

Loan to Deposit Ratio 2023

Month	Loan to Deposit Ratio	Quarterly Average
1/31/2023	78.99%	
2/28/2023	68.12%	71.48%
3/31/2023	67.33%	
4/30/2023	74.87%	
5/31/2023	74.77%	71.58%
6/30/2023	65.11%	
7/31/2023	73.64%	
8/31/2023	72.49%	70.19%
9/30/2023	64.45%	
10/31/2023	61.14%	
11/30/2023	62.81%	59.21%
12/31/2023	53.67%	

Month	Loan to Deposit Ratio (Excluding PPP Loans)	Quarterly Average
1/31/2023	78.42%	
2/28/2023	67.65%	70.97%
3/31/2023	66.86%	
4/30/2023	74.73%	
5/31/2023	74.63%	71.45%
6/30/2023	64.98%	
7/31/2023	73.50%	
8/31/2023	72.35%	70.06%
9/30/2023	64.33%	
10/31/2023	61.02%	
11/30/2023	62.68%	59.08%
12/31/2023	53.56%	