

## Community Reinvestment Act Ratio

## Loan to Deposit Ratio

Source: FDIC Call Report information. The calculation is gross loans divided by total deposits.

## For the Quarters Ended:

September 30, 2020	83.47%
December 31, 2020	77.45%
March 31, 2021	76.17%
June 30, 2021	68.59%
September 30, 2021	72.05%
December 31, 2021	66.99%
March 31, 2022	61.15%
June 30, 2022	63.48%
September 30, 2022	67.65%
December 31, 2022	69.32%
March 31, 2023	68.93%
June 30, 2023	73.71%
September 30, 2023	78.30%
December 31, 2023	80.79%
March 31, 2024	82.06%
July 31, 2024	86.85%
September 30, 2024	85.20%