

The Hometown Savings Bank

2023 Loans-to-deposit Ratio

<u>QUARTER ENDING</u>	<u>RATIO:</u>
<u>03/31/2023</u> First Quarter 2023	62.73%
<u>06/30/2023</u> Second Quarter 2023	65.91%
<u>09/30/2023</u> Third Quarter 2023	69.40%
<u>12/31/2023</u> Fourth Quarter 2023	67.27%

2022 Loans-to-deposit Ratio

<u>QUARTER ENDING</u>	<u>RATIO:</u>
<u>03/31/2022</u> First Quarter 2022	54.19%
<u>06/30/2022</u> Second Quarter 2022	56.72%
<u>09/30/2022</u> Third Quarter 2022	51.50%
<u>12/31/2022</u> Fourth Quarter 2022	51.09%

2021 Loans-to-deposit Ratio

<u>QUARTER ENDING</u>	<u>RATIO:</u>
<u>03/31/2021</u> First Quarter 2021	58.51%
<u>06/30/2021</u> Second Quarter 2021	56.49%
<u>09/30/2021</u> Third Quarter 2021	56.45%
<u>12/31/2021</u> Fourth Quarter 2021	56.59%