



COMMUNITY REINVESTMENT ACT

Loan to Deposit Ratio

Loan to Deposit Ratio Calculations 2024				
	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Loans:				
RC 4a (Loans and leases held for sale)	–	119,000	140,000	–
(plus) RC 4b Loans and leases net of earned income	637,721,000	653,550,000	660,698,000	669,336,000
(less) RC 4c Allowance for loan and lease losses	9,681,000	9,822,000	9,981,000	9,561,000
= Net loans and leases	628,040,000	643,847,000	650,857,000	659,775,000
Deposits:				
RC 13a	744,342,000	729,562,000	764,722,000	781,557,000
Loan to Deposit Ratio	84.38%	88.25%	85.11%	84.42%