NET LOANS TO DEPOSIT RATIOS

2024

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

2025

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

2026

1st Quarter (2026)	2nd Quarter (2026)	3rd Quarter (2026)	4th Quarter (2026)
74.24	75.03	79.82	