

Community Reinvestment Act

Loan to Deposit Ratio

2023				
Date	Total Deposits*	Total Assets*	Net Loans*	Loan to Deposit Ratio
03/31/23	471,165	583,673	390,329	82.84%
06/30/23	466,709	577,714	417,715	89.50%
09/30/23	458,682	561,329	413,309	90.11%
12/31/23	522,499	623,237	443,774	84.93%
2023 Average				86.85%

2024				
Date	Total Deposits*	Total Assets*	Net Loans*	Loan to Deposit Ratio
03/31/24	586,536	682,188	404,452	68.96%
06/30/24	512,349	621,270	487,989	95.25%
09/30/24	564,306	656,954	485,502	86.04%
12/31/24	614,737	710,153	519,921	84.58%
2024 Average				83.70%

* = amounts stated in thousands