



QUARTERLY LOAN-TO-DEPOSIT RATIO

<u>CALENDAR QUARTER-END</u>	<u>LOAN-TO-DEPOSIT RATIO*</u>
12/31/2024	72.02%
09/30/2024	65.48%
06/30/2024	65.57%
03/31/2024	71.68%

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