ACNB

2024 Loan to deposit ratio

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Loan Total	1,665,068,419	1,681,401,472	1,678,192,220	1,683,335,747
Deposit Total	1,852,207,839	1,855,292,909	1,809,154,587	1,812,772,268
Loan to Deposit Ratio	89.90%	90.63%	92.76%	92.86%

ACNB

2025 Loan to deposit ratio

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Loan Total	2,343,622,636	2,358,270,568	2,353,454,578	2,358,684,461
Deposit Total	2,557,926,520	2,548,080,021	2,486,800,795	2,475,523,619
Loan to Deposit Ratio	91.62%	92.55%	94.64%	95.28%