

HOME BANK S B
LOAN - TO - DEPOSIT RATIO
Amounts per Call Report

Line #	LOANS	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
RC - 4d	Net Loans & Leases	$180,355	$185,536	$195,261	$199,469	$202,889	$209,870	$217,548	$216,313	$222,276	$227,406	$236,848	$241,999	$253,843	$252,942	$255,242	$256,497	$257,822	$258,082
RC - 13a	Total Deposits	$346,336	$345,466	$349,133	$352,828	$383,307	$346,412	$349,863	$354,148	$360,570	$356,020	$361,527	$362,302	$364,886	$355,276	$360,851	$368,899	$370,895	$386,985
UBPR - E600	Quarter End Ratio	52.08%	53.71%	55.93%	56.53%	52.93%	60.58%	62.18%	61.08%	61.65%	63.87%	65.51%	66.79%	69.57%	71.20%	70.73%	69.53%	69.51%	66.69%
4 Quarter Running Average		52.30%	52.14%	53.00%	54.56%	54.77%	56.49%	58.06%	59.19%	61.37%	62.20%	63.03%	64.46%	66.44%	68.27%	69.57%	70.26%	70.24%	69.12%