SPRING BANK

QUARTERLY TOTAL LOANS TO TOTAL DEPOSITS RATIO

	12/31/2026	9/30/2026	6/30/2026	3/31/2026
Total Loans		$377,335,524	$369,278,718	$371,338,691
Total Deposits		$331,835,430	$332,290,612	$329,336,559
Loan to Deposit Ratio	**0.00%**	**113.71%**	**111.13%**	**112.75%**

	12/31/2025	9/30/2025	6/30/2025	3/31/2025
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%**