

Section VIII.

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



Winter Hill Bank ("WHB")
Loan To Deposit ("LTD") Ratio Report
 Dollars in Thousands

Source: Call Report

Quarter Ended	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Net Loans	302,293	307,563	309,688	311,723
Total Deposits	297,917	291,418	297,265	307,569
Ratios: Net Loans as a % Deposits	101.47%	105.54%	104.18%	101.35%
				BASELINE: PRIOR EXAM END 12/31/24
Quarter Ended	12/31/2024	9/30/2024	6/30/2024	3/31/2024
Net Loans	319,153	318,420	319,231	317,682
Total Deposits	303,489	301,794	324,689	327,445
Ratios: Net Loans as a % Deposits	105.16%	105.51%	98.32%	97.02%

Legend

Increase Quarter-to Quarter

Decrease Quarter-to Quarter

Since the end of 2024, the end of the evaluation period for the OCC CRA Performance Evaluation dated August 4, 2025, net loans decreased each of 4 quarters while both deposits and the LTD ratio rose 2 of 4 quarters.

WHB maintains a focus on meeting the needs of the Assessment Area's inhabitants across the income spectrum.