



2025 LOAN-TO-DEPOSIT RATIOS

Quarterly loan-to-deposit ratios for 2025 are stated below.

Date	Loan-to-Deposit Ratio
12/31/2024	109.84%
3/31/2025	96.89%
6/30/2025	100.80%
9/30/2025	99.42%
12/31/2025	103.98%