LOAN TO DEPOSIT RATIOS

	2026	2025	2024	2023	2022	2021	2020
January 31	50.38%	42.43%	39.10%	34.22%	31.62%	37.32%	39.37%
February 28	49.09%	42.31%	38.52%	34.13%	31.28%	37.22%	38.86%
March 31	49.37%	42.99%	38.45%	34.74%	30.56%	36.49%	38.04%
April 30	50.38%	45.06%	39.16%	35.01%	30.38%	36.21%	39.43%
May 31	50.45%	46.45%	38.41%	35.55%	32.05%	35.04%	39.28%
June 30	53.10%	46.96%	40.22%	36.28%	32.68%	35.42%	39.41%
July 31	53.58%	47.87%	40.86%	37.24%	33.46%	34.19%	38.60%
August 31	54.21%	46.96%	42.61%	37.90%	33.69%	34.08%	38.78%
September 30	55.45%	49.21%	43.69%	39.31%	34.81%	32.05%	39.37%
October 31		49.71%	43.00%	38.02%	35.39%	32.25%	37.76%
November 30		50.61%	42.41%	38.68%	35.74%	32.36%	37.27%
December 31		51.78%	43.62%	39.04%	34.84%	32.36%	37.99%