

Pennian Bank
Loan to Deposit Ratios per UBPR

Date	Loan / Deposit Ratio	Peer Group Average
12/31/2009	73.03%	
12/31/2010	74.29%	
12/31/2011	74.90%	
12/31/2012	66.46%	
12/31/2013	69.46%	75.78%
12/31/2014	76.17%	78.31%
12/31/2015	85.81%	80.09%
12/31/2016	82.62%	81.08%
3/31/2017	85.40%	80.37%
6/30/2017	85.90%	81.71%
9/30/2017	84.46%	82.13%
12/31/2017	85.49%	82.15%
3/31/2018	84.17%	81.75%
6/30/2018	81.85%	82.86%
9/30/2018	80.22%	83.21%
12/31/2018	80.74%	83.11%
3/31/2019	80.01%	82.24%
6/30/2019	78.53%	83.22%
9/30/2019	79.52%	83.16%
12/31/2019	77.92%	82.44%
3/31/2020	76.67%	81.71%
6/30/2020	75.93%	77.45%
9/30/2020	77.62%	80.08%
12/31/2020	76.98%	75.84%
3/31/2021	76.16%	72.31%
6/30/2021	72.84%	70.90%
9/30/2021	71.34%	69.43%
12/31/2021	68.52%	67.94%
3/31/2022	68.62%	66.48%
6/30/2022	71.12%	69.24%
9/30/2022	74.98%	71.25%
12/31/2022	77.89%	73.79%
3/31/2023	78.56%	74.45%
6/30/2023	76.94%	76.56%
9/30/2023	79.40%	77.56%
12/31/2023	78.05%	83.22%