

LOAN TO DEPOSIT RATIO CALCULATIONS

2022		
EOM		QTLY AVG
Jan	41.43%	
Feb	40.59%	41.15%
Mar	41.42%	
Apr	41.87%	
May	41.75%	41.94%
Jun	42.22%	
July	42.13%	
Aug	42.92%	42.64%
Sep	42.87%	
Oct	43.90%	
Nov	45.34%	44.81%
Dec	45.20%	

2023		
EOM		QTLY AVG
Jan	45.89%	
Feb	44.27%	45.09%
Mar	45.10%	
Apr	46.87%	
May	46.72%	47.05%
Jun	47.56%	
July	48.92%	
Aug	48.44%	48.35%
Sep	47.70%	
Oct	50.04%	
Nov	50.75%	50.24%
Dec	49.92%	

2024		
EOM		QTLY AVG
Jan	50.06%	
Feb	48.88%	50.02%
Mar	51.13%	
Apr	50.45%	
May	49.78%	50.28%
Jun	50.60%	
July	50.96%	
Aug	50.48%	50.92%
Sep	51.32%	
Oct	50.13%	
Nov	49.46%	49.60%
Dec	49.21%	

2025		
EOM		QTLY AVG
Jan	48.87%	
Feb	48.82%	49.72%
Mar	51.48%	
Apr	52.45%	
May	53.01%	53.02%
Jun	53.59%	
July	54.91%	
Aug	54.10%	54.44%
Sep	54.32%	
Oct		
Nov		0.00%
Dec		

and G:\Board Reports\Ratio's & Book Value\Ratios previous years

