

## LOAN TO DEPOSIT RATIOS

	2023	2022	2021	2020	2019	2018	2017
January 31	34.22%	31.62%	37.32%	39.37%	42.04%	41.41%	42.94%
February 28	34.13%	31.28%	37.22%	38.86%	41.40%	40.46%	42.10%
March 31	34.74%	30.56%	36.49%	38.04%	41.08%	40.36%	41.89%
April 30	35.01%	30.38%	36.21%	39.43%	41.33%	40.79%	42.06%
May 31	35.55%	32.05%	35.04%	39.28%	40.78%	41.43%	42.05%
June 30	36.28%	32.68%	35.42%	39.41%	42.13%	42.73%	43.89%
July 31	37.24%	33.46%	34.19%	38.60%	42.11%	43.31%	43.37%
August 31	37.90%	33.69%	34.08%	38.78%	41.56%	43.09%	42.29%
September 30	39.31%	34.81%	32.05%	39.37%	42.10%	44.29%	42.33%
October 31	38.02%	35.39%	32.25%	37.76%	39.91%	44.95%	42.25%
November 30	38.68%	35.74%	32.36%	37.27%	39.45%	43.82%	42.81%
December 31	39.04%	34.84%	32.36%	37.99%	40.28%	44.23%	41.94%