



## QUARTERLY LOAN TO DEPOSIT RATIOS

### 2024 and 2025

<b>Quarter ending</b>	<b>Ratio</b>	<b>Increase/Decrease</b>
03/31/2024	100.81%	<b>increase of 9.21%</b> over our 2023 1st Quarter ratio.
06/30/2024	102.03%	<b>increase of 7.54%</b> over our 2023 2nd Quarter ratio
09/30/2024	101.48%	<b>increase of 4.60%</b> over our 2023 3rd Quarter ratio
12/31/2024	102.49%	<b>increase of 3.29%</b> from the 2023-year end ratio.
3/31/2025	103.20%	<b>increase of 2.37%</b> from the 2024 1 <sup>st</sup> Quarter ratio
06/30/2025	103.54%	<b>increase of 1.48%</b> from our 2024 2 <sup>nd</sup> Quarter ratio
09/30/2025	103.72%	<b>increase of 2.21%</b> from our 2024 3 <sup>rd</sup> Quarter ratio
12/31/2025	104.19%	<b>increase of 1.66%</b> from the 2024-year end ratio