GROVE BANK & TRUST

GROVE BANK & TRUST'S
LOAN-TO-DEPOSIT RATIO AND PEER* COMPARISION

LEGEND * denotes Peer Group No. 3 ($300 million to $1.2 billion)

QUARTER-ENDED	TOTAL LOANS (000's omitted)	TOTAL DEPOSITS (000's omitted)	BANK'S RATIO	PEER*
March 2021	$394,138	$768,817	51.26%	72.31%
June 2021	$396,438	$838,208	47.29%	70.90%
September 2021	$385,842	$885,082	43.59%	72.72%
December 2021	$387,378	$1,026,921	37.72%	72.07%
March 2022	$392,795	$1,053,092	37.30%	71.43%
June 2022	$415,174	$1,066,318	38.94%	74.57%
September 2022	$410,359	$1,045,419	39.25%	76.77%
December 2022	$417,753	$989,936	42.20%	79.31%
March 2023	$414,945	$923,871	44.91%	79.80%
June 2023	$416,228	$887,245	46.91%	81.93%
September 2023	$419,593	$841,696	49.85%	82.03%
December 2023	$495,575	$796,995	62.18%	83.44%
March 2024	$532,255	$871,115	61.10%	82.95%
June 2024	$594,045	$935,686	63.49%	84.50%
September 2024	$609,802	$952,130	64.05%	83.59%
December 2024	$685,115	$952,630	71.92%	83.32%
March 2025	$734,940	$1,132,274	64.91%	82.61%
June 2025	$766,710	$1,213,575	63.18%	83.82%
September2025	$780,763	$1,147,949	68.01%	83.59%
December2025	$808,372	$1,150,488	70.26%	83.02%
March 2026	818,620	$1,179,389	69.41%	82.86%
June 2026	853,803	$1,206,375	70.77%	83.55%