ST. JOHNS BANK & TRUST COMPANY
COMMUNITY REINVESTMENT ACT
PUBLIC FILE

SECTION V: LOAN PERFORMANCE-LOAN TO DEPOSIT RATIOS FOR RECENT PERIODS.

QUARTER	NET LOANS	DEPOSITS	RATIO
03/31/24	$243,876	$283,725	85.95%
06/30/24	$236,530	$284,328	83.18%
09/30/24	$229,149	$274,116	83.60%
12/31/24	$229,113	$277,269	82.63%
03/31/25	$229,407	$305,330	84.59%
06/30/25	$228,316	$270,147	84.52%
09/30/25	$220,872	$270,252	83.12%
12/31/25	$222,455	$268,535	82.83%
03/31/26	$220,160	$258,495	85.16%
06/30/26	$219,268	$260,106	84.30%
09/30/26	$220,160	$258,487	84.50%