



LOAN-TO-DEPOSIT RATIO

<u>CALENDAR QUARTER-END</u>	<u>LOAN-TO-DEPOSIT RATIO*</u>
12/31/2025	70.20%
09/30/2025	72.12%
06/30/2025	72.33%
03/31/2025	71.03%

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