

**THE DIME BANK**  
**COMMUNITY REINVESTMENT ACT**  
**HISTORICAL STATISTICAL DATA**  
**2021-2023**

**CRA Lending Test**

*Loan to Deposit Ratio*

Date	Net Loans and Leases	Total Deposits	Loan to Deposit Ratio Result (1)	Variance (from prior month)
01/31/21	\$661,804,608	\$720,261,149	91.88%	-1.82%
02/28/21	\$678,269,770	\$731,912,057	92.67%	0.79%
03/31/21	\$683,636,570	\$743,694,784	91.92%	-0.75%
04/30/21	\$687,015,666	\$769,299,628	89.30%	-2.62%
05/31/21	\$680,336,207	\$789,069,539	86.22%	-3.08%
06/30/21	\$667,186,856	\$804,360,687	82.95%	-3.27%
07/31/21	\$672,400,072	\$792,217,851	84.88%	1.93%
08/31/21	\$665,832,627	\$781,386,933	85.21%	0.34%
09/30/21	\$660,355,255	\$802,789,528	82.26%	-2.95%
10/31/21	\$667,706,781	\$796,687,972	83.81%	1.55%
11/30/21	\$656,630,603	\$791,757,067	82.93%	-0.88%
12/31/21	\$657,541,269	\$798,793,448	82.32%	-0.62%

*Yearly Average 2021*      **86.36%**

01/31/22	\$663,836,523	\$799,392,640	83.04%	0.73%
02/28/22	\$658,603,353	\$809,991,508	81.31%	-1.73%
03/31/22	\$644,615,929	\$821,469,889	78.47%	-2.84%
04/30/22	\$641,797,808	\$841,166,642	76.30%	-2.17%
05/31/22	\$645,420,430	\$857,596,688	75.26%	-1.04%
06/30/22	\$652,745,312	\$856,086,937	76.25%	0.99%
07/31/22	\$659,164,095	\$836,453,121	78.80%	2.56%
08/31/22	\$663,027,437	\$826,604,922	80.21%	1.41%
09/30/22	\$667,858,767	\$830,204,389	80.45%	0.23%
10/31/22	\$669,676,725	\$819,745,974	81.69%	1.25%
11/30/22	\$670,601,292	\$806,063,021	83.19%	1.50%
12/31/22	\$679,071,559	\$789,594,490	86.00%	2.81%

*Yearly Average 2022*      **80.08%**

01/31/23	\$665,042,042	\$777,583,671	85.53%	-0.48%
02/28/23	\$665,121,681	\$779,684,044	85.31%	-0.22%
03/31/23	\$670,658,180	\$790,505,369	84.84%	-0.47%
04/28/23	\$676,680,286	\$813,377,110	83.19%	-1.65%
05/31/23	\$678,602,443	\$819,080,859	82.85%	-0.34%
06/30/23	\$680,919,412	\$797,293,429	85.40%	2.55%
07/31/23	\$690,697,073	\$769,869,506	89.72%	4.31%
08/31/23	\$700,001,930	\$765,291,299	91.47%	1.75%
09/30/23	\$710,160,511	\$786,675,974	90.27%	-1.20%
10/31/23	\$716,932,316	\$791,542,336	90.57%	0.30%
11/30/23	\$723,965,762	\$831,755,145	87.04%	-3.53%
12/31/23	\$722,445,636	\$828,194,998	87.23%	0.19%

*Yearly Average 2023*      **86.95%**

Calculation:    Loan to Deposit Ratio = net loans and leases/total deposits