



2023 Loan-to-Deposit Ratio

CIBM Bank

Quarter Ending	Ratio
March 31, 2023	95.16%
June 30, 2023	104.96%
September 30, 2023	106.39%
December 31, 2023	98.09%

Note: Information obtained from the Liquidity and Funding (Net Loans & Leases to Deposits) section of the Uniform Bank Performance Report.