LOAN TO DEPOSIT RATIO

1st	Quarter 2026	88.16%
2nd	Quarter 2026	92.49%
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

Member FDIC EQUAL HOUSING LENDER