

**WRAY STATE BANK
COMMUNITY REINVESTMENT ACT
LOAN TO DEPOSIT RATIOS**

	Loan to Deposit	Loan to Deposit w/o Participations
3/31/2014	70.98%	69.48%
6/30/2014	76.48%	70.80%
9/30/2014	81.79%	77.22%
12/31/2014	85.14%	81.58%
3/31/2015	84.61%	81.41%
6/30/2015	90.49%	90.94%
9/30/2015	89.54%	90.53%
12/31/2015	81.24%	82.09%
3/31/2016	78.05%	76.53%
6/30/2016	83.30%	84.80%
9/30/2016	89.30%	90.70%
12/31/2016	85.21%	86.61%
3/31/2017	86.00%	88.06%
6/30/2017	87.64%	88.65%
9/30/2017	87.21%	90.18%
12/31/2017	82.75%	83.70%
3/31/2018	84.50%	85.46%
6/30/2018	90.06%	91.06%
9/30/2018	92.14%	93.13%
12/31/2018	84.71%	85.65%
3/31/2019	86.72%	87.70%
6/30/2019	91.86%	92.90%
9/30/2019	97.59%	98.66%
12/30/2019	88.00%	89.26%
3/31/2020	87.21%	88.47%
6/30/2020	88.70%	89.90%
9/30/2020	90.91%	91.68%
12/31/2020	78.65%	79.37%
3/31/2021	82.63%	83.34%
6/30/2021	90.39%	91.13%
9/30/2021	89.37%	90.11%
12/31/2021	80.74%	81.40%
3/31/2022	79.61%	79.97%
6/30/2022	81.56%	81.75%
9/30/2022	85.73%	85.92%
12/31/2022	87.84%	88.03%
3/31/2023	90.42%	90.61%
6/30/2023	89.43%	89.35%
9/30/2023	85.35%	85.29%
12/31/2023	79.08%	79.02%
3/31/2024	80.69%	80.27%