



HOME BANK S B
 LOAN - TO - DEPOSIT RATIO
 Amounts per Call Report

| <u>Line #</u> | <u>LOANS</u> | <u>Jun-21</u> | <u>Sep-21</u> | <u>Dec-21</u> | <u>Mar-22</u> | <u>Jun-22</u> | <u>Sep-22</u> | <u>Dec-22</u> | <u>Mar-23</u> | <u>Jun-23</u> | <u>Sep-23</u> | <u>Dec-23</u> | <u>Mar-24</u> | <u>Jun-24</u> | <u>Sep-24</u> | <u>Dec-24</u> |
|---------------------------|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| RC - 4d | Net Loans & Leases | \$177,629 | \$174,059 | \$174,028 | \$175,959 | \$180,355 | \$185,536 | \$195,261 | \$199,469 | \$202,889 | \$209,870 | \$217,548 | \$216,313 | \$222,276 | \$227,406 | \$236,848 |
| RC - 13a | Total Deposits | \$315,784 | \$320,344 | \$331,538 | \$349,772 | \$346,336 | \$345,466 | \$349,133 | \$352,828 | \$383,307 | \$346,412 | \$349,863 | \$354,148 | \$360,570 | \$356,020 | \$361,527 |
| UBPR - E600 | Quarter End Ratio | <u>56.25%</u> | <u>54.34%</u> | <u>52.49%</u> | <u>50.31%</u> | <u>52.08%</u> | <u>53.71%</u> | <u>55.93%</u> | <u>56.53%</u> | <u>52.93%</u> | <u>60.58%</u> | <u>62.18%</u> | <u>61.08%</u> | <u>61.65%</u> | <u>63.87%</u> | <u>65.51%</u> |
| 4 Quarter Running Average | | <u>62.29%</u> | <u>58.80%</u> | <u>55.77%</u> | <u>53.35%</u> | <u>52.30%</u> | <u>52.14%</u> | <u>53.00%</u> | <u>54.56%</u> | <u>54.77%</u> | <u>56.49%</u> | <u>58.06%</u> | <u>59.19%</u> | <u>61.37%</u> | <u>62.20%</u> | <u>63.03%</u> |