

Passumpsic Savings Bank

Quarterly Loan-to-Deposit Ratios

| 2021 | |
|-----------------------|------------------------------|
| Quarter Ending | Loan-to-Deposit Ratio |
| March 31, 2021 | 76.71% |
| June 30, 2021 | 78.09% |
| September 30, 2021 | 77.41% |
| December 31, 2021 | 77.29% |

| 2022 | |
|-----------------------|------------------------------|
| Quarter Ending | Loan-to-Deposit Ratio |
| March 31, 2022 | 78.97% |
| June 30, 2022 | 78.08% |
| September 30, 2022 | 84.76% |
| December 31, 2022 | 84.74% |

| 2023 | |
|-----------------------|------------------------------|
| Quarter Ending | Loan-to-Deposit Ratio |
| March 31, 2023 | 88.36% |
| June 30, 2023 | 92.44% |
| September 30, 2023 | 93.29% |
| December 31, 2023 | 92.07% |

| 2024 | |
|-----------------------|------------------------------|
| Quarter Ending | Loan-to-Deposit Ratio |
| March 31, 2024 | 92.07% |
| June 30, 2024 | |
| September 30, 2024 | |
| December 31, 2024 | |