

LOAN TO DEPOSIT RATIO

For CRA Purposes

	Dec-23	Sep-23	Jun-23	Mar-23	Dec-22
LOANS & LEASES HELD FOR SALE (<i>4.a</i>)	130	0	110	0	116
TOTAL NET LOANS (<i>4.d</i>)	209,639	204,229	185,618	181,824	181,432
TOTAL DEPOSITS(<i>13.a</i>)	498,273	507,772	476,515	522,361	527,965
LOAN TO DEPOSIT RATIO	42.10%	40.22%	38.98%	34.81%	34.39%

Average Loan to Deposit Ratio

Previous five quarters **38.10%**

Lines of Call Report Schedule RC are indicated in italics.