



CROSSROADS BANK

Loan-to-Deposit Ratios for Calendar Year 2024-2025

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

Q3 2025	Q2 2025	Q1 2025	Q4 2024
67.82	70.57	71.88	71.57
Q3 2024	Q2 2024		
69.66	69.30		

FDIC Certificate # 10709
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 564463
County: DEWITT

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	09/30/2025			06/30/2025			03/31/2025			12/31/2024			09/30/2024		
	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.	92.84	87.95	71	92.25	87.73	68	92.03	87.83	67	92.42	87.95	69	93.30	88.24	70
U.S. Govt, States & Political Sub in U.S.	4.87	10.75	23	5.34	10.97	25	5.50	10.91	26	5.07	10.80	25	4.18	10.48	21
Comm Bank & Other Dep Inst. in U.S.	2.29	0.57	86	2.40	0.59	86	2.47	0.54	87	2.51	0.53	87	2.51	0.55	87
Banks in Foreign Countries	0.00	0.02	99	0.00	0.02	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	96	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	3	100.00	100.00	96	100.00	100.00	87	100.00	100.00	89	100.00	100.00	89
Domestic Demand Deposits	20.40	25.60	35	20.93	25.59	37	21.54	25.55	40	20.36	25.42	34	22.32	25.35	41
Domestic Other Transaction Accts	24.69	11.40	86	22.39	11.51	81	22.15	11.61	80	23.09	11.66	82	22.05	11.45	81
Domestic Nontransaction Accts	54.91	60.83	32	56.68	60.70	38	56.31	60.59	38	56.55	60.70	40	55.63	61.02	36
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	4.79	6.41	43	3.99	6.62	41	4.45	5.39	46	5.54	6.81	44	3.92	7.31	38
Core Deposits	81.42	74.92	77	81.70	75.29	75	82.23	75.67	77	83.66	75.43	82	83.13	74.71	84
Short Term Non Core Funding	7.34	10.71	32	7.89	10.68	35	7.61	10.38	35	6.05	10.57	23	5.51	10.69	18
S.T Inv to S.T. Ncore Fund	79.16	104.90	55	89.54	103.23	60	81.07	117.07	51	70.73	108.00	51	96.82	101.74	63
S.T. Asset to S.T. Liabilities	58.51	112.18	20	61.90	108.98	24	65.08	113.59	25	61.54	107.73	25	66.84	103.61	30
Net S.T. Liabilities to Assets	9.58	0.83	74	9.29	1.27	73	8.07	0.44	71	7.90	1.59	66	6.47	2.11	62
Net Loans & Leases to Deposits	60.42	78.83	15	62.53	78.49	18	64.03	77.40	21	64.46	78.32	21	63.01	78.60	19
Net LN&LS to Core Deposits	67.82	91.13	16	70.57	90.63	19	71.88	89.20	21	71.57	90.33	21	69.66	90.49	19
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.76	N/A	N/A	38.20	N/A	N/A	37.03	N/A	N/A	36.76	N/A	N/A	34.76	N/A
Brokered Deposits to Deposits	0.00	2.60	48	0.00	2.68	48	0.00	2.77	48	0.00	2.89	47	0.00	2.85	46
Listing Service Dep to Deposits	2.22	0.39	87	2.33	0.39	88	2.40	0.38	89	2.44	0.36	89	2.44	0.34	89
List Service and Brkrd Dep to Deps	2.22	3.37	59	2.33	3.44	60	2.40	3.53	60	2.44	3.62	58	2.44	3.57	58
Sec Bor + sec FFP to Tot Bor + FFP	N/A	1.46	N/A	N/A	1.30	N/A	N/A	1.04	N/A	N/A	2.20	N/A	N/A	8.59	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	6.84	N/A	N/A	6.43	N/A	N/A	6.51	N/A	N/A	6.18	N/A	N/A	5.97	N/A
Total Deposits															
Individ, Partnerships, and Corp.			314,766			298,460			289,295			285,728			288,208
U.S. Govt, States & Political Sub in U.S.			16,508			17,292			17,286			15,679			12,915
Comm Bank & Other Dep Inst. in U.S.			7,776			7,773			7,771			7,768			7,766
Banks in Foreign Countries			0			0			0			0			0
Foreign Govts and Official Inst.			0			0			0			0			0
Total Deposits			339,051			323,524			314,352			309,175			308,889
Domestic Demand Deposits			69,154			67,710			67,711			62,956			68,934
Domestic Other Transaction Accts			83,710			72,446			69,640			71,376			68,117
Domestic Nontransaction Accts			186,186			183,369			177,001			174,843			171,838
Total Domestic Deposits			339,051			323,524			314,352			309,175			308,889
Deposits in Foreign Offices			N/A			N/A			N/A			N/A			N/A
Total Deposits			339,051			323,524			314,352			309,175			308,889
Other Liquidity/Funding Data															
Non Core Liabilities \$250M			37,033			36,878			34,336			30,719			29,487
Short Term Non Core Funding			27,229			27,682			25,910			20,141			18,522
Core Deposits			302,018			286,648			280,016			278,456			279,402
Time Deps \$250M & Under Mat < 1 Yr			58,384			57,901			52,794			48,218			47,070
Time Deps \$250M & Under Mat > 1 Yr			32,709			30,344			30,919			33,950			34,256
Time Deps over \$250M Mat < 1 Yr			27,229			27,682			25,910			20,141			18,522
Time Deps over \$250M Mat > 1 Yr			9,804			9,196			8,426			10,578			10,965
Fed Home Loan Bor Mat < 1 Yr			0			0			0			0			0