

SPRING BANK

QUARTERLY TOTAL LOANS TO TOTAL DEPOSITS RATIO

| | <u>12/31/2026</u> | <u>9/30/2026</u> | <u>6/30/2026</u> | <u>3/31/2026</u> |
|------------------------------|-------------------|------------------|------------------|------------------|
| Total Loans | | | | \$371,338,691 |
| Total Deposits | | | | \$329,336,559 |
| Loan to Deposit Ratio | 0.00% | 0.00% | 0.00% | 112.75% |
| | <u>12/31/2025</u> | <u>9/30/2025</u> | <u>6/30/2025</u> | <u>3/31/2025</u> |
| Total Loans | \$371,692,093 | \$357,101,679 | \$355,654,855 | \$332,255,243 |
| Total Deposits | \$320,886,757 | \$327,320,107 | \$316,830,530 | \$296,804,404 |
| Loan to Deposit Ratio | 115.83% | 109.10% | 112.25% | 111.94% |