



**LOAN-TO-DEPOSIT RATIO
2025**

QUARTERLY RESULTS	03/2025	06/2025	09/2025	12/2025
TOTAL LOANS/TOTAL DEPOSITS	48.95%	49.24%	52.92%	
MORTGAGE LOANS/TOTAL DEPOSITS	44.20%	44.76%	46.89%	
NON-MORTGAGE LOANS/TOTAL DEPOSITS	4.75%	4.48%	6.03%	
COMMERCIAL LOANS/TOTAL DEPOSITS	3.69%	3.49%	4.95%	
CONSUMER LOANS/TOTAL DEPOSITS	1.06%	0.99%	1.08%	