

United Bank of Union
QUARTERLY LOAN-TO-DEPOSIT RATIO

<u>2021</u>	<u>Loan to Deposit Ratio</u>
First Quarter ending 03/31/21	82.08%
Second Quarter ending 06/30/21	85.56%
Third Quarter ending 09/30/21	87.34%
Fourth Quarter ending 12/31/21	87.46%
<u>2022</u>	<u>Loan to Deposit Ratio</u>
First Quarter ending 03/31/22	83.31%
Second Quarter ending 06/30/22	84.16%
Third Quarter ending 09/30/22	86.51%
Fourth Quarter ending 12/31/22	88.03%
<u>2023</u>	<u>Loan to Deposit Ratio</u>
First Quarter ending 03/31/23	89.05%
Second Quarter ending 06/30/23	90.76%
Third Quarter ending 09/30/23	91.81%
Fourth Quarter ending 12/31/23	94.51%
<u>2024</u>	<u>Loan to Deposit Ratio</u>
First Quarter ending 03/31/24	94.64%
Second Quarter ending 06/30/24	95.88%
Third Quarter ending 09/30/24	97.57%
Fourth Quarter ending 12/31/24	97.59%