



**QUARTERLY LOAN-TO-DEPOSIT RATIO**

<b><u>CALENDAR QUARTER-END</u></b>	<b><u>LOAN-TO-DEPOSIT RATIO*</u></b>
12/31/2023	67.73%
09/30/2023	72.08%
06/30/2023	73.51%
03/31/2023	66.41%

\*Does not include originated real estate loans sold on the secondary investor market.