



LOAN TO DEPOSIT RATIOS FOR MORRIS BANK

LOAN TO DEPOSIT RATIOS FOR 2020

| | |
|------------|--------|
| 03/31/2020 | 83.13% |
| 06/30/2020 | 84.65% |
| 09/30/2020 | 83.29% |
| 12/31/2020 | 75.93% |

LOAN TO DEPOSIT RATIOS FOR 2021

| | |
|------------|--------|
| 03/31/2021 | 71.37% |
| 06/30/2021 | 72.79% |
| 09/30/2021 | 72.90% |
| 12/31/2021 | 74.30% |

LOAN TO DEPOSIT RATIOS FOR 2022

| | |
|------------|--------|
| 03/31/2022 | 75.86% |
| 06/30/2022 | 81.42% |
| 09/30/2022 | 83.04% |
| 12/31/2022 | 86.30% |

LOAN TO DEPOSIT RATIOS FOR 2023

| | |
|------------|--------|
| 03/31/2023 | 84.96% |
| 06/30/2023 | 85.40% |
| 09/30/2023 | 87.41% |
| 12/31/2023 | 86.69% |

LOAN TO DEPOSIT RATIOS FOR 2024

| | |
|------------|--------|
| 03/31/2024 | 86.29% |
| 06/30/2024 | 87.94% |
| 09/30/2024 | 89.40% |
| 12/31/2024 | 86.63% |

LOAN TO DEPOSIT RATIOS FOR 2025

| | |
|------------|--------|
| 03/31/2025 | 86.50% |
| 06/30/2025 | 85.97% |
| 09/30/2025 | 88.70% |
| 12/31/2025 | 89.68% |

LOAN TO DEPOSIT RATIOS FOR 2026

| | |
|------------|---|
| 03/31/2026 | % |
| 06/30/2026 | % |
| 09/30/2026 | % |
| 12/31/2026 | % |

LOAN TO DEPOSIT RATIOS FOR 2027

| | |
|------------|---|
| 03/31/2027 | % |
| 06/30/2027 | % |
| 09/30/2027 | % |
| 12/31/2027 | % |