

Loan – to – Deposit Ratio

For Each Quarter of the Prior Calendar Year

<u>Q1 2024</u>	<u>Q2 2024</u>	<u>Q3 2024</u>	<u>Q4 2024</u>
79.7%	82.4%	81.6%	83.5%
<u>Q1 2025</u>	<u>Q2 2025</u>	<u>Q3 2025</u>	<u>Q4 2025</u>
84.2%	87.8%	87.7%	83.9%
<u>Q1 2026</u>	<u>Q2 2026</u>		
87.2%	85.7%		