

Hebron Savings Bank
Loans to Deposit Ratio

Total Loans & Total Deposits (000's omitted)

Date	TOTAL LOANS	TOTAL DEPOSITS	LOAN-to-Deposit RATIO
Dec. 31, 2022	\$508,711	\$722,441	70.41
March 31, 2023	\$492,456	\$684,265	71.96
June 30, 2023	\$489,947	\$662,212	73.98
Sept. 30, 2023	\$507,517	\$652,013	77.83
Dec. 31, 2023	\$529,714	\$628,959	84.22
March 31, 2024	\$531,681	\$625,917	84.94
June 30, 2024	\$573,194	\$644,546	88.92
Sept. 30, 2024	\$569,359	\$649,965	87.59
Dec. 31, 2024	\$568,768	\$653,043	87.09
March 31, 2025	\$554,924	\$666,769	83.22
June 30, 2025	\$554,031	\$668,436	82.88
September 30, 2025	\$576,301	\$680,031	84.74
December 31, 2025	\$618,227	\$700,380	88.27

Source of loan-to-deposit ratio data: FDIC's Quarterly Uniform Bank Performance Report (UBPR) Summary Ratios – Loan to Deposit Ratio. This information can be found at: <https://cdr.ffiec.gov/Public/ManageFacsimiles.aspx>