

Our two-year quarterly Loan to Deposit Ratio as of 12/31/2022 is **91.77%**

This would be a **decline of 0.23 %** from the 2021 year end ratio.

Our two-year quarterly Loan to Deposit Ratio as of 03/31/2023 is **93.21%**

This would be an **increase of 2.2%** over our 2022 1st Quarter ratio.

Our two-year quarterly Loan to Deposit Ratio as of 06/30/2023 is **94.88%**

This would be an **increase of 4.4%** over our 2022 2nd Quarter ratio.

Our two-year quarterly Loan to Deposit Ratio as of 09/30/2023 is **97.02%**

This would be an **increase of 5.5%** over our 2022 3rd Quarter ratio.

Our two-year quarterly Loan to Deposit Ratio as of 12/31/2023 is **99.23%**

This would be a **increase of 7.5%** from the 2022 year end ratio.