756	15,000,000	316,717,065	300,363,991	100.87%	94.84%	362,837,712	82.78%
4/30/2024	44,784,455	20,252,535	89,841,861	23,165,028	126,361,904	304,461,573	15,000,000	323,119,313	301,879,812	99.15%	93.43%	369,374,458	81.73%
5/31/2024	45,268,103	20,618,899	88,925,666	23,258,450	127,289,200	305,424,223	15,000,000	324,542,048	294,933,377	96.57%	90.88%	371,040,410	79.49%
6/1/2024	45,268,103	20,618,899	88,925,666	23,258,450	127,289,200	305,424,223	15,000,000	324,542,048	294,933,377	96.57%	90.88%	371,040,410	79.49%
6/2/2024	45,268,103	20,618,899	88,925,666	23,258,450	127,289,200	305,424,223	15,000,000	324,542,048	294,933,377	96.57%	90.88%	371,040,410	79.49%
6/3/2024	45,303,636	20,599,163	88,998,415	23,212,105	127,099,102	305,275,408	15,000,000	324,177,972	298,709,143	97.85%	92.14%	370,726,503	80.57%
6/4/2024	43,622,926	20,539,640	89,026,803	23,048,613	127,317,387	303,579,565	15,000,000	322,462,950	298,983,345	98.49%	92.72%	369,041,998	81.02%
6/5/2024	44,027,929	20,493,251	88,776,640	23,030,120	127,390,618	303,772,594	15,000,000	322,662,743	302,997,048	99.74%	93.91%	369,264,011	82.05%
6/6/2024	43,631,775	20,485,220	88,658,554	23,042,046	127,406,412	303,354,953	15,000,000	322,251,915	302,119,258	99.59%	93.75%	368,905,446	81.90%
6/7/2024	45,171,200	20,459,210	89,283,994	23,086,035	127,478,863	305,534,742	15,000,000	324,856,134	302,718,701	99.08%	93.19%	371,449,571	81.50%
6/8/2024	45,171,200	20,459,210	89,283,994	23,086,035	127,478,863	305,534,742	15,000,000	324,856,134	302,718,701	99.08%	93.19%	371,449,571	81.50%
6/9/2024	45,171,200	20,459,210	89,283,994	23,086,035	127,478,863	305,534,742	15,000,000	324,856,134	302,718,701	99.08%	93.19%	371,449,571	81.50%
6/10/2024	46,272,354	20,382,599	88,330,097	22,982,637	127,651,571	305,676,608	15,000,000	324,721,614	302,248,471	98.88%	93.08%	371,135,740	81.44%
6/11/2024	45,779,348	20,375,281	87,892,355	23,015,957	127,661,174	304,804,650	15,000,000	323,852,227	303,604,437	99.61%	93.75%	370,282,420	81.99%
6/12/2024	45,364,892	20,357,522	89,218,750	22,972,996	128,163,750	306,136,189	15,000,000	325,135,773	300,658,386	98.21%	92.47%	371,600,983	80.91%
6/13/2024	46,134,884	20,285,749	89,432,220	22,861,217	128,380,987	307,248,258	15,000,000	326,252,773	300,825,338	97.91%	92.21%	372,724,411	80.71%
6/14/2024	45,460,271	20,258,070	90,818,671	22,860,278	128,431,792	307,897,527	15,000,000	326,908,092	299,170,628	97.17%	91.52%	373,566,427	80.08%
6/15/2024	45,460,271	20,258,070	90,818,671	22,860,278	128,431,792	307,897,527	15,000,000	326,908,092	299,170,628	97.17%	91.52%	373,566,427	80.08%
6/16/2024	45,460,271	20,258,070	90,818,671	22,860,278	128,431,792	307,897,527	15,000,000	326,908,092	299,170,628	97.17%	91.52%	373,566,427	80.08%
6/17/2024	44,249,627	20,304,068	90,948,689	22,863,347	128,620,172	307,071,380	15,000,000	326,108,621	299,312,364	97.47%	91.78%	372,660,045	80.32%
6/18/2024	45,409,238	20,345,275	87,978,412	23,052,009	128,700,675	305,413,483	15,000,000	324,464,220	301,125,884	98.60%	92.81%	371,093,004	81.15%
6/19/2024	45,409,238	20,345,275	87,978,412	23,052,009	128,700,675	305,413,483	15,000,000	324,464,220	301,125,884	98.60%	92.81%	371,093,004	81.15%
6/20/2024	44,116,539	20,323,670	87,288,882	23,014,089	128,723,133	303,443,329	15,000,000	322,498,012	301,324,054	99.30%	93.43%	369,124,187	81.63%
6/21/2024	43,820,619	20,452,993	87,019,476	23,263,609	128,773,107	303,405,310	10,000,000	317,388,828	301,111,562	99.24%	94.87%	364,079,626	82.70%
6/22/2024	43,820,619	20,452,993	87,019,476	23,263,609	128,773,107	303,405,310	10,000,000	317,388,828	301,111,562	99.24%	94.87%	364,079,626	82.70%
6/23/2024	43,820,619	20,452,993	87,019,476	23,263,609	128,773,107	303,405,310	10,000,000	317,388,828	301,111,562	99.24%	94.87%	364,079,626	82.70%
6/24/2024	44,151,473	20,406,812	86,487,404	23,342,166	128,559,344	302,995,085	10,000,000	316,987,991	301,112,639	99.38%	94.99%	363,607,746	82.81%
6/25/2024	45,130,775	20,399,716	84,392,864	23,323,471	128,604,367	301,622,104	10,000,000	315,634,838	302,093,317	100.16%	95.71%	362,382,606	83.36%
6/26/2024	45,842,963	20,397,344	84,840,573	23,148,030	128,790,413	303,065,344	10,000,000	317,089,255	302,310,016	99.75%	95.34%	363,764,558	83.11%
6/27/2024	45,792,240	20,291,488	85,582,683	23,155,747	128,868,913	303,790,658	10,000,000	317,773,704	302,525,646	99.58%	95.20%	364,784,117	82.93%
6/28/2024	44,997,242	20,339,677	87,137,310	23,115,610	128,928,165	304,564,186	10,000,000	318,302,767	300,943,441	98.81%	94.55%	365,493,524	82.34%
6/29/2024	44,997,242	20,339,677	87,137,310	23,115,610	128,928,165	304,564,186	10,000,000	318,302,767	300,943,441	98.81%	94.55%	365,493,524	82.34%
6/30/2024	44,997,242	20,339,677	87,137,310	23,115,610	128,928,165	304,564,186	10,000,000	318,302,767	300,943,441	98.81%	94.55%	365,493,524	82.34%