

## **CRA PUBLIC FILE**

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

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%

March 31, 2025 - 79.27%