



Loan To Deposit Ratios

| Term | Calculation Date | Loan to Deposit Ratio |
|------------------------------|------------------|-----------------------|
| 3 rd Quarter 2024 | 9/30/2024 | 63.23% |
| 2 nd Quarter 2024 | 6/30/2024 | 62.34% |
| 1 st Quarter 2024 | 3/29/2024 | 59.90% |
| 2023 Average | 12/31/2023 | 59.27% |
| 4 th Quarter 2023 | 12/31/2023 | 60.39% |
| 3 rd Quarter 2023 | 9/30/2023 | 57.86% |
| 2 nd Quarter 2023 | 6/30/2023 | 59.88% |
| 1 st Quarter 2023 | 3/31/2023 | 58.95% |
| 2022 Average | 12/31/2022 | 53.92% |