

**Clear Lake Bank & Trust Company
Loan to Deposit Ratio**

12/31/94	70.09%
03/31/95	72.30%
06/30/95	76.14%
09/30/95	77.82%
12/31/95	74.40%
03/31/96	75.60%
06/30/96	78.22%
09/30/96	79.90%
12/31/96	75.80%
03/31/97	79.34%
06/30/97	79.66%
09/30/97	80.84%
12/31/97	77.82%
03/31/98	75.29%
06/30/98	78.47%
09/30/98	79.39%
12/31/98	78.55%
03/31/99	82.77%
06/30/99	82.37%
09/30/99	77.17%
12/31/99	81.68%

03/31/00	80.25%
06/30/00	84.85%
09/30/00	85.76%
12/31/00	85.61%
03/31/01	86.95%
06/30/01	86.61%
09/30/01	85.08%
12/31/01	83.18%
03/31/02	81.57%
06/30/02	81.09%
09/30/02	84.25%
12/31/02	83.51%
03/31/03	86.72%
06/30/03	86.31%
09/30/03	84.54%
12/31/03	84.71%
03/31/04	84.98%
06/30/04	89.64%
09/30/04	91.69%
12/31/04	88.48%
03/31/05	88.74%
6/30/05	89.14%
09/30/05	88.61%

12/31/05	85.14%
03/31/06	87.56%
06/30/06	87.45%
09/30/06	90.11%
12/31/06	89.08%
03/31/07	86.13%
06/30/07	87.32%
09/30/07	88.56%
12/31/07	89.42%
03/31/08	87.40%
06/30/08	93.39%
09/30/08	96.90%
12/31/08	96.47%
03/31/09	91.30%
06/30/09	92.20%
09/30/09	92.60%
12/31/09	90.66%
03/31/10	88.13%
06/30/10	87.49%
9/30/10	88.56%
12/31/10	91.01%
3/31/11	86.76%
6/30/11	88.09%

9/30/11	86.66%
12/31/11	88.98%
3/31/12	87.83%
6/30/12	89.39%
9/30/12	87.55%
12/31/12	85.74%
3/31/13	84.16%
6/30/13	87.86%
9/30/13	89.88%
12/31/13	82.86%
3/31/14	82.60%
6/30/14	82.23%
9/30/14	86.26%
12/31/14	86.53%
3/31/15	85.73%
6/30/15	86.61%
9/30/15	88.51%
12/31/15	86.99%
3/31/16	86.99%
6/30/16	89.86%
9/30/16	87.58%
12/31/16	90.24%

3/31/17	85.83%
6/30/17	86.52%
9/30/17	88.42%
12/31/17	85.48%
3/31/18	88.05%
6/30/18	88.20%
9/30/18	90.32%
12/31/18	87.38%
3/31/19	91.15%
6/30/19	88.81%
9/30/19	91.02%
12/31/19	83.40%
3/31/20	88.55%
6/30/20	80.62%
9/30/20	82.51%
12/31/20	74.93%
3/31/21	73.75%
6/30/21	70.98%
9/30/21	73.82%
12/31/21	69.00%
3/31/22	70.29%
6/30/22	71.00%
9/30/22	76.81%
12/30/22	76.38%
3/31/23	74.66%
6/30/23	75.89%
9/30/23	80.97%
12/31/23	79.98%
3/31/24	83.20%
6/30/24	82.94%