

| <u>Quarter End</u> | <u>Loan-to-Deposit Ratio</u> |
|--------------------|------------------------------|
| September 30, 2024 | 76.89% |
| June 30, 2024 | 76.35% |
| March 31, 2024 | 74.80% |
| December 31, 2023 | 71.01% |
| September 30, 2023 | 71.10% |
| June 30, 2023 | 69.50% |
| March 31, 2023 | 65.94% |
| December 31, 2022 | 70.02% |
| September 30, 2022 | 68.32% |
| June 30, 2022 | 65.04% |
| March 31, 2022 | 61.09% |
| December 31, 2021 | 64.21% |