

**Loan to Deposit Ratios  
from  
FDIC Quarterly Reports of Condition**

<b><u>Quarter ending</u></b>	<b><u>Loans *</u></b>	<b><u>Deposits *</u></b>	<b><u>Ratio</u></b>
06/30/2014	106	140	76.3%
09/30/2014	107	142	75.8%
12/31/2014	109	137	79.6%
03/31/2015	112	139	80.7%
06/30/2015	109	136	80.3%
09/30/2015	107	140	76.8%
12/31/2015	109	138	78.8%
03/31/2016	113	143	79.0%
06/30/2016	112	135	83.4%
09/30/2016	115	143	80.3%
12/31/2016	120	140	85.5%
03/31/2017	125	145	86.3%
06/30/2017	128	148	86.0%
09/30/2017	129	151	85.6%
12/31/2017	133	154	86.2%
03/31/2018	137	159	86.2%
06/30/2018	140	160	87.3%
09/30/2018	142	158	89.9%
12/30/2018	147	159	92.4%
03/31/2019	150	161	93.4%
06/30/2019	151	161	93.7%
09/30/2019	156	161	96.4%
12/31/2019	155	165	94.4%
03/31/2020	159	177	89.6%
06/30/2020	173	190	91.0%
09/30/2020	173	195	89.0%
12/31/2020	172	197	87.3%
03/31/2021	169	218	77.5%
06/30/2021	160	204	78.7%
09/30/2021	159	206	77.1%
12/31/2021	164	218	75.2%
03/31/2022	167	225	74.2%
06/30/2022	169	221	76.4%
09/30/2022	174	222	78.4%
12/31/2022	177	220	80.5%
03/31/2023	184	222	82.9%
06/30/2023	194	224	86.6%
09/30/2023	204	230	88.7%
12/31/2023	215	247	87.0%

(Bank chartered as independent bank in May 2004)

\* = Millions.