

Loan – to – Deposit Ratio

For Each Quarter of the Prior Calendar Year

<u>Q1 2023</u>	<u>Q2 2023</u>	<u>Q3 2023</u>	<u>Q4 2023</u>
80.2%	84.5%	81.2%	79.6%
<u>Q1 2024</u>	<u>Q2 2024</u>	<u>Q3 2024</u>	<u>Q4 2024</u>
79.7%	82.4%	81.6%	83.5%