

## LOAN TO DEPOSIT RATIO CALCULATIONS

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

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

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

2025		
EOM		QTLY AVG
Jan	48.87%	
Feb	48.82%	<b>49.72%</b>
Mar	51.48%	
Apr	52.45%	
May	53.01%	<b>53.02%</b>
Jun	53.59%	
July	54.91%	
Aug	54.10%	<b>54.44%</b>
Sep	54.32%	
Oct	53.78%	
Nov	52.92%	<b>52.90%</b>
Dec	52.01%	

## LOAN TO DEPOSIT RATIO CALCULATIONS

2026		
EOM		QTLY AVG
Jan	51.07%	
Feb	49.36%	<b>50.36%</b>
Mar	50.64%	
Apr		
May		<b>0.00%</b>
Jun		
July		
Aug		<b>0.00%</b>
Sep		
Oct		
Nov		<b>0.00%</b>
Dec		

2027		
EOM		QTLY AVG
Jan		
Feb		<b>0.00%</b>
Mar		
Apr		
May		<b>0.00%</b>
Jun		
July		
Aug		<b>0.00%</b>
Sep		
Oct		
Nov		<b>0.00%</b>
Dec		

2028		
EOM		QTLY AVG
Jan		
Feb		<b>0.00%</b>
Mar		
Apr		
May		<b>0.00%</b>
Jun		
July		
Aug		<b>0.00%</b>
Sep		
Oct		
Nov		<b>0.00%</b>
Dec		

2029		
EOM		QTLY AVG
Jan		
Feb		<b>0.00%</b>
Mar		
Apr		
May		<b>0.00%</b>
Jun		
July		
Aug		<b>0.00%</b>
Sep		
Oct		
Nov		<b>0.00%</b>
Dec		