

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

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

<u>QUARTER</u>	<u>NET LOANS</u>	<u>DEPOSITS</u>	<u>RATIO</u>
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%