



Historic Loan to Deposit Ratios

2021			2022		
First Quarter	3/31	72.97%	First Quarter	3/31	64.78%
Second Quarter	6/30	67.92%	Second Quarter	6/30	63.6%
Third Quarter	9/30	62.71%	Third Quarter	9/30	69.86%
Fourth Quarter	12/31	63.85%	Fourth Quarter	12/31	68.33%
Average		66.8625%	Average		66.6425%

2023			2024		
First Quarter	3/31	73.87%	First Quarter	3/31	78.59%
Second Quarter	6/30	80.41%	Second Quarter	6/30	84.79%
Third Quarter	9/30	81.67%	Third Quarter	9/30	89.69%
Fourth Quarter	12/31	78.77%	Fourth Quarter	12/31	82.79%
Average		78.68%	Average		83.965%

2025		
First Quarter	3/31	85.91%
Second Quarter	6/30	92.78%
Third Quarter	9/30	
Fourth Quarter	12/31	
Average		