



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>
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
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
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>
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>