

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	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Net Loans				311,723
Total Deposits				307,569
Ratios:				
Net Loans % Deposits				101.35%
Quarter Ended	12/31/2024	9/30/2024	6/30/2024	3/31/2024
Net Loans	319,153	318,420	319,321	317,682
Total Deposits	303,489	301,794	324,689	327,445
Ratios:				
Net Loans % Deposits	105.16%	105.51%	98.35%	97.02%
Quarter Ended	12/31/2023	9/30/2023	6/30/2023	3/31/2023
Net Loans	321,302	311,942	306,661	291,636
Total Deposits	354,319	347,343	360,155	354,953
Ratios:				
Net Loans % Deposits	90.68%	89.81%	85.15%	82.16%
Quarter Ended	12/31/2022	9/30/2022	6/30/2022	3/31/2022
Net Loans	290,157	280,663	251,154	240,535
Total Deposits	340,621	339,408	321,564	324,280
Ratios:				
Net Loans % Deposits	85.18%	82.69%	78.10%	74.18%
Baseline Quarter Ended	Dec. 31, 2021			
Net Loans	249,266			
Total Deposits	311,738			
Ratios:				
Net Loans % Deposits	79.96%			

Legend

Increase Quarter-to Quarter

Decrease Quarter-to Quarter

Between 12/31/21 and 12/31/24, net loans increased 9 of 12 quarters, total deposits increased 7 of 12 periods, and the ratio of loans-to-deposits increased 9 of 12 quarters.