

# NET LOAN TO DEPOSIT RATIO BY QTRS.

QTR ENDING %

MARCH	2012	54.82
JUNE	2012	51.68
SEPT	2012	51.98
DEC	2012	51.88

MARCH	2013	56.96
JUNE	2013	55.55
SEPT	2013	58.58
DEC	2013	55.60

MARCH	2014	56.66
JUNE	2014	57.74
SEPT	2014	57.49
DEC	2014	63.78

MARCH	2015	62.47
JUNE	2015	65.38
SEPT	2015	68.70
DEC	2015	66.86

MARCH	2016	67.73
JUNE	2016	69.04
SEPT	2016	70.43
DEC	2016	71.63

MARCH	2017	69.47
JUNE	2017	70.61
SEPT	2017	71.64
DEC	2017	68.29

MARCH	2018	69.57
JUNE	2018	71.21
SEPT	2018	66.82
DEC	2018	68.33

MARCH	2019	70.45
JUNE	2019	74.78
SEPT	2019	73.91
DEC	2019	73.75

MARCH	2020	74.15
JUNE	2020	70.58
SEPT	2020	62.73
DEC	2020	59.24

MARCH	2021	54.99
JUNE	2021	55.76
SEPT	2021	54.28
DEC	2021	57.08

MARCH	2022	54.69
JUNE	2022	54.90
SEPT	2022	55.74
DEC	2022	56.27

MARCH	2023	55.10
JUNE	2023	59.14
SEPT	2023	56.34
DEC	2023	56.09

MARCH	2024	55.53
JUNE	2024	56.94
SEPT	2024	59.04
DEC	2024	59.10

MARCH	2025	58.83
JUNE	2025	61.24
SEPT	2025	58.70
DEC	2025	61.21