

**HNB First Bank Loan to Deposit Ratios**  
*Based on Call Report Data*

**Calendar Year 2024**

Quarter	Ratio
1 <sup>st</sup>	74.15%
2 <sup>nd</sup>	78.66%
3 <sup>rd</sup>	80.03%
4 <sup>th</sup>	77.59%

2024 Average Loan to Deposit Ratio = 77.61%

**Calendar Year 2025**

Quarter	Ratio
1 <sup>st</sup>	75.92%
2 <sup>nd</sup>	79.86%
3 <sup>rd</sup>	76.65%