Loan-to-deposit ratio:

Date	Ratio
6/30/02:	61%
9/30/02:	60%
12/31/02:	63%
3/31/03:	63%
6/30/03:	69%
9/30/03:	73%
12/31/03:	63%
3/30/04:	53%
6/30/04:	72%
9/30/04:	67%
12/31/04:	59%
3/30/05:	62%
6/30/05:	67%
9/30/05:	70%
12/31/05:	58%
3/31/06:	67%
6/30/06:	67%
9/30/06:	71%
12/31/06:	61%
3/31/07:	67%
6/30/07:	75%
9/30/07:	75%
12/31/07:	61%
3/31/08:	76%
6/30/08:	82%
9/30/08:	77%
12/31/08:	72%
3/31/09:	73%
6/30/09:	77%
9/30/09:	74%
12/31/09:	64%
3/31/10:	67%
6/30/10:	56%
9/30/10:	68%
12/31/10:	61%
3/31/11:	61%
6/30/11:	62%
9/30/11:	59%
12/31/11:	51%
3/30/12:	54%
6/30/12:	51%
9/30/12:	49%
12/31/12:	37%
3/31/13:	40%
6/30/13:	42%
9/30/13:	45%
12/31/13:	36%
3/31/14:	41%
6/30/14:	47%
9/30/14:	45%
12/31/14:	35%
3/31/15:	43%
6/30/15:	44%
9/30/15:	48%
12/31/15:	38%
3/31/16:	48%
6/30/16:	52%
9/30/16:	42%
12/31/16:	39%
3/31/17:	42%
6/30/17:	55%
9/30/17:	60%
12/31/17:	47%
3/31/18:	52%
6/30/18:	55%
9/30/18:	61%
12/31/18:	50%
3/31/19:	54%
6/30/19:	60%
9/30/19:	59%
12/31/19:	49%
3/31/20:	50%
6/30/20:	51%
9/30/20:	51%
12/31/20:	41%
3/31/21:	35%
6/30/21:	40%
9/30/21:	42%
12/31/21:	36%
3/31/22:	37%
6/30/22	47%
9/30/22:	50%
12/31/22:	41%
3/31/23:	40%
6/30/23:	44%
9/30/23:	45%
12/31/23:	34%