



Loan-to-Deposit Ratios for Calendar Year 2023-2024

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

Q1 2024	Q4 2023	Q3 2023	Q2 2023
67.29	67.96	68.89	66.76
Q1 2023			
65.51			

	03/31/2024			12/31/2023			09/30/2023			06/30/2023			03/31/2023		
	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.	92.72	88.26	68	93.28	88.32	71	93.52	88.90	69	93.21	88.82	68	93.95	88.74	72
U.S. Govt, States & Political Sub in U.S.	4.67	10.39	24	4.12	10.33	22	3.49	9.85	21	3.82	9.92	23	3.84	10.00	23
Comm Bank & Other Dep Inst. in U.S.	2.61	0.56	88	2.61	0.57	88	2.99	0.53	89	2.96	0.52	89	2.21	0.51	87
Banks in Foreign Countries	0.00	0.01	99	0.00	0.01	99	0.00	0.02	99	0.00	0.02	99	0.00	0.02	99
Foreign Govts and Official Inst.	0.00	0.03	99	0.00	0.04	98	0.00	0.04	98	0.00	0.04	99	0.00	0.03	99
Total deposits	100.00	100.00	89	100.00	100.00	88	100.00	100.00	90	100.00	100.00	98	100.00	100.00	0
Domestic Demand Deposits	20.96	25.44	36	21.29	25.95	34	22.29	26.43	37	21.93	26.90	34	21.99	27.38	32
Domestic Other Transaction Accts	23.29	12.15	81	24.42	12.23	83	24.33	12.22	84	23.72	12.55	81	23.31	12.99	78
Domestic Nontransaction Accts	55.75	60.15	40	54.28	59.67	38	53.37	59.20	37	54.35	58.35	44	54.70	57.39	49
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	4.17	6.70	41	6.02	7.26	44	8.19	6.71	52	6.89	6.01	50	8.50	3.61	65
Core Deposits	85.21	75.65	88	83.91	76.01	80	84.01	77.26	76	84.09	77.78	75	84.24	79.61	67
Short Term Non Core Funding	5.73	10.44	21	7.86	10.09	39	7.41	9.55	39	6.86	8.88	40	7.07	7.44	53
S.T Inv to S.T. Ncore Fund	77.29	108.85	52	46.34	108.20	39	36.09	116.71	33	50.20	129.44	42	25.23	184.85	19
S.T. Asset to S.T. Liabilities	54.48	106.65	21	46.92	107.40	15	44.43	112.87	13	50.80	123.94	17	43.27	150.88	9
Net S.T. Liabilities to Assets	9.21	1.63	71	11.71	1.55	78	11.37	0.68	80	9.37	-0.76	78	10.74	-3.43	88
Net Loans & Leases to Deposits	61.43	77.83	19	61.34	78.06	19	62.55	77.58	21	60.89	76.59	21	59.78	74.43	23
Net LN&LS to Core Deposits	67.29	88.99	19	67.96	88.51	20	68.89	87.37	22	66.76	85.54	22	65.51	82.08	24
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.50	N/A	N/A	37.73	N/A	N/A	38.40	N/A	N/A	39.31	N/A	N/A	37.81	N/A
Brokered Deposits to Deposits	0.00	2.83	47	0.00	2.66	49	0.00	2.44	51	0.00	2.25	54	0.00	1.97	55
Listing Service Dep to Deposits	2.54	0.33	89	2.53	0.32	89	2.91	0.32	91	2.89	0.32	91	2.21	0.30	89
List Service and Brkrd Dep to Deps	2.54	3.56	59	2.53	3.38	60	2.91	3.15	65	2.89	2.91	67	2.21	2.62	65
Sec Bor + sec FFP to Tot Bor + FFP	N/A	12.47	N/A	N/A	12.00	N/A	0.00	10.57	68	0.00	9.73	70	0.00	5.08	78
Recip Brkrd Dep to Tot Brkrd Dep	N/A	5.17	N/A	N/A	4.64	N/A	N/A	3.87	N/A	N/A	3.66	N/A	N/A	3.50	N/A
Total Deposits															
Individ, Partnerships, and Corp.		275,629			277,766			273,905			275,216			274,823	
U.S. Govt, States & Political Sub in U.S.		13,889			12,259			10,228			11,290			11,242	
Comm Bank & Other Dep Inst. in U.S.		7,760			7,758			8,752			8,750			6,454	
Banks in Foreign Countries		0			0			0			0			0	
Foreign Govts and Official Inst.		0			0			0			0			0	
Total Deposits		297,278			297,783			292,885			295,255			292,520	
Domestic Demand Deposits		62,320			63,408			65,289			64,761			64,318	
Domestic Other Transaction Accts		69,225			72,733			71,270			70,023			68,184	
Domestic Nontransaction Accts		165,733			161,642			156,326			160,472			160,017	
Total Domestic Deposits		297,278			297,783			292,885			295,255			292,520	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		297,278			297,783			292,885			295,255			292,520	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		25,921			29,002			31,948			30,967			30,568	
Short Term Non Core Funding		18,254			25,173			23,451			21,984			22,388	
Core Deposits		271,357			268,781			265,937			269,289			266,951	
Time Deps \$250M & Under Mat < 1 Yr		46,186			45,496			41,313			39,017			37,587	
Time Deps \$250M & Under Mat > 1 Yr		28,741			23,336			25,651			27,430			22,841	
Time Deps over \$250M Mat < 1 Yr		18,254			25,173			23,451			21,984			22,388	
Time Deps over \$250M Mat > 1 Yr		7,667			3,829			3,497			3,983			3,180	
Fed Home Loan Bor Mat < 1 Yr		0			0			0			0			0	
Fed Home Loan Bor Mat > 1 Yr		0			0			5,000			5,000			5,000	
Other Borrowing Mat < 1 Year		0			0			0			0			0	
Other Borrowing Mat > 1 Year		0			0			0			0			0	
Secured Other Borrowings		0			0			0			0			0	
Federal Funds Purchased		0			0			0			0			0	
Secured Fed Funds Purchased		0			0			0			0			0	
Listing Service Deposits		7,539			7,539			8,536			8,536			6,454	
Brokered Deposits		0			0			0			0			0	
Reciprocal Brokered Deposits		0			0			0			0			0	