

## **BANK FORWARD**

Loan to Deposit Ratios as of December 31, 2023

<b>Quarter-ending</b>	<b>2022</b>	<b>2023</b>
March	111.01%	89.01%
June	110.70%	89.72%
September	111.15%	90.08%
December	111.26%	89.48%