



GROVE BANK & TRUST

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LOAN-TO-DEPOSIT RATIO AND PEER\* COMPARISON

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*
September 2013	\$192,204	\$481,712	39.90%	75.10%
December 2013	\$187,352	\$480,304	39.01%	75.78%
March 2014	\$194,335	\$495,635	39.21%	74.85%
June 2014	\$206,882	\$499,056	41.45%	76.99%
September 2014	\$205,281	\$499,847	41.07%	77.62%
December 2014	\$217,947	\$532,696	40.91%	78.31%
March 2015	\$224,947	\$513,513	43.81%	77.43%
June 2015	\$227,426	\$511,064	44.50%	79.31%
September 2015	\$224,361	\$521,706	43.01%	79.81%
December 2015	\$234,103	\$518,435	45.16%	80.12%
March 2016	\$212,950	\$577,260	36.89%	80.00%
June 2016	\$217,909	\$563,243	38.69%	81.27%
September 2016	\$221,910	\$546,253	40.62%	81.23%
December 2016	\$220,007	\$544,599	40.40%	81.08%
March 2017	\$223,763	\$545,782	41.00%	80.37%
June 2017	\$222,507	\$538,938	41.29%	81.71%
September 2017	\$229,744	\$536,630	42.81%	82.13%
December 2017	\$235,942	\$515,248	45.79%	82.20%
March 2018	\$237,388	\$536,060	44.28%	81.75%
June 2018	\$246,350	\$526,094	46.83%	82.87%
September 2018	\$265,714	\$520,187	51.08%	83.16%
December 2018	\$274,013	\$538,946	50.84%	83.06%
March 2019	\$281,909	\$532,776	52.91%	82.24%
June 2019	\$277,466	\$538,388	51.54%	83.20%
September 2019	\$289,874	\$562,648	51.52%	82.91%
December 2019	\$319,645	\$573,638	55.72%	82.43%
March 2020	\$351,654	\$610,219	57.63%	81.91%
June 2020	\$362,519	\$671,793	53.96%	80.85%
September 2020	\$359,534	\$703,309	51.12%	80.04%
December 2020	\$393,369	\$695,478	56.56%	75.84%
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%



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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%	83.03%

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