

Net Loan to Deposit Ratios

Hearthside Bank

January 1, 2023 – March 31, 2023	82.54%
April 1, 2023 – June 30, 2023	81.41%
July 1, 2023 -- September 30, 2023	83.49%
October 1, 2023 – December 31, 2023	83.79%