



CRA PUBLIC FILE

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

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%

March 31, 2024 – 72.18%

June 30, 2024 – 75.97%

September 30, 2024 – 70.02%

December 31, 2024 – 76.56%