



LOAN TO DEPOSIT RATIO

(000's omitted)

Date	Loans	Deposits	Ratio
2026			
Mar-26	\$ 487,423	\$ 587,053	83.02%
Jun-26	\$ 491,379	\$ 589,046	83.41%
Sep-26			
Dec-26			
2025			
Mar-25	\$ 458,523	\$ 580,885	78.93%
Jun-25	\$ 475,348	\$ 529,958	89.70%
Sep-25	\$ 479,057	\$ 550,167	87.07%
Dec-25	\$ 484,121	\$ 549,924	88.05%
2024			
Mar-24	\$ 423,882	\$ 511,993	82.79%
Jun-24	\$ 442,785	\$ 522,127	84.80%
Sep-24	\$ 438,322	\$ 539,972	81.17%
Dec-24	\$ 449,376	\$ 558,536	80.46%
2023			
Mar-23	\$ 354,795	\$ 435,788	81.41%
Jun-23	\$ 371,908	\$ 437,971	84.92%
Sep-23	\$ 386,556	\$ 509,316	75.90%
Dec-23	\$ 414,603	\$ 499,387	83.02%
2022			
Mar-22	\$ 260,655	\$ 453,466	57.48%
Jun-22	\$ 291,290	\$ 466,957	62.38%
Sep-22	\$ 310,846	\$ 495,161	62.78%
Dec-22	\$ 331,570	\$ 465,853	71.17%