

CRA PUBLIC FILE

- The loan-to-deposit ratio for each quarter of the prior calendar year.

March 31, 2020 – 78.07%

June 30, 2020 – 84.26%

September 30, 2020 – 86.92%

December 31, 2020 – 76.74%

March 31, 2021 – 77.49%

June 30, 2021 – 71.53%

September 30, 2021 – 73.42%

December 31, 2021 – 72.40%

March 31, 2022 – 62.27%

June 30, 2022 – 58.83%

September 30, 2022 – 69.09%

December 31, 2022 – 71.67%

March 31, 2023 – 69.93%

June 30, 2023 – 66.73%

September 30, 2023 – 75.16%

December 31, 2023 – 78.07%

Next ratio will be determined on quarter-end of March 31, 2024