



## NET LOANS TO DEPOSIT RATIOS

**2023**

1 <sup>st</sup> Quarter (2023)	2 <sup>nd</sup> Quarter (2023)	3 <sup>rd</sup> Quarter (2023)	4 <sup>th</sup> Quarter (2023)
72.22	74.80	75.57	78.16

**2024**

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

**2025**

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