



Section 9

Loan to Deposit Ratio



Loan-to-Deposit Ratio

For Each Quarter of the Two Prior Calendar Years

2021			
1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
118.45%	103.66%	92.49%	83.08%
<i>(includes PPP Funding)</i>	<i>(includes PPP Funding)</i>		
2022			
1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
76.91%	85.27%	88.12%	95.89%
2023			
1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
93.25%	90.41%	89.43%	89.37%