

Community Bank

Updated Loan to Deposit Ratios
as of 12/31/2023

	2023	2022	2021	2020
1st Quarter	95%	90%	84%	87%
2nd Quarter	102%	90%	88%	77%
3rd Quarter	102%	89%	86%	80%
4th Quarter	102%	91%	88%	81%