



NET LOANS TO DEPOSIT RATIOS

2023

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

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		