



**WALDEN
MUTUAL
BANK.**

QUARTERLY LOAN TO DEPOSIT RATIOS

Quarter	Ratio
12/31/2022	1062%
3/31/2023	48%
6/30/2023	59%
9/30/2023	73%
12/31/2023	62%
3/31/2024	61%
6/30/2024	60%
9/30/2024	71%
12/31/2024	83%
3/31/2025	86%
6/30/2025	82%