



# Loan-to-Deposit Ratio

The Bank of Zachary's loan-to-deposit ratios for the prior calendar year are as follows:

## 2025 Quarterly Loan-to-Deposit Ratios

Quarter End	Loan-to-Deposit Ratio
March 31, 2025	72.27%
June 30, 2025	74.26%
September 30, 2025	77.21%
December 31, 2025	80.19%

## 2025 Annual Average Loan-to-Deposit Ratio

The Bank's average loan-to-deposit ratio for calendar year 2025 was: **75.98%**

(The annual average is calculated as the average of the four quarterly ratios.)

The loan-to-deposit ratio is calculated by dividing net loans and leases by total deposits.