

**UNITED BANK & TRUST COMPANY**  
**Loan to Deposit Ratio**

For the Quarters Ended:

March 31, 2020	67.19%
June 30, 2020	65.09%
September 30, 2020	65.38%
December 31, 2020	60.35%
March 31, 2021	57.04%
June 30, 2021	54.79%
September 30, 2021	56.42%
December 31, 2021	55.13%
March 31, 2022	50.61%
June 30, 2022	50.61%
September 30, 2022	54.56%
December 31, 2022	59.15%
March 31, 2023	56.58%
June 30, 2023	58.87%
September 30, 2023	60.30%
December 31, 2023	59.16%
March 31, 2024	60.81%
June 30, 2024	62.16%
September 30, 2024	64.59%
December 31, 2024	63.01%
March 31, 2025	59.86%