

CRA Loan Data

YTD 6/30/2024

Lifestone Mortgage – Secondary market mortgages

\$ Origination	\$1,755,956.00
# of loans	5

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,287,087.83

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 26,518.20

Loan Analysis Data

As of June 30, 2024

Total Assets	\$166,593,986.93
Total Gross Loans	\$109,732,254.30
Total Deposits	\$150,276,862.06
Total Reserve for Loan Loss	(\$2,343,275.17)
Total Risk Based Capital	\$16,119,248.55

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of Capital
5	\$7,451,506.69	6.79%	46.23%
6	\$2,724,658.79	2.48%	16.90%
Total 5 & 6	\$10,176,165.48	9.27%	63.13%
Total Watch List	\$11,498,748.57	10.48%	71.34%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$796,560.62	0.53%
11	OD Protection	\$3,123.46	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$547,264.54	0.36%
16	Cons 1-4 Fam OO	\$1,712,269.30	1.14%
17	Cons 1-4 Fam NO	\$352,589.83	0.23%
18	Cml Cons OO	\$635,854.73	0.42%
19	Cons Comm NOO	\$1,096,866.33	0.73%
20	Commercial LNA	\$11,871,584.09	7.90%
21	Municipal	\$392,223.96	0.26%
22	Letter of Credi	\$1,109.99	0.00%
23	SBA PPP	\$15,837.42	0.01%
27	Commercial R/E	\$78,185,101.27	52.03%
28	ARC Variable	\$2,921,572.59	1.94%
29	ARC Fixed	(\$121.56)	0.00%
30	Res R/E Amor	\$3,157,249.85	2.10%
31	Res ARM Home Eq	\$1,371,489.44	0.91%
32	Res R/E Arm	\$2,933,854.88	1.95%
35	ResR/E HE Fixed	\$297,825.55	0.20%
40	Home Equity LOC	\$1,753,231.63	1.17%
41	HELOC Platinum	\$1,682,178.30	1.12%
Total Gross Loans ex Overdrafts		\$109,727,666.22	73.02%
Overdrafts		\$4,588.08	0.00%

Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits		Balance	
Construction	80-85%	\$	-	
Raw Land	65%	\$	86,345	
Commercial RE	85%	\$	-	
Land Development	75%	\$	-	
	Total:	\$	86,345	Total % of Risk Based Capital .54% (Not to exceed 30% of capital)
1-4 Family	90%	\$	131,669	
	Grand Total:	\$	218,014	Total % of Risk Based Capital 1.35% (Not to exceed 100% of capital)

CRA Loan Data

YTD 3/31/2024

Lifestone Mortgage – Secondary market mortgages

\$ Origination	\$1,004,000.00
# of loans	2

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,303,004.06

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 19,457.89

Loan Analysis Data

As of March 31, 2024

Total Assets	\$160,865,957.66
Total Gross Loans	\$106,107,064.01
Total Deposits	\$144,723,472.61
Total Reserve for Loan Loss	(\$2,328,524.19)
Total Risk Based Capital	\$15,837,601.27

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of Capital
5	\$7,728,122.38	7.28%	48.80%
6	\$2,736,681.77	2.58%	17.28%
Total 5 & 6	\$10,464,804.15	9.86%	66.08%
Total Watch List	\$11,252,987.64	10.61%	71.05%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$767,364.76	0.53%
11	OD Protection	\$2,341.38	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$138,380.01	0.10%
16	Cons 1-4 Fam OO	\$2,068,042.80	1.43%
17	Cons 1-4 Fam NO	\$323,101.64	0.22%
18	Cml Cons 00	\$613,836.76	0.42%
19	Cons Comm NOO	\$1,096,504.77	0.76%
20	Commercial LNA	\$11,613,466.87	8.02%
21	Municipal	\$414,110.50	0.29%
22	Letter of Credi	\$0.00	0.00%
23	SBA PPP	\$20,459.88	0.01%
27	Commercial R/E	\$74,515,431.93	51.49%
28	ARC Variable	\$2,951,327.69	2.04%
29	ARC Fixed	(\$124.58)	0.00%
30	Res R/E Amor	\$3,195,833.54	2.21%
31	Res ARM Home Eq	\$1,388,962.07	0.96%
32	Res R/E Arm	\$3,086,972.05	2.13%
35	ResR/E HE Fixed	\$303,495.47	0.21%
40	Home Equity LOC	\$1,609,614.04	1.11%
41	HELOC Platinum	\$1,987,810.82	1.37%
Total Gross Loans ex Overdrafts		\$106,096,932.40	73.31%
Overdrafts		\$10,131.61	0.01%

Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits		Balance	
Construction	80-85%	\$	-	
Raw Land	65%	\$	87,766	
Commercial RE	85%	\$	-	
Land Development	75%	\$	-	
	Total:	\$	87,766	Total % of Risk Based Capital .55% (Not to exceed 30% of capital)
1-4 Family	90%	\$	132,835	
	Grand Total:	\$	220,601	Total % of Risk Based Capital 1.39% (Not to exceed 100% of capital)

CRA Loan Data

YTD 12/31/2023

Lifestone Mortgage – Secondary market mortgages

\$ Origination	\$660,000.00
# of loans	2

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,318,242.17

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 19,125.14

Loan Analysis Data

As of December 31, 2023

Total Assets	\$163,665,957.25
Total Gross Loans	\$105,699,731.56
Total Deposits	\$147,013,764.33
Total Reserve for Loan Loss	(\$2,297,554.77)
Total Risk Based Capital	\$16,145,057.59

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of Capital
5	\$1,883,598.73	1.78%	11.67%
6	\$2,751,428.73	2.60%	17.04%
Total 5 & 6	\$4,635,027.46	4.39%	28.71%
Total Watch List	\$9,648,633.77	9.13%	59.76%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$763,271.65	0.52%
11	OD Protection	\$4,614.57	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$140,397.68	0.10%
16	Cons 1-4 Fam OO	\$2,243,898.01	1.53%
17	Cons 1-4 Fam NO	\$37,280.10	0.03%
18	Cml Cons 00	\$0.00	0.00%
19	Cons Comm NOO	\$1,096,143.21	0.75%
20	Commercial LNA	\$11,548,591.09	7.86%
21	Municipal	\$486,930.72	0.33%
22	Letter of Credi	\$0.00	0.00%
23	SBA PPP	\$25,071.42	0.02%
27	Commercial R/E	\$74,862,116.66	50.92%
28	ARC Variable	\$0.00	0.00%
29	ARC Fixed	(\$127.57)	0.00%
30	Res R/E Amor	\$3,255,525.46	2.21%
31	Res ARM Home Eq	\$1,364,987.92	0.93%
32	Res R/E Arm	\$3,042,047.93	2.07%
35	ResR/E HE Fixed	\$310,930.94	0.21%
40	Home Equity LOC	\$1,741,559.80	1.18%
41	HELOC Platinum	\$1,786,259.35	1.22%
68	ARC Variable	\$2,981,106.84	2.03%
Total Gross Loans ex Overdrafts		\$105,690,605.78	71.89%
Overdrafts		\$9,125.78	0.01%

Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits		Balance	
Construction	80-85%	\$	-	
Raw Land	65%	\$	89,180	
Commercial RE	85%	\$	-	
Land Development	75%	\$	-	
	Total:	\$	89,180	Total % of Risk Based Capital .55% (Not to exceed 30% of capital)
1-4 Family	90%	\$	134,003	
	Grand Total:	\$	223,183	Total % of Risk Based Capital 1.38% (Not to exceed 100% of capital)

CRA Loan Data

YTD 9/30/2023

Lifestone Mortgage – Secondary market mortgages

\$ Origination	\$150,000.00
# of loans	1

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,333,371.85

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 28,419.63

Loan Analysis Data

As of September 30, 2023

Total Assets	\$164,560,124.51
Total Gross Loans	\$103,186,393.04
Total Deposits	\$149,323,372.65
Total Reserve for Loan Loss	(\$2,290,025.41)
Total Risk Based Capital	\$15,831,002.12

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of Capital
5	\$4,150,104.59	4.02%	26.22%
6	\$2,952,457.43	2.86%	18.65%
Total 5 & 6	\$7,102,562.02	6.88%	44.86%
Total Watch List	\$11,227,198.45	10.88%	70.92%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$781,440.36	0.52%
11	OD Protection	\$6,106.61	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$148,170.39	0.10%
16	Cons 1-4 Fam OO	\$2,222,386.87	1.49%
17	Cons 1-4 Fam NO	\$37,280.10	0.02%
18	Cml Cons 00	\$0.00	0.00%
19	Cons Comm NOO	\$3,121,069.27	2.09%
20	Commercial LNA	\$11,903,163.32	7.97%
21	Municipal	\$508,474.13	0.34%
22	Letter of Credi	\$0.00	0.00%
23	SBA PPP	\$29,671.37	0.02%
27	Commercial R/E	\$70,289,627.88	47.07%
28	ARC Variable	\$3,010,566.33	2.02%
29	ARC Fixed	(\$130.58)	0.00%
30	Res R/E Amor	\$3,182,515.37	2.13%
31	Res ARM Home Eq	\$1,021,853.80	0.68%
32	Res R/E Arm	\$2,981,342.90	2.00%
35	ResR/E HE Fixed	\$316,905.18	0.21%
40	Home Equity LOC	\$1,412,412.47	0.95%
41	HELOC Platinum	\$2,205,051.97	1.48%
Total Gross Loans ex Overdrafts		\$103,177,907.74	69.10%
Overdrafts		\$8,485.30	0.01%

Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits		Balance	
Construction	80-85%	\$	-	
Raw Land	65%	\$	90,576	
Commercial RE	85%	\$	-	
Land Development	75%	\$	-	
	Total:	\$	90,576	Total % of Risk Based Capital .57% (Not to exceed 30% of capital)
1-4 Family	90%	\$	135,150	
	Grand Total:	\$	225,726	Total % of Risk Based Capital 1.43% (Not to exceed 100% of capital)

CRA Loan Data

YTD 6/30/2023

Lifestone Mortgage – Secondary market mortgages

\$ Origination	\$0.00
# of loans	0

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,347,329.94

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 27,517.21

Loan Analysis Data

As of June 30, 2023

Total Assets	\$159,862,114.53
Total Gross Loans	\$99,770,828.26
Total Deposits	\$143,552,984.64
Total Reserve for Loan Loss	(\$2,090,453.44)
Total Risk Based Capital	\$15,433,348.94

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of Capital
5	\$5,166,301.84	5.18%	33.47%
6	\$1,091,230.76	1.09%	7.07%
Total 5 & 6	\$6,257,532.60	6.27%	40.55%
Total Watch List	\$11,069,701.02	11.10%	71.73%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$718,823.57	0.50%
11	OD Protection	\$4,321.72	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$152,130.01	0.11%
16	Cons 1-4 Fam OO	\$2,066,750.88	1.44%
17	Cons 1-4 Fam NO	\$1,130,641.42	0.79%
18	Cml Cons 00	\$0.00	0.00%
19	Cons Comm NOO	\$1,952,185.07	1.36%
20	Commercial LNA	\$11,790,911.55	8.21%
21	Municipal	\$515,206.88	0.36%
22	Letter of Credi	\$0.00	0.00%
23	SBA PPP	\$34,258.98	0.02%
27	Commercial R/E	\$68,095,029.80	47.44%
28	ARC Variable	\$3,039,343.26	2.12%
29	ARC Fixed	(\$133.64)	0.00%
30	Res R/E Amor	\$3,248,130.68	2.26%
31	Res ARM Home Eq	\$1,119,300.43	0.78%
32	Res R/E Arm	\$1,859,820.93	1.30%
35	ResR/E HE Fixed	\$326,678.41	0.23%
40	Home Equity LOC	\$1,223,040.95	0.85%
41	HELOC Platinum	\$2,485,738.65	1.73%
Total Gross Loans ex Overdrafts		\$99,762,179.55	69.50%
Overdrafts		\$8,648.71	0.01%

Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits		Balance	
Construction	80-85%	\$	-	
Raw Land	65%	\$	91,943	
Commercial RE	85%	\$	-	
Land Development	75%	\$	-	
	Total:	\$	91,943	Total % of Risk Based Capital .60% (Not to exceed 30% of capital)
1-4 Family	90%	\$	136,262	
	Grand Total:	\$	228,205	Total % of Risk Based Capital 1.48% (Not to exceed 100% of capital)