

## Community Reinvestment Act Policy

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

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

<b>FDIC – Statistics on Depository Institutions Report</b>						
	<b>3/31/23</b>	<b>12/31/22</b>	<b>9/30/22</b>	<b>6/30/22</b>	<b>3/31/22</b>	<b>12/31/21</b>
Net Loans and Leases to Deposits	45.39%	45.53%	39.65%	40.57%	45.06%	45.64%
Performance and Condition Ratios						

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