



NET LOANS TO DEPOSIT RATIOS

2024

1 st Quarter (2024)	2 nd Quarter (2024)	3 rd Quarter (2024)	4 th Quarter (2024)
79.61	81.03	80.15	78.33

2025

1 st Quarter (2025)	2 nd Quarter (2025)	3 rd Quarter (2025)	4 th Quarter (2025)
77.18	76.27	76.42	74.40

2026

1 st Quarter (2026)	2 nd Quarter (2026)	3 rd Quarter (2026)	4 th Quarter (2026)
74.24			