



In town. In touch.

Community Reinvestment Act

Section 8: Loan to Deposit Ratios

Loan to Deposit Ratio

Bank Opening Date: April 12, 2004

Quarter Ending	Ratio	Quarter Ending	Ratio	Quarter Ending	Ratio
Bank Opened on	April 12, 2004				
June 30, 2004	43.00%	March 31, 2013	92.74%	March 31, 2022	60.99%
September 30, 2004	69.00%	June 30, 2013	94.81%	June 30, 2022	63.21%
December 31, 2004	83.60%	September 30, 2013	93.41%	September 30, 2022	58.91%
		December 31, 2013	90.75%	December 31, 2022	61.94%
March 31, 2005	87.54%	March 31, 2014	87.18%	March 31, 2023	65.50%
June 30, 2005	93.03%	June 30, 2014	89.44%	June 30, 2023	67.66%
September 30, 2005	91.00%	September 30, 2014	86.83%	September 30, 2023	64.90%
December 31, 2005	83.60%	December 31, 2014	77.09%	December 31, 2023	64.01%
March 31, 2006	78.38%	March 31, 2015	79.45%		
June 30, 2006	83.67%	June 30, 2015	86.19%		
September 30, 2006	91.86%	September 30, 2015	85.44%		
December 31, 2006	98.15%	December 31, 2015	83.82%		
March 31, 2007	98.30%	March 31, 2016	81.73%		
June 30, 2007	101.40%	June 30, 2016	83.48%		
September 30, 2007	106.00%	September 30, 2016	86.11%		
December 31, 2007	103.50%	December 31, 2016	86.92%		
March 31, 2008	104.39%	March 31, 2017	86.81%		
June 30, 2008	103.79%	June 30, 2017	90.15%		
September 30, 2008	105.46%	September 30, 2017	83.95%		
December 31, 2008	110.73%	December 31, 2017	82.58%		
March 31, 2009	106.17%	March 31, 2018	87.29%		
June 30, 2009	102.47%	June 30, 2018	87.99%		
September 30, 2009	98.99%	September 30, 2018	82.01%		
December 31, 2009	102.50%	December 3, 2018	81.78%		
March 31, 2010	96.34%	March 31, 2019	82.21%		
June 30, 2010	97.63%	June 30, 2019	88.35%		
September 30, 2010	95.95%	September 30, 2019	84.01%		
December 31, 2010	99.30%	December 31, 2019	76.91%		
March 31, 2011	99.89%	March 31, 2020	77.68%		
June 30, 2011	102.20%	June 30, 2020	76.68%		
September 30, 2011	100.18%	September 30, 2020	80.02%		
December 31, 2011	100.12%	December 31, 2020	75.58%		
March 31, 2012	96.44%	March 31, 2021	69.65%		
June 30, 2012	98.28%	June 30, 2021	68.15%		
September 30, 2012	99.40%	September 30, 2021	62.19%		
December 31, 2012	95.38%	December 31, 2021	60.65%		