

Century Bank

Loans to Deposits Ratios

(Amounts in thousands)

| | Jun-22 | Sep-22 | Dec-22 | Mar-23 | Jun-23 | Sep-23 | Dec-23 | Mar-24 | Jun-24 | Sep-24 | Dec-24 | Mar-25 |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Mortgage Loans | 465,766 | 492,516 | 533,638 | 578,016 | 592,109 | 576,474 | 584,541 | 592,098 | 566,117 | 539,560 | 493,360 | 490,259 |
| Non-Mortgage Loans | 263,724 | 272,927 | 345,569 | 336,190 | 336,549 | 319,775 | 324,823 | 318,698 | 307,105 | 303,689 | 307,504 | 314,497 |
| Total Loans | 729,490 | 765,443 | 879,206 | 914,206 | 928,658 | 896,249 | 909,364 | 910,796 | 873,222 | 843,249 | 800,864 | 804,756 |
| Total Assets | 1,225,471 | 1,256,144 | 1,349,704 | 1,379,648 | 1,413,885 | 1,363,734 | 1,372,563 | 1,430,493 | 1,452,879 | 1,492,996 | 1,472,060 | 1,432,531 |
| Retail Deposits | 1,109,067 | 1,146,192 | 1,132,551 | 1,164,393 | 1,231,372 | 1,248,499 | 1,235,049 | 1,285,485 | 1,329,672 | 1,371,254 | 1,347,117 | 1,305,248 |
| Brokered Deposits | | | 18,949 | 44,706 | 36,027 | 4,122 | 12,151 | 13,181 | 2,718 | 7,785 | 5,325 | 2,781 |
| Total Deposits | 1,109,067 | 1,146,192 | 1,151,500 | 1,209,099 | 1,267,399 | 1,252,621 | 1,247,200 | 1,298,666 | 1,332,390 | 1,379,039 | 1,352,442 | 1,308,029 |
| Loans to Retail Deposits Ratio | 65.78% | 66.78% | 77.63% | 78.51% | 75.42% | 71.79% | 73.63% | 70.85% | 65.67% | 61.49% | 59.45% | 61.66% |
| Loans to Total Deposits Ratio | 65.78% | 66.78% | 76.35% | 75.61% | 73.27% | 71.55% | 72.91% | 70.13% | 65.54% | 61.15% | 59.22% | 61.52% |

