

**Heritage Bank of Schaumburg  
4th Quarter CRA Report – 2023**

**Loan to Deposit Ratios**

Loan (loans less ALLL) to Deposit Ratios:

<b>Date</b>	<b>Ratio</b>
12/31/23	56.26%
9/30/23	55.61%
6/30/23	54.67%
3/31/23	54.02%
12/31/22	49.46%
9/30/22	48.12%
6/30/22	48.63%
3/31/22	46.64%
12/31/21	50.12%
9/30/21	50.85%
6/30/21	52.41%
3/31/21	55.57%