

Loan-to-Deposit Ratios

At Charles River Bank we are committed to providing financing to individuals in our assessment area. A means to measure the level of lending is to compare the Bank's dollar amount of loans to dollar amount of deposits.

Averaged LTD Ratios for the past 10 years:

2013	77.65%
2014	81.78%
2015	81.05%
2016*	86.50%
2017*	87.97%
2018*	92.20%
2019*	82.07%
2020*	79.44%
2021*	67.88%
2022*	69.55%

*Internal Audit findings in Sep 2016 precipitated a change in ratio calculation from using Gross Loan Balances to using Net Loan Balances.

The following represents the Bank's LTD Ratios for Q1-Q4 2022:

Q1 2022	64.73%
Q2 2022	68.72%
Q3 2022	69.62%
Q4 2022	75.14%

The following represents a breakdown of our loan portfolio by category at year-end for the past 3 years.

<u>Loan Type</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>
Residential Real Estate Mortgages	\$108,468,000	\$101,557,000	\$99,128,000
Construction Loans to Builders	\$7,433,000	\$7,226,000	\$4,089,000
Home Equity Loans	\$18,505,000	\$15,708,000	\$14,294,000
Consumer and Home Improvement Loans	\$6,916,000	\$6,167,000	\$6,070,000
Passbook Secured Loans	\$825,000	\$689,000	\$809,000
Commercial Real Estate Loans	\$54,283,000	\$51,887,000	\$49,319,000
Secured by Junior Liens	\$3,533,000	\$2,326,000	\$3,489,000
Revolving Credit Plans (online)	\$33,000	\$21,000	\$27,000
Secured by Multi-Family	\$7,642,000	\$8,673,000	\$8,759,000
Commercial and Industrial Loans	\$7,632,000	\$6,498,000	\$12,888,000
	\$215,270,000	\$200,752,000	\$198,872,000