

Centera Bank

Loan-To-Deposit Ratio per quarter

Quarter	
2021	
3/31/2021	37.26%
6/30/2021	38.98%
9/30/2021	38.21%
12/31/2021	37.64%
2022	
3/31/2022	31.59%
6/30/2022	37.40%
9/30/2022	40.57%
12/31/2022	40.59%
2023	
3/31/2023	39.62%
6/30/2023	42.92%
9/30/2023	44.88%
12/31/2023	44.07%
2024	
3/31/2024	42.48%
6/30/2024	47.13%
9/30/2024	47.31%
12/31/2024	47.84%

FDIC UBPR data