

Community Reinvestment Act Policy

The institution's loan-to-deposit ratio for each quarter of the prior 2 calendar years.

FDIC – Statistics on Depository Institutions Report						
	3/31/26	12/31/25	9/30/25	6/30/25	3/31/25	<u>12/31/24</u>
Net Loans and Leases to Deposits						47.63%
Performance and Condition Ratios						

FDIC – Statistics on Depository Institutions Report						
	<u>9/30/24</u>	<u>6/30/24</u>	<u>3/31/24</u>	<u>12/31/23</u>	<u>9/30/23</u>	<u>6/30/23</u>
Net Loans and Leases to Deposits	43.28%	45.01%	42.08%	44.77%	47.38%	47.38%
Performance and Condition Ratios						

FDIC – Statistics on Depository Institutions Report						
	3/31/23	12/31/22				
Net Loans and Leases to Deposits	45.39%	45.53%				
Performance and Condition Ratios						
