

<i>LOAN-TO-DEPOSIT RATIOS AS OF:</i>				
YEAR	MARCH 31st	JUNE 30th	SEPTEMBER 30th	DECEMBER 31st
2022	101.11%	112.856%	115.03%	122.67%
2023	112.72%	121.37%	114.60%	112.52%
2024	111.22%	112.29%	113.62%	109.93%