

LOAN TO DEPOSIT RATIO

1st Quarter 2025 86.52%
2nd Quarter 2025 88.56%
3rd Quarter 2025 84.53%
4th Quarter 2025 91.69%

1st Quarter 2024 85.21%
2nd Quarter 2024 89.07%
3rd Quarter 2024 88.73%
4th Quarter 2024 89.24%

1st Quarter 2023 84.86%
2nd Quarter 2023 81.55%
3rd Quarter 2023 85.49%
4th Quarter 2023 90.62%

1st Quarter 2022 72.22%
2nd Quarter 2022 77.54%
3rd Quarter 2022 78.04%
4th Quarter 2022 81.22%

1st Quarter 2021 77.27%
2nd Quarter 2021 78.10%
3rd Quarter 2021 77.59%
4th Quarter 2021 73.70%

1st Quarter 2020 89.26%
2nd Quarter 2020 86.35%
3rd Quarter 2020 81.42%
4th Quarter 2020 80.22%

1st Quarter 2019 93.14%
2nd Quarter 2019 91.40%
3rd Quarter 2019 91.73%
4th Quarter 2019 97.09%

3rd Quarter 2018 93.60%
4th Quarter 2018 98.71%



U.S. CENTURY BANK