

Loan To Deposit Ratios

Term	Calculation Date	Loan to Deposit Ratio
1 st Quarter 2025	3/31/2025	61.45%
2024 Average	12/31/2024	62.13%
4 th Quarter 2024	12/31/2024	63.05%
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%