

Net Loan to Deposit Ratios

Hearthside Bank

January 1, 2024 – March 31, 2024	84.35%
April 1, 2024 – June 30, 2024	86.04%
July 1, 2024 – September 30, 2024	87.26%
October 1, 2024 – December 31, 2024	88.47%