

**CEDAR SECURITY BANK**  
**END OF QUARTER**  
**LOAN TO DEPOSIT RATIOS**

**1994**

1 <sup>st</sup> Quarter	(03/31/94)	83%	1 <sup>st</sup> Quarter	(03/31/95)	80%
2 <sup>nd</sup> Quarter	(06/30/94)	81%	2 <sup>nd</sup> Quarter	(06/30/95)	83%
3 <sup>rd</sup> Quarter	(09/30/94)	84%	3 <sup>rd</sup> Quarter	(09/30/95)	83%
4 <sup>th</sup> Quarter	(12/31/94)	84%	4 <sup>th</sup> Quarter	(12/31/95)	82%

**1996**

1 <sup>st</sup> Quarter	(03/31/96)	84%	1 <sup>st</sup> Quarter	(03/31/97)	86%
2 <sup>nd</sup> Quarter	(06/30/96)	88%	2 <sup>nd</sup> Quarter	(06/30/97)	89%
3 <sup>rd</sup> Quarter	(09/30/96)	87%	3 <sup>rd</sup> Quarter	(09/30/97)	89%
4 <sup>th</sup> Quarter	(12/31/96)	84%	4 <sup>th</sup> Quarter	(12/31/97)	88%

**1998**

1 <sup>st</sup> Quarter	(03/31/98)	91%	1 <sup>st</sup> Quarter	(03/31/99)	70%
2 <sup>nd</sup> Quarter	(06/30/98)	85%	2 <sup>nd</sup> Quarter	(06/30/99)	71%
3 <sup>rd</sup> Quarter	(09/30/98)	78%	3 <sup>rd</sup> Quarter	(09/30/99)	69%
4 <sup>th</sup> Quarter	(12/31/98)	71%	4 <sup>th</sup> Quarter	(12/31/99)	71%

**2000**

1 <sup>st</sup> Quarter	(03/31/00)	73%	1 <sup>st</sup> Quarter	(03/31/01)	71%
2 <sup>nd</sup> Quarter	(06/30/00)	75%	2 <sup>nd</sup> Quarter	(06/30/01)	75%
3 <sup>rd</sup> Quarter	(09/30/00)	73%	3 <sup>rd</sup> Quarter	(09/30/01)	75%
4 <sup>th</sup> Quarter	(12/31/00)	67%	4 <sup>th</sup> Quarter	(12/31/01)	67%

**1995**

1 <sup>st</sup> Quarter	(03/31/95)	80%
2 <sup>nd</sup> Quarter	(06/30/95)	83%
3 <sup>rd</sup> Quarter	(09/30/95)	83%
4 <sup>th</sup> Quarter	(12/31/95)	82%

**1997**

1 <sup>st</sup> Quarter	(03/31/97)	86%
2 <sup>nd</sup> Quarter	(06/30/97)	89%
3 <sup>rd</sup> Quarter	(09/30/97)	89%
4 <sup>th</sup> Quarter	(12/31/97)	88%

**1999**

1 <sup>st</sup> Quarter	(03/31/99)	70%
2 <sup>nd</sup> Quarter	(06/30/99)	71%
3 <sup>rd</sup> Quarter	(09/30/99)	69%
4 <sup>th</sup> Quarter	(12/31/99)	71%

**2001**

1 <sup>st</sup> Quarter	(03/31/01)	71%
2 <sup>nd</sup> Quarter	(06/30/01)	75%
3 <sup>rd</sup> Quarter	(09/30/01)	75%
4 <sup>th</sup> Quarter	(12/31/01)	67%

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**2002**

1 <sup>st</sup> Quarter	(03/31/02)	75%	1 <sup>st</sup> Quarter	(03/31/03)	75%
2 <sup>nd</sup> Quarter	(06/30/02)	80%	2 <sup>nd</sup> Quarter	(06/30/03)	75%
3 <sup>rd</sup> Quarter	(09/30/02)	78%	3 <sup>rd</sup> Quarter	(09/30/03)	72%
4 <sup>th</sup> Quarter	(12/31/02)	72%	4 <sup>th</sup> Quarter	(12/31/03)	73%

**2004**

1 <sup>st</sup> Quarter	(03/31/04)	74%	1 <sup>st</sup> Quarter	(03/31/05)	74%
2 <sup>nd</sup> Quarter	(06/30/04)	81%	2 <sup>nd</sup> Quarter	(06/30/05)	76%
3 <sup>rd</sup> Quarter	(09/30/04)	78%	3 <sup>rd</sup> Quarter	(09/30/05)	75%
4 <sup>th</sup> Quarter	(12/31/04)	76%	4 <sup>th</sup> Quarter	(12/31/05)	78%

**2006**

1 <sup>st</sup> Quarter	(03/31/06)	76%	1 <sup>st</sup> Quarter	(03/31/07)	93%
2 <sup>nd</sup> Quarter	(06/30/06)	88%	2 <sup>nd</sup> Quarter	(06/30/07)	97%
3 <sup>rd</sup> Quarter	(09/30/06)	91%	3 <sup>rd</sup> Quarter	(09/30/07)	95%
4 <sup>th</sup> Quarter	(12/31/06)	93%	4 <sup>th</sup> Quarter	(12/31/07)	93%

**2008**

1 <sup>st</sup> Quarter	(03/31/08)	93%	1 <sup>st</sup> Quarter	(03/31/09)	97%
2 <sup>nd</sup> Quarter	(06/30/08)	93%	2 <sup>nd</sup> Quarter	(06/30/09)	100%
3 <sup>rd</sup> Quarter	(09/30/08)	90%	3 <sup>rd</sup> Quarter	(09/30/09)	95%
4 <sup>th</sup> Quarter	(12/31/08)	91%	4 <sup>th</sup> Quarter	(12/31/09)	95%

**2005**

**2007**

**2009**

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**2010**

1 <sup>st</sup> Quarter	(03/31/10)	94%
2 <sup>nd</sup> Quarter	(06/30/10)	100%
3 <sup>rd</sup> Quarter	(09/30/10)	100%
4 <sup>th</sup> Quarter	(12/31/10)	98%

**2011**

1 <sup>st</sup> Quarter	(03/31/11)	91%
2 <sup>nd</sup> Quarter	(06/30/11)	88%
3 <sup>rd</sup> Quarter	(09/30/11)	84%
4 <sup>th</sup> Quarter	(12/31/11)	88%

**2012**

1 <sup>st</sup> Quarter	(03/31/12)	82%
2 <sup>nd</sup> Quarter	(06/30/12)	86%
3 <sup>rd</sup> Quarter	(09/30/12)	89%
4 <sup>th</sup> Quarter	(12/31/12)	91%

**2013**

1 <sup>st</sup> Quarter	(03/31/13)	99%
2 <sup>nd</sup> Quarter	(06/30/13)	104%
3 <sup>rd</sup> Quarter	(09/30/13)	107%
4 <sup>th</sup> Quarter	(12/31/13)	110%

**2014**

1 <sup>st</sup> Quarter	(03/31/14)	105%
2 <sup>nd</sup> Quarter	(06/30/14)	109%
3 <sup>rd</sup> Quarter	(09/30/14)	108%
4 <sup>th</sup> Quarter	(12/31/14)	107&

**2015**

1 <sup>st</sup> Quarter	(03/31/15)	104%
2 <sup>nd</sup> Quarter	(06/30/15)	109%
3 <sup>rd</sup> Quarter	(09/30/15)	108%
4 <sup>th</sup> Quarter	(12/31/15)	105%

**2016**

1 <sup>st</sup> Quarter	(03/31/16)	99%
2 <sup>nd</sup> Quarter	(06/30/16)	102%
3 <sup>rd</sup> Quarter	(09/30/16)	100%
4 <sup>th</sup> Quarter	(12/31/2016)	97%

**2017**

1 <sup>st</sup> Quarter	(03/31/17)	91%
2 <sup>nd</sup> Quarter	(6/30/17)	85%
3 <sup>rd</sup> Quarter	(9/30/17)	79%
4 <sup>th</sup> Quarter	(12/31/17)	76%

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**2018**

1 <sup>st</sup> Quarter	(03/31/18)	76%	1 <sup>st</sup> Quarter	(03/31/19)	86%
2 <sup>nd</sup> Quarter	(06/30/18)	73%	2 <sup>nd</sup> Quarter	(06/30/19)	89%
3 <sup>rd</sup> Quarter	(09/30/18)	79%	3 <sup>rd</sup> Quarter	(09/30/19)	87%
4 <sup>th</sup> Quarter	(12/31/18)	84%	4 <sup>th</sup> Quarter	(12/31/19)	84%

**2020**

1 <sup>st</sup> Quarter	(03/31/20)	84%	1 <sup>st</sup> Quarter	(03/31/21)	65%
2 <sup>nd</sup> Quarter	(06/30/20)	79%	2 <sup>nd</sup> Quarter	(06/30/21)	64%
3 <sup>rd</sup> Quarter	(09/30/20)	78%	3 <sup>rd</sup> Quarter	(09/30/21)	68%
4 <sup>th</sup> Quarter	(12/31/20)	73%	4 <sup>th</sup> Quarter	(12/31/21)	59%

**2022**

1 <sup>st</sup> Quarter	(03/31/22)	59%	1 <sup>st</sup> Quarter	(03/31/23)	53%
2 <sup>nd</sup> Quarter	(06/30/22)	55%	2 <sup>nd</sup> Quarter	(06/30/23)	56%
3 <sup>rd</sup> Quarter	(09/30/22)	53%	3 <sup>rd</sup> Quarter	(09/30/23)	65%
4 <sup>th</sup> Quarter	(12/31/22)	48%	4 <sup>th</sup> Quarter	(12/31/23)	66%

**2024**

1 <sup>st</sup> Quarter	(03/31/24)	65%	1 <sup>st</sup> Quarter	(03/31/25)	65%
2 <sup>nd</sup> Quarter	(06/30/24)	63%	2 <sup>nd</sup> Quarter	(06/30/25)	67%
3 <sup>rd</sup> Quarter	(09/30/24)	64%	3 <sup>rd</sup> Quarter	(09/30/25)	71%
4 <sup>th</sup> Quarter	(12/31/24)	65%	4 <sup>th</sup> Quarter	(12/31/25)	71%