OSB Community Bank

QUARTERLY LOANS-TO-DEPOSIT RATIO ANALYSIS

QUARTER ENDED	NET LOANS (000s Omitted)	TOTAL DEPOSITS (000s Omitted)	LOANS-TO-DEPOSITS RATIO
3/24/2024	306,290	284,041	107.83%
6/24/2024	302,720	279,347	108.37%
9/24/2024	304,527	278,514	109.34%
12/24/2024	301,974	285,438	105.79%
3/25/2025	295,126	287,911	102.51%
6/25/2025	302,204	280,693	107.66%
9/30/2025	298,739	294,520	101.43%
12/31/2025	305,758	300,947	101.60%
3/31/2026	308,020	298,354	103.24%
6/30/2026	305,566	293,476	104.12%
9/30/2026	313,528	298,261	105.12%