

LOAN-TO-DEPOSIT RATIO

The Bank of Old Monroe extends credit to consumers and offers a variety of loan products from which they may choose. The Bank attempts to maintain a reasonable loan-to-deposit ratio for a community bank of our size. The Loan-to-Deposit ratios per quarter are listed below:

03/31/20	80.9%
06/30/20	77.4%
09/30/20	77.7%
12/31/20	72.8%
03/31/21	64.9%
06/30/21	61.5%
09/30/21	59.8%
12/31/21	57.31%
03/31/22	52.80%
06/30/22	52.54%
09/30/22	52.96%
12/31/22	51.83%
03/31/23	52.66%
06/30/23	54.34%
09/30/23	58.53%
12/31/23	59.00%