LOAN TO DEPOSIT RATIO
Page 1

(Quarter Ending)			
December 1998	48%	March 2004	97%
March 1999	82%	June 2004	99%
June 1999	92%	September 2004	95%
September 1999	88%	December 2004	95%
December 1999	98%	March 2005	96%
March 2000	90%	June 2005	95%
June 2000	100%	September 2005	95%
September 2000	95%	December 2005	99%
December 2000	94%	March 2006	100%
March 2001	95%	June 2006	100%
June 2001	94%	September 2006	98.96%
September 2001	99%	December 2006	97.74%
December 2001	91%	March 2007	98.98%
March 2002	91%	June 2007	98.86%
June 2002	94%	September 2007	98.48%
September 2002	87%	December 2007	102.9%
December 2002	82%	March 2008	99.25%
March 2003	83%	June 2008	105.285%
June 2003	83%	September 2008	102.31%
September 2003	83%	December 2008	101.08%

LOAN TO DEPOSIT RATIO
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(Quarter Ending)

December 2003	94%	March 2009	101.18%
June 2009	100.4%	June 2014	76.69%
September 2009	102.95%	September 2014	77.58%
December 2009	101.32%	December 2014	78.90%
March 2010	95.85%	March 2015	76.77%
June 2010	94.9%	June 2015	77.75%
September 2010	96.49%	September 2015	78.45%
December 2010	92.22%	December 2015	78.90%
March 2011	86.77%	March 2016	82.06%
June 2011	87.89%	June 2016	83.23%
September 2011	84.62%	September 2016	84.02%
December 2011	85.12%	December 2016	85.07%
March 2012	82.81%	March 2017	83.76%
June 2012	83.47%	June 2017	85%
September 2012	83.22%	September 2017	86.10%
December 2012	80.32%	December 2017	87.82%
March 2013	80.22%	March 2018	87.31%
June 2013	80.92%	June 2018	88.96%
September 2013	80.64%	September 2018	88.77%
December 2013	79.89%	December 2018	91.68%
March 2014	76.92%	March 2019	86.60%

LOAN TO DEPOSIT RATIO
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(Quarter Ending)			
June 2019	89.57%	September 2024	84.65%
September 2019	89.69%	December 2024	87.13%
December 2019	90.56%	March 2025	86.21%
March 2020	88.95%	June 2025	88.86%
June 2020	87.80%	September 2025	88.35%
September 2020	88.35%	December 2025	88.76%
December 2020	86.05%	March 2026	87.24%
March 2021	82.32%	June 2026	88.40%
June 2021	83.11%	September 2026	87.05%
September 2021	80.36%		
December 2021	83.81%		
March 2022	81.25%		
June 2022	82.68%		
September 2022	79.98%		
December 2022	84.24/%		
March 2023	83.16%		
June 2023	85.87%		
September 2023	88.66%		
December 2023	89.01%		
March 2024	86.07%		
June 2024	86.05%		