Centera Bank

Loan-To-Deposit Ratio per quarter

Quarter	
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%
***2025**	
3/31/2025	47.34%
6/30/2025	50.32%
9/30/2025	53.37%
12/31/2025	52.62%

* Net Loans & Leases & Stand by Letter of Credit to assets data changed to Net Loans & Leases to Deposits in 2025.

FDIC UBPR data