

CEDAR SECURITY BANK
END OF QUARTER
LOAN TO DEPOSIT RATIOS

1994

1 st Quarter	(03/31/94)	83%
2 nd Quarter	(06/30/94)	81%
3 rd Quarter	(09/30/94)	84%
4 th Quarter	(12/31/94)	84%

1995

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

1996

1 st Quarter	(03/31/96)	84%
2 nd Quarter	(06/30/96)	88%
3 rd Quarter	(09/30/96)	87%
4 th Quarter	(12/31/96)	84%

1997

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

1998

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

1999

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

2000

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

2001

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

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2002

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

2003

1 st Quarter	(03/31/03)	75%
2 nd Quarter	(06/30/03)	75%
3 rd Quarter	(09/30/03)	72%
4 th Quarter	(12/31/03)	73%

2004

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

2005

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

2006

1 st Quarter	(03/31/06)	76%
2 nd Quarter	(06/30/06)	88%
3 rd Quarter	(09/30/06)	91%
4 th Quarter	(12/31/06)	93%

2007

1 st Quarter	(03/31/07)	93%
2 nd Quarter	(06/30/07)	97%
3 rd Quarter	(09/30/07)	95%
4 th Quarter	(12/31/07)	93%

2008

1 st Quarter	(03/31/08)	93%
2 nd Quarter	(06/30/08)	93%
3 rd Quarter	(09/30/08)	90%
4 th Quarter	(12/31/08)	91%

2009

1 st Quarter	(03/31/09)	97%
2 nd Quarter	(06/30/09)	100%
3 rd Quarter	(09/30/09)	95%
4 th Quarter	(12/31/09)	95%

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2010

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

2011

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

2012

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

2013

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

2014

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

2015

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

2016

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

2017

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

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2018

1 st Quarter	(03/31/18)	76%
2 nd Quarter	(06/30/18)	73%
3 rd Quarter	(09/30/18)	79%
4 th Quarter	(12/31/18)	84%

2019

1 st Quarter	(03/31/19)	86%
2 nd Quarter	(06/30/19)	89%
3 rd Quarter	(09/30/19)	87%
4 th Quarter	(12/31/19)	84%

2020

1 st Quarter	(03/31/20)	84%
2 nd Quarter	(06/30/20)	79%
3 rd Quarter	(09/30/20)	78%
4 th Quarter	(12/31/20)	73%

2021

1 st Quarter	(03/31/21)	65%
2 nd Quarter	(06/30/21)	64%
3 rd Quarter	(09/30/21)	68%
4 th Quarter	(12/31/21)	59%

2022

1 st Quarter	(03/31/22)	59%
2 nd Quarter	(06/30/22)	55%
3 rd Quarter	(09/30/22)	53%
4 th Quarter	(12/31/22)	48%

2023

1 st Quarter	(03/31/23)	53%
2 nd Quarter	(06/30/23)	56%
3 rd Quarter	(09/30/23)	65%
4 th Quarter	(12/31/23)	66%

2024

1 st Quarter	(03/31/24)	65%
2 nd Quarter	(06/30/24)	63%
3 rd Quarter	(09/30/24)	64%
4 th Quarter	(12/31/24)	65%

2025

1 st Quarter	(03/31/25)	65%
2 nd Quarter	(06/30/25)	67%
3 rd Quarter	(09/30/25)	71%
4 th Quarter	(12/31/25)	%