

CRA Loan Data

YTD 12/31/2025

Lifestone Mortgage – Secondary market mortgages

\$ Origination	\$2,031,800.00
# of loans	8

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,189,481.84

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 19,547.19

Loan Analysis Data

As of December 31, 2025

Total Assets	\$188,202,648.19
Total Gross Loans	\$127,081,955.53
Total Deposits	\$171,312,902.11
Total Reserve for Loan Loss	(\$2,105,188.39)
Total Risk Based Capital	\$18,134,358.76
Total Tier 1 Capital	\$16,492,833.61

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of RB Capital
5	\$11,921,355.49	9.38%	65.74%
6	\$3,059,219.54	2.41%	16.87%
Total 5 & 6	\$14,980,575.03	11.79%	82.61%
Total Watch List	\$15,404,840.01	12.12%	84.95%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$462,785.32	0.27%
11	OD Protection	\$2,784.68	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$143,687.12	0.08%
16	Cons 1-4 Fam OO	\$560,772.53	0.33%
17	Cons 1-4 Fam NO	\$83,699.19	0.05%
18	Cml Cons 00	\$0.00	0.00%
19	Cons Comm NOO	\$0.00	0.00%
20	Commercial LNA	\$13,008,504.62	7.59%
21	Municipal	\$49,142.93	0.03%
22	Letter of Credi	\$201.89	0.00%
23	SBA PPP	\$0.00	0.00%
27	Commercial R/E	\$97,066,258.78	56.66%
28	ARC Variable	\$2,734,533.72	1.60%
29	ARC Fixed	(\$104.02)	0.00%
30	Res R/E Amor	\$2,270,166.31	1.33%
31	Res ARM Home Eq	\$1,833,023.68	1.07%
32	Res R/E Arm	\$3,192,240.27	1.86%
35	ResR/E HE Fixed	\$263,475.62	0.15%
40	Home Equity LOC	\$3,154,704.45	1.84%
41	HELOC Platinum	\$2,121,992.44	1.24%
Total Gross Loans ex Overdrafts		\$126,947,869.53	74.10%
Overdrafts		\$134,086.00	0.08%

Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits	Balance	
Construction	80-85%	\$	-
Raw Land	65%	\$	-
Commercial RE	85%	\$	-
Land Development	75%	\$	-
	Total:	\$	-
			Total % of Risk Based Capital 0.00% (Not to exceed 30% of capital)
1-4 Family	90%	\$	-
	Grand Total:	\$	-
			Total % of Risk Based Capital 0.00% (Not to exceed 100% of capital)

CRA Loan Data

YTD 9/30/2025

Lifestone Mortgage – Secondary market mortgages

\$ Origination	\$1,511,800.00
# of loans	6

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,205,561.74

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 19,596.38

Loan Analysis Data

As of September 30, 2025

Total Assets	\$192,062,361.73
Total Gross Loans	\$126,508,124.07
Total Deposits	\$174,901,047.08
Total Reserve for Loan Loss	(\$2,177,163.58)
Total Risk Based Capital	\$17,742,501.99
Total Tier 1 Capital	\$16,086,570.95

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of RB Capital
5	\$11,949,666.04	9.45%	67.35%
6	\$3,084,914.22	2.44%	17.39%
Total 5 & 6	\$15,034,580.26	11.88%	84.74%
Total Watch List	\$15,739,529.25	12.44%	88.71%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$519,197.89	0.30%
11	OD Protection	\$2,663.18	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$143,687.12	0.08%
16	Cons 1-4 Fam OO	\$389,899.41	0.22%
17	Cons 1-4 Fam NO	\$83,699.19	0.05%
18	Cml Cons 00	\$0.00	0.00%
19	Cons Comm NOO	\$0.00	0.00%
20	Commercial LNA	\$13,013,821.77	7.44%
21	Municipal	\$64,972.59	0.04%
22	Letter of Credi	\$353.24	0.00%
23	SBA PPP	\$0.00	0.00%
27	Commercial R/E	\$96,728,172.79	55.30%
28	ARC Variable	\$2,766,681.42	1.58%
29	ARC Fixed	(\$106.89)	0.00%
30	Res R/E Amor	\$2,244,886.48	1.28%
31	Res ARM Home Eq	\$1,692,111.99	0.97%
32	Res R/E Arm	\$3,211,606.08	1.84%
35	ResR/E HE Fixed	\$272,807.01	0.16%
40	Home Equity LOC	\$2,994,935.05	1.71%
41	HELOC Platinum	\$2,263,426.11	1.29%
Total Gross Loans ex Overdrafts		\$126,392,814.43	72.27%
Overdrafts		\$115,309.64	0.07%

Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits	Balance	
Construction	80-85%	\$ -	
Raw Land	65%	\$ 78,955	
Commercial RE	85%	\$ 852,000	
Land Development	75%	\$ -	
	Total:	\$ 930,955	Total % of Risk Based Capital 5.25% (Not to exceed 30% of capital)
1-4 Family	90%	\$ -	
	Grand Total:	\$ 930,955	Total % of Risk Based Capital 5.25% (Not to exceed 100% of capital)

CRA Loan Data

YTD 6/30/2025

Lifestone Mortgage – Secondary market mortgages

\$ Origination	\$886,800.00
# of loans	4

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,221,603.61

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 18,266.38

Loan Analysis Data

As of June 30, 2025

Total Assets	\$185,710,580.73
Total Gross Loans	\$124,316,822.49
Total Deposits	\$168,074,636.61
Total Reserve for Loan Loss	(\$2,169,226.69)
Total Risk Based Capital	\$17,418,684.71
Total Tier 1 Capital	\$15,821,097.07

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of RB Capital
5	\$11,137,932.48	8.96%	63.94%
6	\$2,906,419.45	2.34%	16.69%
Total 5 & 6	\$14,044,351.93	11.30%	80.63%
Total Watch List	\$16,954,285.00	13.64%	97.33%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$620,926.41	0.37%
11	OD Protection	\$6,552.97	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$325,527.13	0.19%
16	Cons 1-4 Fam OO	\$390,244.74	0.23%
17	Cons 1-4 Fam NO	\$83,699.19	0.05%
18	Cml Cons OO	\$0.00	0.00%
19	Cons Comm NOO	\$0.00	0.00%
20	Commercial LNA	\$13,506,564.21	8.04%
21	Municipal	\$65,004.41	0.04%
22	Letter of Credi	\$504.59	0.00%
23	SBA PPP	\$0.00	0.00%
27	Commercial R/E	\$94,440,411.62	56.19%
28	ARC Variable	\$2,798,146.14	1.66%
29	ARC Fixed	(\$109.80)	0.00%
30	Res R/E Amor	\$2,341,170.44	1.39%
31	Res ARM Home Eq	\$1,604,174.57	0.95%
32	Res R/E Arm	\$3,226,233.92	1.92%
35	ResR/E HE Fixed	\$528,673.29	0.31%
40	Home Equity LOC	\$2,385,519.55	1.42%
41	HELOC Platinum	\$1,972,347.36	1.17%
Total Gross Loans ex Overdrafts		\$124,295,590.74	73.95%
Overdrafts		\$21,231.75	0.01%

Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits	Balance	
Construction	80-85%	\$ -	
Raw Land	65%	\$ 80,462	
Commercial RE	85%	\$ 1,002,000	
Land Development	75%	\$ -	
	Total:	\$ 1,082,462	Total % of Risk Based Capital 6.21% (Not to exceed 30% of capital)
1-4 Family	90%	\$ -	
	Grand Total:	\$ 1,082,462	Total % of Risk Based Capital 6.21% (Not to exceed 100% of capital)

CRA Loan Data

YTD 3/31/2025

Lifestone Mortgage – Secondary market mortgages

\$ Origination	\$292,800.00
# of loans	2

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,237,709.28

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 24,848.70

Loan Analysis Data

As of March 31, 2025

Total Assets	\$180,710,751.68
Total Gross Loans	\$120,523,017.09
Total Deposits	\$162,613,922.98
Total Reserve for Loan Loss	(\$2,307,459.40)
Total Risk Based Capital	\$16,921,478.65
Total Tier 1 Capital	\$15,412,822.53

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of RB Capital
5	\$11,132,681.89	9.24%	65.79%
6	\$618,099.26	0.51%	3.65%
Total 5 & 6	\$11,750,781.15	9.75%	69.44%
Total Watch List	\$14,326,567.01	11.89%	84.66%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$632,867.04	0.39%
11	OD Protection	\$4,210.06	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$317,498.27	0.20%
16	Cons 1-4 Fam OO	\$160,358.11	0.10%
17	Cons 1-4 Fam NO	\$83,699.19	0.05%
18	Cml Cons 00	\$639,033.98	0.39%
19	Cons Comm NOO	\$0.00	0.00%
20	Commercial LNA	\$12,836,623.74	7.89%
21	Municipal	\$80,607.61	0.05%
22	Letter of Credi	\$655.94	0.00%
23	SBA PPP	\$1,897.69	0.00%
27	Commercial R/E	\$90,241,278.10	55.49%
28	ARC Variable	\$2,829,261.54	1.74%
29	ARC Fixed	(\$112.71)	0.00%
30	Res R/E Amor	\$2,376,802.60	1.46%
31	Res ARM Home Eq	\$1,391,125.83	0.86%
32	Res R/E Arm	\$3,427,139.90	2.11%
35	ResR/E HE Fixed	\$884,482.86	0.54%
40	Home Equity LOC	\$2,090,545.43	1.29%
41	HELOC Platinum	\$2,508,776.51	1.54%
Total Gross Loans ex Overdrafts		\$120,506,751.69	74.11%
Overdrafts		\$16,265.40	0.01%

Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits	Balance	
Construction	80-85%	\$	-
Raw Land	65%	\$	81,949
Commercial RE	85%	\$	2,134,273
Land Development	75%	\$	-
	Total:	\$	2,216,222
			Total % of Risk Based Capital 13.10%
			(Not to exceed 30% of capital)
1-4 Family	90%	\$	-
	Grand Total:	\$	2,216,222
			Total % of Risk Based Capital 13.10%
			(Not to exceed 100% of capital)

CRA Loan Data

YTD 12/31/2024

Lifestone Mortgage – Secondary market mortgages

\$ Origination	\$2,085,956.00
# of loans	7

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,253,403.10

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 20,734.82

Loan Analysis Data

As of December 31, 2024

Total Assets	\$169,360,039.58
Total Gross Loans	\$123,039,231.07
Total Deposits	\$153,103,605.48
Total Reserve for Loan Loss	(\$2,492,102.30)
Total Risk Based Capital	\$16,604,047.75

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of Capital
5	\$9,699,825.46	7.88%	58.42%
6	\$1,609,981.01	1.31%	9.70%
Total 5 & 6	\$11,309,806.47	9.19%	68.11%
Total Watch List	\$14,883,607.45	12.10%	89.64%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$710,862.34	0.46%
11	OD Protection	\$3,246.62	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$351,063.91	0.23%
16	Cons 1-4 Fam OO	\$187,761.25	0.12%
17	Cons 1-4 Fam NO	\$83,699.19	0.05%
18	Cml Cons 00	\$641,561.28	0.42%
19	Cons Comm NOO	\$0.00	0.00%
20	Commercial LNA	\$13,611,684.38	8.89%
21	Municipal	\$143,839.06	0.09%
22	Letter of Credi	\$807.29	0.00%
23	SBA PPP	\$6,556.38	0.00%
27	Commercial R/E	\$91,960,320.61	60.06%
28	ARC Variable	\$2,860,711.45	1.87%
29	ARC Fixed	(\$115.67)	0.00%
30	Res R/E Amor	\$2,553,364.73	1.67%
31	Res ARM Home Eq	\$1,408,658.91	0.92%
32	Res R/E Arm	\$3,440,224.62	2.25%
35	ResR/E HE Fixed	\$753,627.65	0.49%
40	Home Equity LOC	\$1,983,928.94	1.30%
41	HELOC Platinum	\$2,326,907.85	1.52%
Total Gross Loans ex Overdrafts		\$123,028,710.79	80.36%

Overdrafts	\$10,520.28	0.01%
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Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits	Balance	
Construction	80-85%	\$ -	
Raw Land	65%	\$ 83,441	
Commercial RE	85%	\$ 2,113,135	
Land Development	75%	\$ -	
Total:		\$ 2,196,576	Total % of Risk Based Capital 13.23%
			(Not to exceed 30% of capital)
1-4 Family	90%	\$ 129,290	
Grand Total:		\$ 2,325,866	Total % of Risk Based Capital 14.01%
			(Not to exceed 100% of capital)

CRA Loan Data

YTD 9/30/2024

Lifestone Mortgage – Secondary market mortgages

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

RE Farmland (Call code 1b)

Current # of loans	8
Current Balance	\$ 1,270,186.05

Ag Production (Call code 3)

Current # of loans	2
Current Balance	\$ 29,334.84

Loan Analysis Data

As of September 30, 2024

Total Assets	\$172,958,572.33
Total Gross Loans	\$113,898,071.73
Total Deposits	\$156,686,180.53
Total Reserve for Loan Loss	(\$2,464,080.75)
Total Risk Based Capital	\$16,434,955.31

Loans With Risk Rating 5 or Higher

Risk Rating	Current Balance	% of Total Loans	% of Capital
5	\$6,974,185.30	6.12%	42.44%
6	\$2,659,614.77	2.34%	16.18%
Total 5 & 6	\$9,633,800.07	8.46%	58.62%
Total Watch List	\$13,123,424.42	11.52%	79.85%

Loans by Type

Type Code	Type Code Description	Current Balance	% of Deposits
10	Consumer LNA	\$759,886.87	0.48%
11	OD Protection	\$2,784.65	0.00%
12	Fresh Start	\$0.00	0.00%
13	Wealth Sol LOC	\$140,927.40	0.09%
16	Cons 1-4 Fam OO	\$919,350.21	0.59%
17	Cons 1-4 Fam NO	\$473,699.19	0.30%
18	Cml Cons OO	\$643,493.37	0.41%
19	Cons Comm NOO	\$0.00	0.00%
20	Commercial LNA	\$12,370,893.39	7.90%
21	Municipal	\$159,230.15	0.10%
22	Letter of Credi	\$958.64	0.00%
23	SBA PPP	\$11,203.00	0.01%
27	Commercial R/E	\$83,707,801.37	53.42%
28	ARC Variable	\$2,891,483.41	1.85%
29	ARC Fixed	(\$118.62)	0.00%
30	Res R/E Amor	\$2,628,404.07	1.68%
31	Res ARM Home Eq	\$1,426,326.31	0.91%
32	Res R/E Arm	\$3,111,064.73	1.99%
35	ResR/E HE Fixed	\$767,478.35	0.49%
40	Home Equity LOC	\$1,804,926.08	1.15%
41	HELOC Platinum	\$2,065,740.46	1.32%

Total Gross Loans ex Overdrafts	\$113,885,533.03	72.68%
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Overdrafts	\$12,538.70	0.01%
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Loans in Excess of Supervisory LTV Limits

Loan Category	LTV Limits		Balance	
Construction	80-85%	\$	-	
Raw Land	65%	\$	84,908	
Commercial RE	85%	\$	-	
Land Development	75%	\$	-	
	Total:	\$	84,908	Total % of Risk Based Capital .52%
				(Not to exceed 30% of capital)
1-4 Family	90%	\$	130,488	
	Grand Total:	\$	215,396	Total % of Risk Based Capital 1.31%
				(Not to exceed 100% of capital)

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 00	\$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)