<u>Quarterly LDR for 2024</u>

The bank's loan-to-deposit ratio (LDR) is calculated by dividing the institution's net loans and leases by its total deposits. The LDR helps to assess how well the bank is using its deposit base to support lending within its community, particularly in low- and moderate-income (LMI) areas. A high LDR suggest the bank is actively lending and reinvesting deposits into the community.

Table:

	[redacted]	12/31/2024	9/30/2024	6/30/2024	3/31/2024
Net Loans (in $000's)		$979,533	$948,703	$913,600	$895,316
Total Deposits (in $000's)		$1,025,062	$1,020,694	$1,035,726	$1,008,635
LDR Ratio		95.56%	92.95%	88.21%	88.77%