

	1/31/2022	2/28/2022	3/31/2022	4/30/2022	5/31/2022	6/30/2022	7/31/2022	8/31/2022	9/30/2022	10/31/2022	11/30/2022	12/31/2022
NON-REAL ESTATE LOANS	\$18,303,000	\$17,902,000	\$18,527,000	\$18,028,000	\$18,876,000	\$18,936,000	\$19,344,000	\$20,924,000	\$21,443,000	\$20,777,000	\$21,609,000	\$19,974,000
REAL ESTATE LOANS	\$130,959,000	\$132,863,000	\$136,148,000	\$137,001,000	\$140,399,000	\$140,497,000	\$143,494,000	\$143,653,000	\$144,613,000	\$146,016,000	\$145,981,000	\$146,938,000
TOTAL LOANS	\$149,262,000	\$150,765,000	\$154,675,000	\$155,029,000	\$159,275,000	\$159,433,000	\$162,838,000	\$164,577,000	\$166,056,000	\$166,793,000	\$167,590,000	\$166,912,000
VALUATION RESERVE	(1,674,000)	(1,672,000)	(1,673,000)	(1,670,000)	(1,670,000)	(1,670,000)	(1,670,000)	(1,669,000)	(1,670,000)	(1,670,000)	(1,803,000)	(1,856,000)
TOTAL NET LOANS	\$147,588,000	\$149,093,000	\$153,002,000	\$153,359,000	\$157,605,000	\$157,763,000	\$161,168,000	\$162,908,000	\$164,386,000	\$165,123,000	\$165,787,000	\$165,056,000
TOTAL DEPOSITS	\$276,942,000	\$270,231,000	\$271,969,000	\$271,118,000	\$275,717,000	\$276,833,000	\$272,211,000	\$266,495,000	\$268,715,000	\$268,427,000	\$259,123,000	\$257,937,000
NET LOANS TO DEPOSITS RATIO	53.29%	55.17%	56.26%	56.57%	57.16%	56.99%	59.21%	61.13%	61.17%	61.52%	63.98%	63.99%

	1/31/2023	2/28/2023	3/31/2023	4/30/2023
NON-REAL ESTATE LOANS	1/31/2023 \$19,772,000	2/28/2023 \$20,137,000	3/31/2023 \$19,965,000	4/30/2023 \$21,034,000
REAL ESTATE LOANS	1/31/2023 \$148,785,000	2/28/2023 \$150,805,000	3/31/2023 \$152,605,000	4/30/2023 \$151,776,000
TOTAL LOANS	1/31/2023 \$168,557,000	2/28/2023 \$170,942,000	3/31/2023 \$172,570,000	4/30/2023 \$172,810,000
VALUATION RESERVE	(1,856,000)	(1,856,000)	(1,856,000)	(1,856,000)
TOTAL NET LOANS	\$166,701,000	\$169,086,000	\$170,714,000	\$170,954,000
TOTAL DEPOSITS	\$254,832,000	\$254,017,000	\$254,240,000	\$255,911,000
NET LOANS TO DEPOSITS RATIO	1/31/2023 65.42%	2/28/2023 66.56%	3/31/2023 67.15%	4/30/2023 66.80%