

**VISIONBANK**  
**Quarterly Loan-to-Deposit Ratios**

<b>Quarter Date</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
<b>1Q – March 31</b>	<b>72%</b>	<b>68%</b>	<b>84%</b>	
<b>2Q – June 30</b>	<b>75%</b>	<b>70%</b>	<b>87%</b>	
<b>3Q – September 30</b>	<b>72%</b>	<b>79%</b>	<b>92%</b>	
<b>4Q – December 31</b>	<b>69%</b>	<b>83%</b>	<b>88%</b>	