



Loan-to-Deposit Ratio

For Each Quarter of the Two Prior Calendar Years

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%
2024			
1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
90.02%	92.39%	86.84%	86.14%