



"Established 1890"

215 North 291 Highway – Liberty, MO 64068

816-781-9200 – Fax: 816-781-8606

www.ponyexpressbank.com

CRA PUBLIC FILE

LOAN TO DEPOSIT RATIOS

06/30/99	81.33%	03/31/07	102.75%	09/30/14	91.96%	03/31/2022	80.64%
09/30/99	81.51%	06/30/07	107.47%	12/31/14	94.65%	06/30/2022	81.08%
12/31/99	80.90%	09/30/07	103.19%	03/31/15	90.08%	09/30/2022	83.08%
03/31/00	90.67%	12/31/07	113.88%	06/30/15	92.81%	12/31/2022	82.41%
06/30/00	86.86%	03/31/08	107.19%	09/30/15	86.97%	03/31/2023	89.83%
09/30/00	90.00%	06/30/08	101.33%	12/31/15	96.08%	06/30/2023	96.45%
12/31/00	82.00%	09/30/08	99.62%	03/31/16	93.07%	09/30/2023	98.55%
03/31/01	85.00%	12/31/08	94.25%	06/30/16	96.15%	12/31/2023	93.30%
09/30/01	88.00%	03/31/09	96.83%	09/30/16	94.71%		
12/31/01	75.41%	06/30/09	86.93%	12/31/16	94.77%		
03/31/02	83.00%	09/30/09	91.31%	03/31/17	90.63%		
06/30/02	87.08%	12/31/09	99.24%	06/30/17	90.74%		
09/30/02	82.22%	03/31/10	99.03%	09/30/17	88.98%		
12/31/02	83.30%	06/30/10	102.06%	12/31/17	90.16%		
03/31/03	87.52%	09/30/10	99.00%	03/31/18	86.43%		
06/30/03	75.99%	12/31/10	106.13%	06/30/18	90.06%		
09/30/03	86.00%	03/31/11	96.64%	09/30/18	95.20%		
12/31/03	94.74%	06/30/11	96.11%	12/31/18	94.26%		
03/31/04	95.00%	09/30/11	96.25%	03/31/19	90.53%		
06/30/04	100.00%	12/31/11	85.16%	06/30/19	95.32%		
09/30/04	95.42%	03/31/12	93.62%	09/30/19	92.56%		
12/31/04	102.35%	06/30/12	96.41%	12/31/19	93.83%		
03/31/05	100.69%	09/30/12	92.00%	03/31/20	88.52%		
06/30/05	102.29%	12/31/12	94.28%	06/30/20	95.44%		
09/30/05	104.49%	03/31/13	94.44%	09/30/20	86.08%		
12/31/05	110.40%	06/30/13	90.00%	12/31/20	84.48%		
03/31/06	104.00%	09/30/13	96.94%	03/31/21	80.02%		
06/30/06	102.53%	12/31/13	96.28%	06/30/21	83.14%		
09/30/06	108.13%	03/31/14	93.53%	09/30/21	81.53%		
12/31/06	107.67%	06/30/14	94.16%	12/31/21	78.15%		