



LOAN-TO-DEPOSIT RATIO

2024

QUARTER	RATIO
1ST	91.54%
2ND	85.53%
3RD	87.74%
4TH	57.93%
AVERAGE	80.69%

2025

QUARTER	RATIO
1ST	59.36
2ND	59.56
3RD	59.78
4TH	61.49
AVERAGE	60.04

2026

QUARTER	RATIO
1ST	51.59
2ND	54.03
3RD	
4TH	
AVERAGE	