

LOAN-TO-DEPOSIT RATIO ANALYSIS COMMENT

The Loan-to Deposit Ratio (LTD) shows the percentage of deposits that are invested in loans and is an indicator of the Bank's willingness to extend credit. This performance category compares the Bank's loan volume to its deposit size.

Factors used to rate performance in the LTD Ratio category include:

- Bank operating capacity
- Local lending opportunities
- Market activity

Based on Dean Bank's resources, market competition and lending opportunities, the exam found the level of lending more than reasonable for our assessment area.

The sale of mortgages greatly influences the LTD Ratio, as those loans are not included in the LTD Ratio. However, the activity is reflected favorably as it increases the availability of loan programs and allows the Bank to reinvest the funds generated by the loan sales into new mortgage loans.

	1/31/2024	2/29/2024	3/31/2024
TOTAL LOANS	\$322,432,000.00	\$324,204,000.00	\$323,013,000.00
TOTAL DEPOSITS	\$387,850,000.00	\$391,029,000.00	\$395,423,000.00
INVESTOR LOANS	\$146,644,708.00	\$145,793,650.00	\$145,039,705.00
LOANS / DEPOSITS % w/o FNMA	83.13%	82.91%	81.69%
LOANS / DEPOSITS % w/ FNMA	120.94%	120.20%	118.37%
	4/30/2024	5/31/2024	6/30/2024
TOTAL LOANS	\$322,347,000.00	\$325,166,000.00	\$323,605,000.00
TOTAL DEPOSITS	\$392,037,000.00	\$397,755,000.00	\$400,482,000.00
INVESTOR LOANS	\$144,222,590.00	\$145,260,432.00	\$146,121,345.00
LOANS / DEPOSITS % w/o FNMA	82.22%	81.75%	80.80%
LOANS / DEPOSITS % w/ FNMA	119.01%	118.27%	117.29%
	7/31/2024	8/31/2024	9/30/2024
TOTAL LOANS	\$323,115,000.00	\$322,925,000.00	\$324,351,000.00
TOTAL DEPOSITS	\$395,767,000.00	\$402,139,000.00	\$398,330,000.00
INVESTOR LOANS	\$146,296,620.00	\$147,111,322.00	\$146,470,900.00
LOANS / DEPOSITS % w/o FNMA	81.64%	80.30%	81.43%
LOANS / DEPOSITS % w/ FNMA	118.61%	116.88%	118.20%
	10/31/2024	11/30/2024	12/31/2024
TOTAL LOANS	\$327,130,000.00	\$328,466,000.00	\$333,023,000.00
TOTAL DEPOSITS	\$395,727,000.00	\$400,072,000.00	\$398,310,000.00
INVESTOR LOANS	\$145,470,252.00	\$144,687,573.00	\$145,030,307.00
LOANS / DEPOSITS % w/o FNMA	82.67%	82.10%	83.61%
LOANS / DEPOSITS % w/ FNMA	119.43%	118.27%	120.02%
	1/31/2025	2/28/2025	3/31/2025
TOTAL LOANS	\$334,047,000.00	\$337,061,000.00	\$338,680,000.00
TOTAL DEPOSITS	\$399,891,000.00	\$398,186,000.00	\$407,601,000.00
INVESTOR LOANS	\$145,717,343.00	\$145,467,779.00	\$144,915,898.00

LOANS / DEPOSITS % w/o FNMA	83.53%	84.65%	83.09%
LOANS / DEPOSITS % w/ FNMA	119.97%	121.18%	118.64%
	4/30/2025	5/31/2025	6/30/2025
TOTAL LOANS	\$340,522,000.00	\$342,232,000.00	\$345,074,000.00
TOTAL DEPOSITS	\$398,450,000.00	\$407,549,000.00	\$414,912,000.00
INVESTOR LOANS	\$144,785,821.00	\$144,555,814.00	\$143,522,885.00
LOANS / DEPOSITS % w/o FNMA	85.46%	83.97%	83.17%
LOANS / DEPOSITS % w/ FNMA	121.80%	119.44%	117.76%
	7/31/2025	8/31/2025	9/30/2025
TOTAL LOANS	\$343,994,000.00	\$342,867,000.00	\$342,404,000.00
TOTAL DEPOSITS	\$408,437,000.00	\$410,148,000.00	\$409,205,000.00
INVESTOR LOANS	\$135,758,964.00	\$135,027,008.00	\$134,239,042.00
LOANS / DEPOSITS % w/o FNMA	84.22%	83.60%	83.68%
LOANS / DEPOSITS % w/ FNMA	117.46%	116.52%	116.48%
	10/31/2025	11/30/2025	12/31/2025
TOTAL LOANS	\$347,182,000.00	\$346,268,000.00	\$347,241,000.00
TOTAL DEPOSITS	\$411,791,000.00	\$413,734,000.00	\$419,160,000.00
INVESTOR LOANS	\$133,118,506.00	\$132,937,242.00	\$132,641,250.00
LOANS / DEPOSITS % w/o FNMA	84.31%	83.69%	82.84%
LOANS / DEPOSITS % w/ FNMA	116.64%	115.82%	114.49%