

**Section VIII.**

**THE BANK'S "LOAN TO DEPOSIT" RATIO  
FOR EACH QUARTER OF THE PRIOR CALENDAR YEAR**

**Winter Hill Bank**  
**Loan To Deposit Ratio Report**  
(dollars in thousands)

Source: Call Report

Quarter Ended	Dec. 31, 2024	Sept. 30, 2024	June 30, 2024	March 31, 2024	Source
Net Loans	319,153	318,420	319,231	317,682	Schedule RC: line 4.a. plus line 4.d.
Total Deposits	303,489	301,794	324,689	327,445	Schedule RC: line 13.a.
<b>Ratios:</b>					
Net Loans % Deposits	<b>105.16%</b>	<b>105.51%</b>	<b>98.32%</b>	<b>97.02%</b>	