



2025 Loan-to-Deposit Ratio

CIBM Bank

Quarter Ending	Ratio
March 31, 2025	97.2%
June 30, 2025	98.0%
September 30, 2025	96.7%
December 31, 2025	96.8%

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