

Loan to Deposit Ratio

| | 12/31/2022 | 3/31/2023 | 6/30/2023 | 9/30/2023 | 12/31/2023 |
|---------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Loans: | | | | | |
| Total per G/L | 461,191,402 | 472,882,718 | 489,315,951 | 485,687,744 | 489,760,717 |
| Loans held for sale | - | (930,830) | (585,000) | (172,000) | - |
| Total | 461,191,402 | 471,951,888 | 488,730,951 | 485,515,744 | 489,760,717 |
| Deposits: | | | | | |
| Total per G/L | 707,471,626 | 695,899,671 | 683,529,567 | 695,654,369 | 701,685,001 |
| Holding Co. Cash | (110,435) | (393,862) | (457,299) | (357,702) | (291,860) |
| Total | 707,361,191 | 695,505,809 | 683,072,269 | 695,296,667 | 701,393,141 |
| Ratio | 65.20% | 67.86% | 71.55% | 69.83% | 69.83% |

APR 12 2024
 [Handwritten signatures]