

Community Reinvestment Act

Loan to Deposit Ratio

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%

2025				
Date	Total Deposits*	Total Assets*	Net Loans*	Loan to Deposit Ratio
03/31/25	697,799	795,786	584,254	83.73%
06/30/25	653,191	744,824	569,859	87.24%
09/30/25	609,130	716,426	584,905	96.02%
12/31/25	739,628	831,982	583,850	78.94%
2025 Average				86.48%

* = amounts stated in thousands