



2023

LOAN – TO – DEPOSIT RATIO

| <u>QUARTER ENDING</u> | <u>RATIO</u> |
|------------------------------|---------------------|
| MARCH 31, 2023 | 92.21% |
| JUNE 30, 2023 | 89.18% |
| SEPTEMBER 30, 2023 | 111.05% |
| DECEMBER 31, 2023 | 88.77% |