



Loan-to-Deposit Ratios for Calendar Year 2023-2024

Crossroads Bank loan-to-deposit ratio for each quarter of the prior calendar year are as follows:

Q4 2024	Q3 2024	Q2 2024	Q1 2024
71.57	69.66	69.30	67.29
Q4 2023	Q3 2023		
67.99	68.89		

FDIC Certificate # 10709
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 11 / 564463
 County: DEWITT

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	12/31/2024			09/30/2024			06/30/2024			03/31/2024			12/31/2023		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	92.42	87.96	69	93.30	88.26	70	92.85	88.24	69	92.72	88.26	68	93.28	88.32	71
U.S. Govt, States & Political Sub in U.S.	5.07	10.79	25	4.18	10.47	21	4.44	10.44	23	4.67	10.39	24	4.12	10.33	22
Comml Banks & Other Dep Inst. in U.S.	2.51	0.52	88	2.51	0.55	87	2.71	0.59	88	2.61	0.56	88	2.61	0.57	88
Banks in Foreign Countries	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99
Foreign Govts and Official Inst.	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.03	99	0.00	0.04	98
Total deposits	100.00	100.00	89	100.00	100.00	89	100.00	100.00	89	100.00	100.00	90	100.00	100.00	88
Domestic Demand Deposits	20.36	25.40	34	22.32	25.34	41	21.05	25.53	37	20.96	25.45	36	21.29	25.96	34
Domestic Other Transaction Accts	23.09	11.65	82	22.05	11.43	81	22.73	11.76	81	23.29	12.17	81	24.42	12.22	83
Domestic Nontransaction Accts	56.55	60.72	40	55.63	61.05	35	56.22	60.59	40	55.75	60.11	40	54.28	59.67	38
Total Domestic Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	5.54	6.80	44	3.92	7.32	38	5.42	7.71	41	4.17	6.68	41	6.02	7.26	44
Core Deposits	83.66	75.43	82	83.13	74.69	84	84.32	75.27	86	85.21	75.67	88	83.91	76.02	80
Short Term Non Core Funding	6.05	10.56	23	5.51	10.69	18	5.78	10.64	19	5.73	10.42	21	7.86	10.10	38
S.T Inv to S.T. Ncore Fund	70.73	108.17	51	96.82	101.58	63	64.45	95.29	51	77.29	108.95	52	46.34	108.18	39
S.T. Asset to S.T. Liabilities	61.54	107.95	25	66.84	103.67	30	48.42	101.47	17	54.48	106.66	21	46.92	107.36	15
Net S.T. Liabilities to Assets	7.90	1.55	66	6.47	2.09	62	10.71	2.43	73	9.21	1.63	71	11.71	1.55	78
Net Loans & Leases to Deposits	64.46	78.36	21	63.01	78.64	19	62.90	79.09	19	61.43	77.83	19	61.34	78.06	19
Net LN&LS to Core Deposits	71.57	90.37	21	69.66	90.54	18	69.30	90.60	19	67.29	88.98	19	67.96	88.52	20
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	36.42	N/A	N/A	34.76	N/A	N/A	34.93	N/A	N/A	37.10	N/A	N/A	37.72	N/A
Brokered Deposits to Deposits	0.00	2.89	47	0.00	2.86	46	0.00	2.77	47	0.00	2.82	47	0.00	2.65	49
Listng Service Dep to Deposits	2.44	0.36	89	2.44	0.35	89	2.55	0.34	89	2.54	0.33	89	2.53	0.32	89
List Service and Brkrd Dep to Deps	2.44	3.63	58	2.44	3.60	58	2.55	3.48	59	2.54	3.55	59	2.53	3.37	60
Sec Bor + sec FFP to Tot Bor + FFP	N/A	2.39	N/A	N/A	8.60	N/A	N/A	10.97	N/A	N/A	12.61	N/A	N/A	12.00	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	6.05	N/A	N/A	5.93	N/A	N/A	5.47	N/A	N/A	5.13	N/A	N/A	4.75	N/A
Total Deposits															
Individ, Partnerships, and Corp.		285,728			288,208			274,055			275,629			277,766	
U.S. Govt, States & Political Sub in U.S.		15,679			12,915			13,096			13,889			12,259	
Comml Banks & Other Dep Inst. in U.S.		7,768			7,766			8,011			7,760			7,758	
Banks in Foreign Countries		0			0			0			0			0	
Foreign Govts and Official Inst.		0			0			0			0			0	
Total Deposits		309,175			308,889			295,162			297,278			297,783	
Domestic Demand Deposits		62,956			68,934			62,121			62,320			63,408	
Domestic Other Transaction Accts		71,376			68,117			67,096			69,225			72,733	
Domestic Nontransaction Accts		174,843			171,838			165,945			165,733			161,642	
Total Domestic Deposits		309,175			308,889			295,162			297,278			297,783	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		309,175			308,889			295,162			297,278			297,783	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		30,719			29,487			27,274			25,921			29,002	
Short Term Non Core Funding		20,141			18,522			18,377			18,254			25,173	
Core Deposits		278,456			279,402			267,888			271,357			268,781	
Time Deps \$250M & Under Mat < 1 Yr		48,218			47,070			47,586			46,186			45,496	
Time Deps \$250M & Under Mat > 1 Yr		33,950			34,256			29,586			28,741			23,336	
Time Deps over \$250M Mat < 1 Yr		20,141			18,522			18,377			18,254			25,173	
Time Deps over \$250M Mat > 1 Yr		10,578			10,965			8,897			7,667			3,829	
Fed Home Loan Bor Mat < 1 Yr		0			0			0			0			0	