

Average Loan to Deposit Ratios

<u>Date</u>	Net Loans	Total Deposits	<u>Ratio</u>
9/30/2021	430,630	600,514	71.71%
12/31/2021	447,043	626,604	71.34%
3/31/2022	451,387	644,154	70.07%
6/30/2022	473,700	645,588	73.37%
9/30/2022	488,058	651,696	74.89%
12/31/2022	485,886	666,873	72.86%
3/31/2023	486,714	646,085	75.33%
6/30/2023	483,536	636,619	75.95%
9/30/2023	484,971	634,979	76.38%
12/31/2023	484,906	654,272	74.11%
3/31/2024	477,047	651,131	73.26%
6/30/2024	483,243	655,578	73.71%