

## LOAN TO DEPOSIT RATIOS

	2025	2024	2023	2022	2021	2020	2019
January 31	42.43%	39.10%	34.22%	31.62%	37.32%	39.37%	42.04%
February 28	42.31%	38.52%	34.13%	31.28%	37.22%	38.86%	41.40%
March 31	42.99%	38.45%	34.74%	30.56%	36.49%	38.04%	41.08%
April 30	45.06%	39.16%	35.01%	30.38%	36.21%	39.43%	41.33%
May 31	46.45%	38.41%	35.55%	32.05%	35.04%	39.28%	40.78%
June 30	46.96%	40.22%	36.28%	32.68%	35.42%	39.41%	42.13%
July 31	47.87%	40.86%	37.24%	33.46%	34.19%	38.60%	42.11%
August 31	46.96%	42.61%	37.90%	33.69%	34.08%	38.78%	41.56%
September 30	49.21%	43.69%	39.31%	34.81%	32.05%	39.37%	42.10%
October 31	49.71%	43.00%	38.02%	35.39%	32.25%	37.76%	39.91%
November 30	50.61%	42.41%	38.68%	35.74%	32.36%	37.27%	39.45%
December 31	51.78%	43.62%	39.04%	34.84%	32.36%	37.99%	40.28%