



LOAN TO DEPOSIT RATIOS

Quarter	2019	2020	2021	2022	2023	2024	2025	2026
March	79.80%	76.77%	73.57%	69.47%	68.34%	77.00%	72.93%	
June	81.62%	74.84%	75.05%	66.46%	69.45%	75.39%	72.57%	
September	79.72%	77.51%	76.48%	*52.00%	74.06%	75.46%	74.68%	
December	79.50%	73.92%	72.57%	70.12%	73.98%	76.07%	69.21%	

*skewed due to \$27MM deposit