

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 |
|------------|------------|------------|------------|------------|---------------|-------------|------------|-------------|-------------|-----------|-------------|-------------|-----------|
| 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 | 112,800,569 | 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% |
| 6/30/2024 | 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% |
| 7/31/2024 | 43,133,689 | 19,556,241 | 88,622,205 | 24,013,790 | 132,702,943 | 308,028,867 | 10,000,000 | 321,931,853 | 300,807,612 | 97.66% | 93.44% | 369,683,465 | 81.37% |
| 8/31/2024 | 42,828,571 | 20,540,979 | 85,799,461 | 22,841,148 | 138,046,587 | 309,154,857 | 10,000,000 | 323,380,049 | 302,157,410 | 97.74% | 93.44% | 370,947,087 | 81.46% |
| 9/30/2024 | 44,341,066 | 19,335,875 | 82,676,129 | 23,936,299 | 143,767,351 | 314,123,452 | 10,000,000 | 327,985,097 | 301,704,100 | 96.05% | 91.99% | 376,182,883 | 80.20% |
| 10/31/2024 | 44,919,832 | 19,229,415 | 81,074,311 | 25,102,425 | 143,206,576 | 313,650,857 | 10,000,000 | 327,661,672 | 302,438,296 | 96.43% | 92.30% | 375,789,623 | 80.48% |
| 11/30/2024 | 44,694,001 | 19,059,734 | 84,418,902 | 24,131,660 | 141,812,110 | 314,187,503 | 10,000,000 | 327,853,427 | 301,165,732 | 95.86% | 91.86% | 376,448,354 | 80.00% |
| 12/31/2024 | 45,444,082 | 18,986,629 | 87,165,880 | 23,511,325 | 138,978,752 | 314,175,033 | 10,000,000 | 328,077,922 | 303,810,240 | 96.70% | 92.60% | 376,902,340 | 80.61% |
| 1/31/2025 | 42,751,096 | 19,335,524 | 83,048,846 | 23,336,464 | 137,357,187 | 305,896,117 | 10,000,000 | 319,383,532 | 294,156,247 | 96.16% | 92.10% | 368,574,812 | 79.81% |
| 2/28/2025 | 39,625,420 | 19,603,522 | 84,777,547 | 23,465,538 | 139,707,386 | 307,235,837 | 10,000,000 | 315,903,006 | 294,900,304 | 95.98% | 93.35% | 365,653,043 | 80.65% |
| 3/31/2025 | 41,273,419 | 20,215,661 | 86,973,677 | 23,352,596 | 140,616,633 | 312,566,365 | 10,000,000 | 321,421,506 | 296,399,743 | 94.83% | 92.22% | 371,930,677 | 79.69% |
| 4/30/2025 | 43,791,580 | 20,345,682 | 86,603,860 | 23,208,945 | 134,370,275 | 308,437,581 | 10,000,000 | 322,065,597 | 290,549,744 | 94.20% | 90.21% | 372,823,654 | 77.93% |
| 5/31/2025 | 42,626,339 | 20,196,300 | 87,342,857 | 23,705,924 | 135,188,210 | 309,094,364 | 10,000,000 | 323,151,028 | 294,179,993 | 95.17% | 91.03% | 374,406,745 | 78.57% |
| 6/30/2025 | 43,928,324 | 20,438,383 | 90,760,778 | 23,081,762 | 134,462,857 | 312,762,386 | 10,000,000 | 326,665,100 | 301,155,204 | 96.29% | 92.19% | 378,582,353 | 79.55% |
| 7/31/2025 | 42,027,418 | 21,895,876 | 90,484,249 | 23,600,351 | 136,208,143 | 314,341,077 | 10,000,000 | 328,552,502 | 302,329,020 | 96.18% | 92.02% | 380,990,539 | 79.35% |
| 8/31/2025 | 43,751,485 | 22,988,325 | 90,230,715 | 22,855,215 | 136,629,937 | 317,575,107 | 10,000,000 | 332,117,205 | 304,267,974 | 95.81% | 91.61% | 384,875,859 | 79.06% |
| 9/30/2025 | 43,021,370 | 26,479,913 | 87,299,856 | 23,043,558 | 140,799,646 | 320,712,845 | 10,000,000 | 334,683,255 | 308,834,662 | 96.30% | 92.28% | 388,140,870 | 79.57% |
| 10/31/2025 | 45,986,482 | 25,939,189 | 91,385,452 | 23,146,297 | 140,965,181 | 327,482,810 | 10,000,000 | 341,704,397 | 303,427,138 | 92.65% | 88.80% | 395,792,447 | 76.66% |
| 11/30/2025 | 44,548,302 | 27,400,371 | 96,725,717 | 21,916,000 | 141,115,973 | 331,805,348 | 10,000,000 | 346,793,402 | 300,048,484 | 90.43% | 86.52% | 401,539,722 | 74.72% |
| 12/1/2025 | 46,943,785 | 27,369,766 | 96,550,745 | 21,937,587 | 140,648,170 | 333,595,920 | 10,000,000 | 348,832,908 | 301,317,910 | 90.32% | 86.38% | 403,300,203 | 74.71% |
| 12/2/2025 | 45,908,873 | 27,341,698 | 96,311,536 | 21,878,990 | 140,168,175 | 332,479,909 | 10,000,000 | 347,241,908 | 301,385,201 | 90.65% | 86.79% | 401,897,790 | 74.99% |
| 12/3/2025 | 45,720,049 | 27,337,678 | 98,306,455 | 21,879,836 | 140,193,171 | 333,602,759 | 10,000,000 | 348,498,900 | 300,799,903 | 90.17% | 86.31% | 403,010,075 | 74.64% |
| 12/4/2025 | 47,493,366 | 27,343,574 | 99,078,514 | 21,799,558 | 140,198,327 | 336,062,670 | 10,000,000 | 350,928,384 | 300,273,078 | 89.35% | 85.57% | 405,256,993 | 74.09% |
| 12/5/2025 | 48,537,376 | 27,249,745 | 98,959,119 | 22,157,425 | 141,058,818 | 338,078,353 | 10,000,000 | 352,941,396 | 300,739,830 | 88.96% | 85.21% | 407,412,526 | 73.82% |
| 12/6/2025 | 48,537,376 | 27,249,745 | 98,959,119 | 22,157,425 | 141,058,818 | 338,078,353 | 10,000,000 | 352,941,396 | 300,739,830 | 88.96% | 85.21% | 407,412,526 | 73.82% |
| 12/7/2025 | 48,537,376 | 27,249,745 | 98,959,119 | 22,157,425 | 141,058,818 | 338,078,353 | 10,000,000 | 352,941,396 | 300,739,830 | 88.96% | 85.21% | 407,412,526 | 73.82% |
| 12/8/2025 | 47,543,937 | 27,469,849 | 98,518,846 | 22,828,746 | 141,021,616 | 337,490,872 | 10,000,000 | 352,357,305 | 299,565,126 | 88.76% | 85.02% | 406,815,103 | 73.64% |
| 12/9/2025 | 46,409,856 | 27,442,979 | 98,362,561 | 22,843,465 | 141,056,881 | 336,216,785 | 10,000,000 | 351,082,762 | 299,612,942 | 89.11% | 85.34% | 405,595,248 | 73.87% |
| 12/10/2025 | 46,708,719 | 27,415,882 | 98,643,180 | 22,878,860 | 141,074,454 | 336,800,655 | 10,000,000 | 351,627,152 | 298,908,451 | 88.75% | 85.01% | 406,164,864 | 73.59% |
| 12/11/2025 | 47,495,825 | 26,554,363 | 98,118,775 | 22,729,981 | 141,089,175 | 336,190,129 | 10,000,000 | 351,009,287 | 299,300,629 | 89.03% | 85.27% | 406,130,976 | 73.70% |
| 12/12/2025 | 46,625,646 | 26,058,659 | 99,174,123 | 22,309,674 | 141,318,374 | 336,636,677 | 10,000,000 | 351,435,869 | 298,804,311 | 88.76% | 85.02% | 406,051,273 | 73.59% |
| 12/13/2025 | 46,625,646 | 26,058,659 | 99,174,123 | 22,309,674 | 141,318,374 | 336,636,677 | 10,000,000 | 351,435,869 | 298,804,311 | 88.76% | 85.02% | 406,051,273 | 73.59% |
| 12/14/2025 | 46,625,646 | 26,058,659 | 99,174,123 | 22,309,674 | 141,318,374 | 336,636,677 | 10,000,000 | 351,435,869 | 298,804,311 | 88.76% | 85.02% | 406,051,273 | 73.59% |
| 12/15/2025 | 47,464,937 | 26,023,118 | 99,345,443 | 22,629,591 | 141,173,540 | 336,810,672 | 10,000,000 | 351,618,659 | 299,532,167 | 88.93% | 85.19% | 406,442,888 | 73.70% |
| 12/16/2025 | 46,220,714 | 26,066,046 | 96,376,857 | 22,417,082 | 141,269,843 | 332,467,572 | 10,000,000 | 347,140,666 | 299,506,718 | 90.09% | 86.28% | 401,921,172 | 74.52% |
| 12/17/2025 | 45,401,541 | 26,130,658 | 97,202,206 | 22,243,341 | 141,427,936 | 332,534,336 | 10,000,000 | 347,196,502 | 300,394,953 | 90.34% | 86.52% | 401,711,876 | 74.78% |
| 12/18/2025 | 45,786,096 | 26,236,059 | 96,548,099 | 22,510,296 | 141,457,057 | 332,717,276 | 5,000,000 | 342,339,867 | 299,962,545 | 90.16% | 87.62% | 397,101,063 | 75.54% |
| 12/19/2025 | 44,693,002 | 26,285,138 | 97,833,493 | 22,606,751 | 141,441,038 | 332,970,140 | 5,000,000 | 342,631,587 | 299,856,045 | 90.05% | 87.52% | 397,406,641 | 75.45% |
| 12/20/2025 | 44,693,002 | 26,285,138 | 97,833,493 | 22,606,751 | 141,441,038 | 332,970,140 | 5,000,000 | 342,631,587 | 299,856,045 | 90.05% | 87.52% | 397,406,641 | 75.45% |
| 12/21/2025 | 44,693,002 | 26,285,138 | 97,833,493 | 22,606,751 | 141,441,038 | 332,970,140 | 5,000,000 | 342,631,587 | 299,856,045 | 90.05% | 87.52% | 397,406,641 | 75.45% |
| 12/22/2025 | 43,404,711 | 26,347,049 | 96,496,119 | 22,765,277 | 141,648,150 | 330,736,572 | 5,000,000 | 340,398,440 | 299,761,439 | 90.63% | 88.06% | 395,209,524 | 75.85% |
| 12/23/2025 | 48,931,081 | 26,304,511 | 97,880,614 | 22,696,685 | 141,810,582 | 337,683,925 | 5,000,000 | 347,350,110 | 299,288,582 | 88.63% | 86.16% | 397,208,821 | 75.35% |
| 12/24/2025 | 48,667,461 | 26,548,865 | 97,836,927 | 22,215,061 | 141,827,944 | 337,203,971 | 5,000,000 | 346,888,156 | 299,748,634 | 88.89% | 86.41% | 396,828,776 | 75.54% |
| 12/25/2025 | 48,667,461 | 26,548,865 | 97,836,927 | 22,215,061 | 141,827,944 | 337,203,971 | 5,000,000 | 346,888,156 | 299,748,634 | 88.89% | 86.41% | 396,828,776 | 75.54% |
| 12/26/2025 | 50,010,270 | 26,683,700 | 97,709,652 | 22,378,369 | 142,030,895 | 338,876,211 | 5,000,000 | 348,571,321 | 299,742,839 | 88.45% | 85.99% | 398,627,444 | 75.19% |
| 12/27/2025 | 50,010,270 | 26,683,700 | 97,709,652 | 22,378,369 | 142,030,895 | 338,876,211 | 5,000,000 | 348,571,321 | 299,742,839 | 88.45% | 85.99% | 398,627,444 | 75.19% |
| 12/28/2025 | 50,010,270 | 26,683,700 | 97,709,652 | 22,378,369 | 142,030,895 | 338,876,211 | 5,000,000 | 348,571,321 | 299,742,839 | 88.45% | 85.99% | 398,627,444 | 75.19% |
| 12/29/2025 | 51,564,170 | 26,493,453 | 97,492,098 | 22,196,576 | 141,981,872 | 339,666,575 | 5,000,000 | 349,358,183 | 301,287,544 | 88.70% | 86.24% | 399,464,090 | 75.42% |
| 12/30/2025 | 51,042,630 | 26,294,133 | 96,154,926 | 22,146,401 | 142,273,983 | 337,977,600 | 5,000,000 | 347,670,170 | 300,951,553 | 89.04% | 86.56% | 397,922,983 | 75.63% |
| 12/31/2025 | 51,189,843 | 26,334,741 | 96,455,899 | 22,299,194 | 142,445,415 | 338,799,153 | 5,000,000 | 348,417,666 | 301,844,191 | 89.09% | 86.63% | 398,533,807 | 75.74% |