

# LOAN TO DEPOSIT

## Ratios

Date	Loans to Deposits	Net Loans	Total Deposits	Date	Loans to Deposits	Net Loans	Total Deposits
3/31/1997	84.83%	\$6,148,254	\$7,247,737	6/30/2011	107.26%	\$189,469,694	\$176,644,207
6/30/1997	84.11%	\$15,654,849	\$18,613,159	9/30/2011	99.38%	\$187,217,025	\$188,388,204
9/30/1997	82.65%	\$20,843,782	\$25,219,249	12/31/2011	107.23%	\$201,677,079	\$188,079,526
12/31/1997	96.13%	\$27,184,072	\$28,277,880	3/31/2012	110.84%	\$212,044,218	\$191,305,013
3/31/1998	103.00%	\$31,568,802	\$30,649,319	6/30/2012	110.26%	\$219,660,013	\$199,214,172
6/30/1998	102.13%	\$34,667,171	\$33,943,326	9/30/2012	103.30%	\$217,289,537	\$210,357,899
9/30/1998	99.31%	\$36,251,919	\$36,502,665	12/31/2012	106.28%	\$233,866,922	\$220,937,642
12/31/1998	98.25%	\$38,290,993	\$38,974,209	3/31/2013	105.68%	\$235,914,723	\$223,244,372
3/31/1999	91.32%	\$39,679,267	\$43,450,791	6/30/2013	110.62%	\$243,837,276	\$220,419,483
6/30/1999	93.02%	\$41,896,864	\$45,041,660	9/30/2013	105.64%	\$242,027,583	\$229,106,614
9/30/1999	95.75%	\$45,353,656	\$47,364,361	12/31/2013	108.39%	\$250,896,040	\$231,473,783
12/31/1999	93.33%	\$45,718,503	\$48,983,631	3/31/2014	106.83%	\$255,069,319	\$238,767,925
3/31/2000	96.10%	\$46,353,038	\$48,231,747	6/30/2014	111.33%	\$257,405,331	\$231,219,649
6/30/2000	99.00%	\$48,212,037	\$48,699,692	9/30/2014	106.63%	\$254,815,991	\$236,967,968
9/30/2000	97.33%	\$48,643,386	\$49,978,649	12/31/2014	114.45%	\$273,827,496	\$239,255,052
12/31/2000	96.08%	\$50,675,122	\$52,741,473	3/31/2015	112.88%	\$271,428,615	\$240,457,110
3/31/2001	95.12%	\$53,284,412	\$56,016,900	6/30/2015	117.68%	\$290,494,777	\$246,852,694
6/30/2001	95.58%	\$56,728,941	\$59,352,308	9/30/2015	110.25%	\$289,267,769	\$262,364,029
9/30/2001	95.97%	\$57,683,320	\$60,106,580	12/31/2015	111.60%	\$301,641,098	\$270,296,368
12/31/2001	95.13%	\$59,350,576	\$62,388,652	3/31/2016	110.75%	\$308,727,003	\$278,754,403
3/30/2002	99.35%	\$61,451,034	\$61,855,291	6/30/2016	114.07%	\$313,553,984	\$274,877,851
6/30/2002	106.77%	\$65,359,451	\$61,213,990	9/30/2016	104.43%	\$308,728,174	\$295,627,478
9/30/2002	107.27%	\$69,464,957	\$64,759,633	12/31/2016	109.13%	\$318,660,560	\$292,011,753
12/31/2002	99.98%	\$69,604,253	\$69,618,707	3/31/2017	111.98%	\$331,396,859	\$295,942,641
3/31/2003	101.93%	\$68,624,855	\$67,326,376	6/30/2017	117.58%	\$351,938,922	\$299,308,472
6/30/2003	107.12%	\$69,581,022	\$64,955,829	9/30/2017	110.61%	\$339,324,039	\$306,779,776
9/30/2003	106.33%	\$67,932,561	\$63,887,313	12/31/2017	109.47%	\$455,371,752	\$415,983,379
12/31/2003	107.85%	\$71,378,969	\$66,184,039	3/31/2018	110.90%	\$458,047,307	\$413,041,324
3/31/2004	101.29%	\$73,314,909	\$72,384,444	6/30/2018	113.02%	\$461,389,622	\$408,238,679
6/30/2004	112.33%	\$81,628,177	\$72,670,237	9/30/2018	107.63%	\$463,893,991	\$430,997,291
9/30/2004	102.50%	\$81,134,887	\$79,157,753	12/31/2018	103.59%	\$463,986,526	\$447,894,025
12/31/2004	107.73%	\$100,864,255	\$93,629,885	3/31/2019	103.03%	\$467,034,029	\$453,291,497
3/31/2005	112.11%	\$104,733,725	\$93,417,805	6/30/2019	103.93%	\$477,138,896	\$459,115,782
6/30/2005	106.63%	\$105,989,586	\$99,398,162	9/30/2019	99.65%	\$469,614,732	\$471,251,098
9/30/2005	105.54%	\$109,527,195	\$103,780,433	12/31/2019	103.29%	\$472,560,016	\$457,494,445
12/31/2005	111.85%	\$119,497,326	\$106,837,002	3/31/2020	99.23%	\$465,943,924	\$469,543,016
3/31/2006	103.40%	\$116,366,208	\$112,544,170	6/30/2020	99.66%	\$478,140,021	\$479,790,592
6/30/2006	114.58%	\$122,357,375	\$106,785,463	9/30/2020	100.51%	\$470,498,133	\$468,125,077
9/30/2006	109.25%	\$125,512,604	\$114,887,819	12/31/2020	99.01%	\$458,058,325	\$462,654,466
12/31/2006	107.10%	\$129,830,429	\$121,221,341	3/31/2021	96.83%	\$455,128,071	\$470,023,637
3/31/2007	99.52%	\$129,556,657	\$130,186,039	6/30/2021	97.51%	\$445,159,043	\$456,509,122
6/30/2007	106.09%	\$132,058,046	\$124,476,659	9/30/2021	95.46%	\$431,899,956	\$452,448,769
9/30/2007	104.00%	\$132,706,145	\$127,604,201	12/31/2021	98.37%	\$450,319,459	\$457,762,949
12/31/2007	101.20%	\$135,409,985	\$133,805,648	3/31/2022	97.81%	\$452,308,402	\$462,427,654
3/31/2008	96.90%	\$135,846,980	\$140,188,301	6/30/2022	100.71%	\$449,235,676	\$446,067,731
6/30/2008	104.46%	\$144,960,737	\$138,772,919	9/30/2022	96.72%	\$455,037,609	\$470,492,175
9/30/2008	106.57%	\$145,259,335	\$136,299,561	12/31/2022	97.65%	\$461,470,185	\$472,578,228
12/31/2008	103.49%	\$149,933,879	\$144,873,155	3/31/2023	96.21%	\$460,418,699	\$478,535,015
3/31/2009	103.33%	\$149,023,311	\$144,223,375	6/30/2023	99.58%	\$481,354,055	\$483,390,873
6/30/2009	111.21%	\$157,823,860	\$141,911,387	9/30/2023	100.78%	\$494,383,175	\$490,550,035
9/30/2009	107.97%	\$158,052,553	\$146,385,636	12/31/2023	103.90%	\$523,579,167	\$503,912,961
12/31/2009	109.71%	\$165,324,425	\$150,691,421	3/31/2024	104.43%	\$535,434,510	\$512,732,530
3/31/2010	105.07%	\$169,631,169	\$161,446,388	6/30/2024	106.93%	\$554,668,778	\$518,701,959
6/30/2010	113.18%	\$178,604,446	\$157,802,937	9/30/2024	100.24%	\$556,940,364	\$555,579,911
9/30/2010	103.90%	\$177,103,034	\$170,462,548	12/31/2024	104.62%	\$587,837,102	\$561,864,897
12/31/2010	104.77%	\$184,117,877	\$175,731,379	3/31/2025	103.24%	\$606,943,442	\$587,905,280
3/31/2011	102.68%	\$183,009,916	\$178,225,338	6/30/2025	105.86%	\$623,865,922	\$589,346,203