

Havana National Bank
Loan to Deposit Ratio History
(Dollars in Thousands)

Quarter Ended	Loans	Deposits	Ratio
03/31/15	142,362	187,049	76.11%
06/30/15	146,304	184,609	79.25%
09/30/15	154,404	191,595	80.59%
12/31/15	153,616	187,260	82.03%
03/31/16	160,517	188,862	84.99%
06/30/16	159,673	196,358	81.32%
09/30/16	166,411	192,295	86.54%
12/31/16	159,083	196,640	80.90%
03/31/17	157,398	193,144	81.49%
06/30/17	165,966	192,180	86.36%
09/30/17	175,249	184,992	94.73%
12/31/17	169,920	189,202	89.81%
03/31/18	171,680	194,444	88.29%
06/30/18	173,582	191,399	90.69%
09/30/18	182,292	186,366	97.81%
12/31/18	175,304	182,202	96.21%
03/31/19	177,345	195,981	90.49%
06/30/19	185,361	191,125	96.98%
09/30/19	189,032	189,335	99.84%
12/31/19	181,859	192,514	94.47%
03/31/20	176,131	203,509	86.55%
06/30/20	174,207	215,975	80.66%
09/30/20	175,338	216,973	80.81%
12/31/20	162,865	226,407	71.93%
03/31/21	157,658	245,556	64.20%
06/30/21	163,208	249,103	65.52%
09/30/21	175,969	246,683	71.33%
12/31/21	168,477	258,632	65.14%
03/31/22	172,660	267,600	64.52%
06/30/22	183,185	260,313	70.37%
09/30/22	191,333	248,134	77.11%
12/31/22	181,102	248,767	72.80%
03/31/23	184,641	248,853	74.20%
06/30/23	198,354	237,355	83.57%
09/30/23	207,056	227,395	91.06%
12/31/23	203,742	228,491	89.17%
03/31/24	201,438	227,871	88.40%
06/30/24	205,031	237,424	86.36%
09/30/24	206,344	212,751	96.99%
12/31/24	201,617	218,495	92.28%
03/31/25	206,287	231,442	89.13%