



CROSSROADS BANK

Loan-to-Deposit Ratios for Calendar Year 2025-2026

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

Q2 2026	Q1 2026	Q4 2025	Q3 2025
71.12	68.43	67.67	67.82
Q2 2025	Q1 2025	Q4 2024	
70.57	71.88	71.57	