Clear Fork Bank N.A.

Loan-to-Deposit Ratios for Calendar Year 2023

Clear Fork Bank N.A. loan-to-deposit ratio for each quarter of the prior calendar year are as follows:

| Q1 | Q2 | Q3 | Q4 |
|--------|--------|--------|--------|
| 81.21% | 84.98% | 86.71% | 84.11% |