

LOANS TO DEPOSITS REPORT

| Report Date | Loans to Deposit Ratio | Total Deposits | Total Loans | Total Assets |
|-------------|------------------------|------------------|------------------|------------------|
| 12/31/2025 | 84.57 | \$607,553,580.76 | \$518,499,704.43 | \$715,953,095.60 |
| 9/30/2025 | 81.27 | \$625,197,426.63 | \$512,517,652.53 | \$718,719,926.49 |
| 6/30/2025 | 84.31 | \$590,778,444.30 | \$502,387,881.23 | \$698,166,780.55 |
| 3/31/2025 | 85.61 | \$592,208,260.90 | \$506,985,921.35 | \$695,231,592.28 |
| 12/31/2024 | 86.10 | \$581,127,491.22 | \$500,338,286.68 | \$708,657,932.75 |
| 9/30/2024 | 82.84 | \$596,564,248.64 | \$498,529,996.22 | \$708,819,942.68 |
| 6/30/2024 | 84.01 | \$584,991,672.16 | \$495,774,153.10 | \$696,057,759.49 |
| 3/31/2024 | 83.46 | \$588,866,266.26 | \$495,781,510.78 | \$700,558,696.07 |
| 12/29/2023 | 82.33 | \$573,966,562.41 | \$476,411,046.17 | \$687,642,684.94 |
| 9/29/2023 | 85.59 | \$526,528,407.60 | \$454,491,515.03 | \$650,573,395.52 |
| 6/30/2023 | 82.55 | \$518,292,246.79 | \$431,449,222.99 | \$624,073,502.51 |
| 3/31/2023 | 77.55 | \$539,026,091.36 | \$421,808,339.63 | \$643,787,014.96 |
| 12/30/2022 | 77.62 | \$541,561,543.74 | \$424,187,392.54 | \$637,500,423.05 |
| 9/30/2022 | 73.75 | \$563,673,184.67 | \$419,588,334.08 | \$659,354,569.33 |
| 6/30/2022 | 73.36 | \$567,759,062.54 | \$416,552,359.68 | \$660,894,952.48 |
| 3/31/2022 | 72.81 | \$574,758,233.26 | \$418,474,471.09 | \$666,769,933.55 |
| 12/31/2021 | 73.67 | \$578,508,700.05 | \$426,189,591.18 | \$669,657,622.35 |
| 9/30/2021 | 70.86 | \$586,291,478.67 | \$415,482,802.95 | \$677,755,006.09 |
| 6/30/2021 | 68.18 | \$616,401,520.44 | \$420,236,171.12 | \$710,300,127.89 |
| 3/31/2021 | 79.15 | \$542,764,825.00 | \$429,593,534.35 | \$637,705,202.68 |
| 12/31/2020 | 87.39 | \$497,514,180.37 | \$434,766,968.37 | \$592,741,791.65 |
| 9/30/2020 | 86.46 | \$509,206,593.03 | \$440,244,332.43 | \$603,588,852.74 |
| 6/30/2020 | 83.12 | \$497,089,417.04 | \$413,183,133.83 | \$584,957,487.50 |
| 3/31/2020 | 93.78 | \$396,363,597.83 | \$371,729,166.28 | \$480,226,830.25 |
| 12/31/2019 | 96.28 | \$380,041,359.38 | \$365,886,588.35 | \$455,575,044.67 |
| 9/30/2019 | 94.48 | \$374,800,738.59 | \$354,105,737.76 | \$450,110,433.15 |
| 6/28/2019 | 93.13 | \$372,189,353.27 | \$346,613,964.77 | \$446,417,925.45 |
| 3/29/2019 | 92.06 | \$373,403,582.79 | \$343,753,151.15 | \$446,843,523.83 |
| 12/31/2018 | 96.38 | \$355,630,244.02 | \$342,739,434.12 | \$426,436,020.30 |
| 9/28/2018 | 90.85 | \$360,164,947.87 | \$327,201,903.30 | \$430,430,761.36 |
| 6/30/2018 | 93.39 | \$330,681,340.00 | \$308,681,340.00 | \$398,698,343.00 |
| 3/31/2018 | 89.82 | \$331,836,342.00 | \$298,032,041.00 | \$394,442,670.00 |
| 12/31/2017 | 91.38 | \$318,652,044.00 | \$294,199,884.00 | \$370,170,198.00 |
| 9/30/2017 | 88.33 | \$324,267,320.00 | \$289,302,517.00 | \$375,623,065.00 |
| 6/30/2017 | 87.90 | \$308,677,528.00 | \$274,230,584.00 | \$361,335,982.00 |
| 3/31/2017 | 87.64 | \$302,375,776.00 | \$267,868,992.00 | \$340,226,647.00 |
| 12/31/2016 | 81.04 | \$311,749,383.00 | \$255,432,698.00 | \$349,141,486.00 |
| 9/30/2016 | 80.31 | \$317,135,055.00 | \$257,740,807.00 | \$355,013,114.00 |
| 6/30/2016 | 84.00 | \$305,421,853.00 | \$259,804,994.00 | \$345,422,247.00 |
| 3/31/2016 | 84.39 | \$281,468,089.00 | \$240,103,139.00 | \$319,381,607.00 |
| 12/30/2015 | 88.51 | \$269,049,657.00 | \$240,053,047.00 | \$303,467,576.00 |
| 9/30/2015 | 86.72 | \$273,321,696.00 | \$239,346,426.00 | \$307,523,583.00 |
| 6/30/2015 | 82.33 | \$262,687,264.00 | \$218,459,183.00 | \$299,105,905.00 |
| 3/31/2015 | 77.02 | \$276,921,078.00 | \$215,512,919.00 | \$313,146,794.00 |
| 12/31/2014 | 83.21 | \$261,761,650.00 | \$219,999,902.00 | \$297,503,955.00 |
| 9/30/2014 | 80.32 | \$265,654,932.00 | \$215,450,282.00 | \$301,237,652.00 |
| 6/30/2014 | 88.40 | \$237,946,324.00 | \$212,615,137.00 | \$265,506,711.00 |
| 3/31/2014 | 85.37 | \$242,860,165.00 | \$209,535,324.00 | \$270,109,648.00 |
| 12/31/2013 | 86.26 | \$242,360,785.00 | \$211,514,083.00 | \$269,561,327.00 |
| 9/30/2013 | 80.48 | \$248,890,667.00 | \$202,496,453.00 | \$274,101,529.00 |
| 6/30/2013 | 79.85 | \$237,077,854.00 | \$191,839,872.00 | \$263,690,713.00 |
| 3/31/2013 | 78.39 | \$240,546,974.00 | \$190,880,252.00 | \$265,554,423.00 |
| 12/31/2012 | 73.72 | \$262,405,000.00 | \$193,453,000.00 | \$286,146,000.00 |
| 9/30/2012 | 75.03 | \$260,230,000.00 | \$195,258,000.00 | \$283,814,000.00 |
| 6/30/2012 | 82.84 | \$221,500,000.00 | \$183,490,000.00 | \$253,951,000.00 |
| 3/31/2012 | 81.30 | \$219,448,000.00 | \$178,415,000.00 | \$254,811,000.00 |
| 12/31/2011 | 84.49 | \$212,254,000.00 | \$179,323,000.00 | \$248,087,000.00 |
| 9/30/2011 | 80.99 | \$221,641,000.00 | \$179,501,000.00 | \$257,066,000.00 |
| 6/30/2011 | 84.97 | \$206,341,000.00 | \$175,324,000.00 | \$240,827,000.00 |
| 3/31/2011 | 83.95 | \$207,073,000.00 | \$173,832,000.00 | \$241,089,000.00 |
| 12/31/2010 | 86.70 | \$200,459,000.00 | \$173,807,000.00 | \$234,932,000.00 |
| 9/30/2010 | 90.87 | \$191,437,000.00 | \$173,973,000.00 | \$225,485,000.00 |
| 6/30/2010 | 88.81 | \$192,402,000.00 | \$170,878,000.00 | \$225,699,000.00 |
| 3/31/2010 | 90.23 | \$191,240,000.00 | \$172,556,000.00 | \$224,938,000.00 |
| 12/31/2009 | 90.32 | \$186,002,000.00 | \$168,002,000.00 | \$219,921,000.00 |
| 9/30/2009 | 95.06 | \$179,477,000.00 | \$170,606,000.00 | \$212,719,000.00 |
| 6/30/2009 | 96.24 | \$175,467,000.00 | \$168,871,000.00 | \$218,930,000.00 |
| 3/31/2009 | 100.12 | \$164,244,000.00 | \$164,444,000.00 | \$199,855,000.00 |
| 12/31/2008 | 95.01 | \$168,866,000.00 | \$160,437,000.00 | \$201,171,000.00 |
| 9/30/2008 | 97.38 | \$161,407,000.00 | \$157,179,000.00 | \$193,815,000.00 |
| 6/30/2008 | 101.08 | \$149,177,000.00 | \$150,781,000.00 | \$180,734,000.00 |
| 3/31/2008 | 98.65 | \$148,841,000.00 | \$146,825,000.00 | \$179,889,000.00 |

*For CRA purposes the calculation used in determining the loan to deposit ratio is as follows:
Total Loans minus Loan Loss Reserve divided by Total Deposits.