

LOAN TO DEPOSIT RATIOS							
	"A"			"B"		"A"	"B"
Date	Total Loans (GL)	sold loans (FHLB & FNMA)	Number of Sold Loans	Total Loans (including sold)	Total Deposits	Loans/Deposits (GL)	Loans/Deposits (including sold)
12/31/23	210,042,493	70,496,390	576	280,538,883	297,176,296	70.68%	94.40%
9/30/23	204,997,337	71,491,482	544	276,488,819	299,008,990	68.56%	92.47%
6/30/23	208,184,964	71,640,973	545	279,825,938	292,413,007	71.20%	95.70%
3/31/23	197,675,840	72,116,504	549	269,792,345	301,970,545	65.46%	89.34%
12/31/22	202,494,419	72,066,962	598	274,561,381	311,539,046	65.00%	88.13%
9/30/22	193,445,067	73,401,665	594	266,846,732	325,587,772	59.41%	81.96%
6/30/22	197,674,231	73,590,491	585	271,264,722	326,923,277	60.47%	82.98%
3/31/22	187,394,683	72,891,536	572	260,286,219	327,186,171	57.27%	79.55%
12/31/21	183,345,197	72,264,223	709	255,609,420	322,700,125	56.82%	79.21%
9/30/21	174,895,426	73,717,614	694	248,613,040	304,978,660	57.35%	81.52%
6/30/21	175,980,635	76,513,717	679	252,494,353	303,650,265	57.96%	83.15%
3/31/21	174,925,726	76,616,636	653	251,542,362	301,795,233	57.96%	83.35%
12/31/20	174,633,114	72,402,784	744	247,035,898	278,367,403	62.73%	88.74%
9/30/20	187,775,966	72,415,723	707	260,191,689	274,778,213	68.34%	94.69%
6/30/20	191,175,623	71,295,256	662	262,470,880	262,053,121	72.95%	100.16%
3/31/20	170,717,360	67,571,808	604	238,289,167	212,656,808	80.28%	112.05%
12/31/19	159,432,003	67,407,173	662	226,839,177	209,442,866	76.12%	108.31%

9/30/19	156,820,868	68,005,546	650	224,826,415	206,743,828	75.85%	108.75%
6/30/19	158,689,000	67,091,548	627	225,780,548	206,035,373	77.02%	109.58%
3/31/19	157,878,998	66,356,636	605	224,235,634	204,907,019	77.05%	109.43%
12/31/18	156,298,781	66,622,059	656	222,920,840	194,927,237	80.18%	114.36%
9/30/18	153,984,719	66,391,104	646	220,375,823	185,954,892	82.81%	118.51%
6/30/18	160,969,583	65,654,247	622	226,623,831	193,787,390	83.07%	116.94%
3/31/18	157,531,686	64,309,997	598	221,841,682	184,847,342	85.22%	120.01%
12/31/17	154,336,965	64,080,080	607	218,417,045	183,547,178	84.09%	119.00%
9/30/17	151,016,134	63,442,535		214,458,669	181,847,488	83.05%	117.93%
6/30/17	157,008,023	63,844,691		220,852,714	183,705,165	85.47%	120.22%
3/31/17	149,612,801	63,381,530		212,994,331	188,345,556	79.44%	113.09%
12/31/16	149,447,315	62,419,365	646	211,866,680	180,175,699	82.95%	117.59%
9/30/16	140,652,222	63,035,775		203,687,997	176,655,694	79.62%	115.30%
6/30/16	141,775,672	64,145,618		205,921,290	174,894,506	81.06%	117.74%
3/31/16	134,663,486	61,817,610		196,481,096	175,798,609	76.60%	111.76%
12/31/15	164,663,754	61,078,187	698	225,741,941	173,103,737	95.12%	130.41%
9/30/15	123,437,249	60,320,236		183,757,485	167,363,666	73.75%	109.80%
6/30/15	119,474,603	59,651,542		179,126,145	156,139,397	76.52%	114.72%
3/31/15	117,116,231	57,907,518		175,023,748	158,186,996	74.04%	110.64%

12/31/14	115,272,971	58,626,903	628	173,899,875	158,045,202	72.94%	110.03%
9/30/14	112,806,742	58,783,983		171,590,725	153,047,903	73.71%	112.12%
6/30/14	103,047,102	58,152,493		161,199,595	146,038,146	70.56%	110.38%
3/31/14	99,551,257	56,690,981		156,242,238	142,387,095	69.92%	109.73%
12/31/13	101,419,082	56,574,400	549	157,993,482	138,359,736	73.30%	114.19%
9/30/13	103,379,400	56,485,118		159,864,518	140,662,739	73.49%	113.65%
6/30/13	91,771,501	53,342,646		145,114,146	139,298,604	65.88%	104.17%
3/31/13	91,057,201	52,174,274		143,231,476	133,722,894	68.09%	107.11%
12/31/12	88,925,854	51,824,568	486	140,750,422	133,374,591	66.67%	105.53%
9/30/12	91,828,992	49,742,056		141,571,047	130,101,054	70.58%	108.82%
6/30/12	97,024,662	44,966,329		141,990,992	130,043,664	74.61%	109.19%
3/31/12	90,252,611	42,895,850		133,148,461	126,397,567	71.40%	105.34%
12/31/11	91,318,203	40,534,216		131,852,419	126,582,778	72.14%	104.16%
9/30/11	93,761,504	39,052,866		132,814,370	127,022,639	73.81%	104.56%
6/30/11	93,653,361	36,660,283		130,313,644	127,630,861	73.38%	102.10%
3/31/11	82,146,097	36,012,001		118,158,099	124,085,548	66.20%	95.22%
12/31/10	88,613,211	34,407,805		123,021,016	120,585,964	73.49%	102.02%
9/30/10	80,770,044	28,171,746		108,941,790	109,229,571	73.95%	99.74%
6/30/10	87,471,958	29,535,047		117,007,005	116,002,658	75.41%	100.87%

3/31/10	83,248,025	29,737,081		112,985,106	113,032,650	73.65%	99.96%
12/31/09	82,167,239	29,292,412		111,459,651	113,641,408	72.30%	98.08%
9/30/09	80,770,044	28,184,451		108,954,495	109,229,571	73.95%	99.75%
6/30/09	80,440,846	27,337,935		107,778,781	107,978,437	74.50%	99.82%
3/31/09	78,338,290	25,475,546		103,813,836	108,000,454	72.54%	96.12%
12/31/08	76,738,877	23,442,697		100,181,574	112,558,709	68.18%	89.00%
9/30/08	74,988,014	22,609,654		97,597,668	102,790,541	72.95%	94.95%
6/30/08	75,575,427	22,025,144		97,600,571	102,966,359	73.40%	94.79%
3/31/08	73,132,284	21,233,912		94,366,196	101,594,882	71.98%	92.88%
12/31/07	73,079,498	20,605,172		93,684,669	100,722,604	72.56%	93.01%
9/30/07	68,937,901	19,817,621		88,755,522	92,902,619	74.20%	95.54%
6/30/07	67,733,103	19,951,131		87,684,234	95,361,877	71.03%	91.95%
3/31/07	63,108,011	20,102,526		83,210,537	95,793,246	65.88%	86.86%
12/31/06	56,508,967	20,404,291		76,913,258	93,689,948	60.31%	82.09%
9/30/06	55,734,115	20,256,528		75,990,643	90,425,190	61.64%	84.04%
6/30/06	58,470,388	20,139,504		78,609,893	91,204,026	64.11%	86.19%
3/31/06	58,209,332	19,434,807		77,644,139	96,525,885	60.30%	80.44%
12/31/05	56,263,236	19,360,752		75,623,988	97,626,666	57.63%	77.46%
9/30/05	52,400,577	19,552,990		71,953,567	93,281,015	56.17%	77.14%

6/30/05	51,435,278	18,878,251		70,313,528	93,752,400	54.86%	75.00%
3/31/05	52,803,233	16,838,020		69,641,254	95,885,846	55.07%	72.63%
12/31/04	50,332,049	16,487,507		66,819,556	94,127,203	53.47%	70.99%
9/30/04	52,157,911	14,744,193		66,902,104	92,961,953	56.11%	71.97%
6/30/04	52,604,262	14,818,288		67,422,550	91,835,084	57.28%	73.42%
3/31/04	52,763,309	12,591,138		65,354,448	94,157,662	56.04%	69.41%
12/31/03	55,210,364	12,731,861		67,942,225	94,373,903	58.50%	71.99%
9/30/03	54,357,445	11,044,636		65,402,081	92,736,334	58.62%	70.52%
6/30/03	56,175,972	8,274,342		64,450,314	93,856,548	59.85%	68.67%
3/31/03	58,294,612	5,030,946		63,325,558	92,907,156	62.75%	68.16%
12/31/02	59,776,589	3,460,843		63,237,432	96,908,633	61.68%	65.25%
9/30/02	62,024,891	1,989,836		64,014,726.3	91,662,375	67.67%	69.84%
6/30/02	62,598,090	1,267,995		63,866,084	90,355,598	69.28%	70.68%
3/31/02	62,212,553	1,398,945		63,611,498	85,107,194	73.10%	74.74%
12/31/01	62,049,115	704,763		62,753,878	85,128,586	72.89%	73.72%
9/30/01	61,797,199	451,800		62,248,999	84,289,220	73.32%	73.85%
6/30/01	63,512,159	499,200		64,011,359	84,508,143	75.16%	75.75%
3/31/01	61,829,387	380,000		62,209,387	85,575,581	72.25%	72.70%
12/31/00	60,388,051	318,500		60,706,551	86,654,731	69.69%	70.06%

9/30/00	59,956,117	212,600		60,168,717	86,629,399	69.21%	69.46%
6/30/00	59,352,855	84,000		59,436,855	85,307,980	69.57%	69.67%
3/31/00	56,932,885	0		56,932,885	86,482,931	65.83%	65.83%
12/31/99	54,561,162	0		54,561,162	84,241,044	64.77%	64.77%
9/30/99	52,443,992	789,550		53,233,542	82,156,711	63.83%	64.80%
6/30/99	51,171,586	361,750		51,533,336	86,247,156	59.33%	59.75%
3/31/99	52,941,993	1,191,150		54,133,143	83,601,795	63.33%	64.75%
12/31/98	51,088,488	1,002,025		52,090,513	85,554,919	59.71%	60.89%
9/30/98	49,644,298	209,900		49,854,198	86,788,229	57.20%	57.44%
6/30/98	50,967,691	621,600		51,589,291	92,439,691	55.14%	55.81%
3/31/98	50,070,816	309,000		50,379,816	84,957,067	58.94%	59.30%
12/31/97	48,984,202	282,000		49,266,202	84,913,782	57.69%	58.02%
9/30/97	45,824,413	317,775		46,142,188	86,050,565	53.25%	53.62%
6/30/97	43,863,503	151,900		44,015,403	85,642,815	51.22%	51.39%