

**Mechanics Bank
Loan to Deposit Ratio**

March 2023	1st Quarter	84.56%
June 2023	2nd Quarter	83.78%
September 2023	3rd Quarter	84.47%
December 2023	4th Quarter	83.77%
March 2024	1st Quarter	82.63%
June 2024	2nd Quarter	84.44%
September 2024	3rd Quarter	85.02%
December 2024	4th Quarter	86.78%
March 2025	1st Quarter	87.74%
June 2025	2nd Quarter	89.44%
September 2025	3rd Quarter	90.67%
December 2025	4th Quarter	91.73%