

<b><i>LOAN-TO-DEPOSIT RATIOS AS OF:</i></b>				
<b>YEAR</b>	<b>MARCH 31st</b>	<b>JUNE 30th</b>	<b>SEPTEMBER 30th</b>	<b>DECEMBER 31st</b>
2021	101.31%	98.26%	100.50%	102.89%
2022	101.11%	112.86%	115.03%	122.67%
2023	112.72%	121.37%	114.60%	112.52%