

## Quarterly Loan to Deposit Ratios for 2025

Our two-year quarterly Loan to Deposit Ratio as of 12/31/2024 is **102.49%**

This would be an **increase of 3.29%** from the 2023-year end ratio.

Our two-year quarterly Loan to Deposit Ratio as of 3/31/2025 is **103.20%**

This would be an **increase of 2.37%** from the 2024 1<sup>st</sup> Quarter ratio.

Our two-year quarterly Loan to Deposit Ration as of 06/30/2025 is **103.54%**

This would be an **increase of 1.48%** from our 2024 2<sup>nd</sup> Quarter ratio.

Our two-year quarterly Loan to Deposit Ration as of 09/30/2025 is **103.72%**

This would be an **increase of 2.21%** from our 2024 3<sup>rd</sup> Quarter ratio.

Our two-year quarterly Loan to Deposit Ration as of 12/31/2025 is **104.19%**

This would be an **increase of 1.66%** from the 2024-year end ratio.