

## LOANS TO DEPOSITS REPORT

Report Date	Loans to Deposit Ratio	Total Deposits	Total Loans	Total Assets
9/30/2025	81.27	\$625,197,426.63	\$512,517,652.53	\$718,719,926.49
6/30/2025	84.31	\$590,778,444.30	\$502,387,881.23	\$698,166,780.55
3/31/2025	85.61	\$592,208,260.90	\$506,985,921.35	\$695,231,592.28
12/31/2024	86.10	\$581,127,491.22	\$500,338,286.68	\$708,657,932.75
9/30/2024	82.84	\$596,564,248.64	\$498,529,996.22	\$708,819,942.68
6/30/2024	84.01	\$584,991,672.16	\$495,774,153.10	\$696,057,759.49
3/31/2024	83.46	\$588,866,266.26	\$495,781,510.78	\$700,558,696.07
12/29/2023	82.33	\$573,966,562.41	\$476,411,046.17	\$687,642,684.94
9/29/2023	85.59	\$526,528,407.60	\$454,491,515.03	\$650,573,395.52
6/30/2023	82.55	\$518,292,246.79	\$431,449,222.99	\$624,073,502.51
3/31/2023	77.55	\$539,026,091.36	\$421,808,339.63	\$643,787,014.96
12/30/2022	77.62	\$541,561,543.74	\$424,187,392.54	\$637,500,423.05
9/30/2022	73.75	\$563,673,184.67	\$419,588,334.08	\$659,354,569.33
6/30/2022	73.36	\$567,759,062.54	\$416,552,359.68	\$660,894,952.48
3/31/2022	72.81	\$574,758,233.26	\$418,474,471.09	\$666,769,933.55
12/31/2021	73.67	\$578,508,700.05	\$426,189,591.18	\$669,657,622.35
9/30/2021	70.86	\$586,291,478.67	\$415,482,802.95	\$677,755,006.09
6/30/2021	68.18	\$616,401,520.44	\$420,236,171.12	\$710,300,127.89
3/31/2021	79.15	\$542,764,825.00	\$429,593,534.35	\$637,705,202.68
12/31/2020	87.39	\$497,514,180.37	\$434,766,968.37	\$592,741,791.65
9/30/2020	86.46	\$509,206,593.03	\$440,244,332.43	\$603,588,852.74
6/30/2020	83.12	\$497,089,417.04	\$413,183,133.83	\$584,957,487.50
3/31/2020	93.78	\$396,363,597.83	\$371,729,166.28	\$480,226,830.25
12/31/2019	96.28	\$380,041,359.38	\$365,886,588.35	\$455,575,044.67
9/30/2019	94.48	\$374,800,738.59	\$354,105,737.76	\$450,110,433.15
6/28/2019	93.13	\$372,189,353.27	\$346,613,964.77	\$446,417,925.45
3/29/2019	92.06	\$373,403,582.79	\$343,753,151.15	\$446,843,523.83
12/31/2018	96.38	\$355,630,244.02	\$342,739,434.12	\$426,436,020.30
9/28/2018	90.85	\$360,164,947.87	\$327,201,903.30	\$430,430,761.36
6/30/2018	93.39	\$330,681,340.00	\$308,681,340.00	\$398,698,343.00
3/31/2018	89.82	\$331,836,342.00	\$298,032,041.00	\$394,442,670.00
12/31/2017	91.38	\$318,652,044.00	\$294,199,884.00	\$370,170,198.00
9/30/2017	88.33	\$324,267,320.00	\$289,302,517.00	\$375,623,065.00
6/30/2017	87.90	\$308,677,528.00	\$274,230,584.00	\$361,335,982.00
3/31/2017	87.64	\$302,375,776.00	\$267,868,992.00	\$340,226,647.00
12/31/2016	81.04	\$311,749,383.00	\$255,432,698.00	\$349,141,486.00
9/30/2016	80.31	\$317,135,055.00	\$257,740,807.00	\$355,013,114.00
6/30/2016	84.00	\$305,421,853.00	\$259,804,994.00	\$345,422,247.00
3/31/2016	84.39	\$281,468,089.00	\$240,103,139.00	\$319,381,607.00
12/30/2015	88.51	\$269,049,657.00	\$240,053,047.00	\$303,467,576.00
9/30/2015	86.72	\$273,321,696.00	\$239,346,426.00	\$307,523,583.00
6/30/2015	82.33	\$262,687,264.00	\$218,459,183.00	\$299,105,905.00
3/31/2015	77.02	\$276,921,078.00	\$215,512,919.00	\$313,146,794.00
12/31/2014	83.21	\$261,761,650.00	\$219,999,902.00	\$297,503,955.00
9/30/2014	80.32	\$265,654,932.00	\$215,450,282.00	\$301,237,652.00
6/30/2014	88.40	\$237,946,324.00	\$212,615,137.00	\$265,506,711.00
3/31/2014	85.37	\$242,860,165.00	\$209,535,324.00	\$270,109,648.00
12/31/2013	86.26	\$242,360,785.00	\$211,514,083.00	\$269,561,327.00
9/30/2013	80.48	\$248,890,667.00	\$202,496,453.00	\$274,101,529.00
6/30/2013	79.85	\$237,077,854.00	\$191,839,872.00	\$263,690,713.00
3/31/2013	78.39	\$240,546,974.00	\$190,880,252.00	\$265,554,423.00
12/31/2012	73.72	\$262,405,000.00	\$193,453,000.00	\$286,146,000.00
9/30/2012	75.03	\$260,230,000.00	\$195,258,000.00	\$283,814,000.00
6/30/2012	82.84	\$221,500,000.00	\$183,490,000.00	\$253,951,000.00
3/31/2012	81.30	\$219,448,000.00	\$178,415,000.00	\$254,811,000.00
12/31/2011	84.49	\$212,254,000.00	\$179,323,000.00	\$248,087,000.00
9/30/2011	80.99	\$221,641,000.00	\$179,501,000.00	\$257,066,000.00
6/30/2011	84.97	\$206,341,000.00	\$175,324,000.00	\$240,827,000.00
3/31/2011	83.95	\$207,073,000.00	\$173,832,000.00	\$241,089,000.00
12/31/2010	86.70	\$200,459,000.00	\$173,807,000.00	\$234,932,000.00
9/30/2010	90.87	\$191,437,000.00	\$173,973,000.00	\$225,485,000.00
6/30/2010	88.81	\$192,402,000.00	\$170,878,000.00	\$225,699,000.00
3/31/2010	90.23	\$191,240,000.00	\$172,556,000.00	\$224,938,000.00
12/31/2009	90.32	\$186,002,000.00	\$168,002,000.00	\$219,921,000.00
9/30/2009	95.06	\$179,477,000.00	\$170,606,000.00	\$212,719,000.00
6/30/2009	96.24	\$175,467,000.00	\$168,871,000.00	\$218,930,000.00
3/31/2009	100.12	\$164,244,000.00	\$164,444,000.00	\$199,855,000.00
12/31/2008	95.01	\$168,866,000.00	\$160,437,000.00	\$201,171,000.00
9/30/2008	97.38	\$161,407,000.00	\$157,179,000.00	\$193,815,000.00
6/30/2008	101.08	\$149,177,000.00	\$150,781,000.00	\$180,734,000.00
3/31/2008	98.65	\$148,841,000.00	\$146,825,000.00	\$179,889,000.00

\*For CRA purposes the calculation used in determining the loan to deposit ratio is as follows:  
Total Loans minus Loan Loss Reserve divided by Total Deposits.