



**Bank of Commerce Ratio of Loans to Deposits  
at the end of each quarter of 2020:**

March 31, 2020	-	73%
June 30, 2020	-	66%
September 30, 2020	-	68%
December 31, 2020	-	65%



**Bank of Commerce Ratio of Loans to Deposits  
at the end of each quarter of 2021:**

March 31, 2021	-	66%
June 30, 2021	-	68%
September 30, 2021	-	69%
December 31, 2021	-	68%



**Bank of Commerce Ratio of Loans to Deposits  
at the end of each quarter of 2022:**

March 31, 2022	-	69%
June 30, 2022	-	68%
September 30, 2022	-	71%
December 31, 2022	-	71%



**Bank of Commerce Ratio of Loans to Deposits  
at the end of each quarter of 2023:**

March 31, 2023	-	74%
June 30, 2023	-	76%
September 30, 2023	-	76%
December 31, 2023	-	73%

**Piqua State Bank (Gas and Yates Center Branches) Ratio  
of Loans to Deposits at the end of each quarter of 2023:**

March 31, 2023	-	30.56%
June 30, 2023	-	32.14%
September 30, 2023	-	31.32%
December 31, 2023	-	29.21%



**Bank of Commerce Ratio of Loans to Deposits  
at the end of each quarter of 2024:**

March 31, 2024	-	75%
June 30, 2024	-	74%
September 30, 2024	-	76%
December 31, 2024	-	74%



**Bank of Commerce Ratio of Loans to Deposits  
at the end of each quarter of 2025:**

March 31, 2025	-	74%
June 30, 2025	-	76%
September 30, 2025	-	75%
December 31, 2025	-	74%