

LOAN-TO-DEPOSIT RATIO

The Community Reinvestment Act (Regulation BB) requires a small bank or a bank that was a small bank during the prior calendar year shall include in its public file the bank's loan-to-deposit ratio for each quarter of the prior calendar year.

(Unit: in thousands)

YEAR	QUARTER	LOAN AMOUNT	DEPOSIT AMOUNT	LOAN-TO-DEPOSIT RATIO YTD
2024	Q1	\$301,742	\$305,216	98.9%
	Q2	\$343,529	\$405,465	84.7%
	Q3	\$363,409	\$437,539	83.1%
	Q4	\$397,435	\$458,593	86.7%

(Unit: in thousands)

YEAR	QUARTER	LOAN AMOUNT	DEPOSIT AMOUNT	LOAN-TO-DEPOSIT RATIO YTD
2023	Q1	\$211,755	\$336,865	62.9%
	Q2	\$228,739	\$259,523	88.1%
	Q3	\$244,403	\$410,264	59.6%
	Q4	\$282,696	\$311,350	90.8%