



CRA PUBLIC FILE

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

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%

June 30, 2025 – 76.80%

September 30, 2025 – 78.19%

December 31, 2025 – 76.98%