

**UNITED ROOSEVELT SAVINGS BANK
AND SUBSIDIARY**
LOAN TO DEPOSIT (LTD) RATIOS - MAR 2025 UPDATE

MONTH END	TOTAL LOANS (000's)	TOTAL DEPOSITS (000's)	RATIO	CHANGE IN RATIO
12/31/2015	41,492	77,801	53.331%	
12/31/2016	75,918	80,206	94.654%	41.323%
12/31/2017	86,192	89,805	95.977%	1.323%
12/31/2018	104,525	104,358	100.160%	4.183%
12/31/2019	118,092	120,800	97.758%	-2.402%
12/31/2020	134,966	136,995	98.519%	0.761%
12/31/2021	145,902	169,604	86.025%	-12.494%
12/31/2022	176,930	225,116	78.595%	-7.430%
3/31/2023	181,168	220,835	82.038%	-3.443%
6/30/2023	201,009	232,098	86.605%	-4.567%
9/30/2023	212,791	239,323	88.914%	-2.308%
12/31/2023	216,435	237,357	91.185%	-2.272%
3/31/2024	222,965	250,862	88.879%	2.306%
6/30/2024	232,856	251,420	92.616%	-3.737%
9/30/2024	244,154	251,317	97.150%	-4.533%
12/31/2024	248,481	247,819	100.267%	-3.117%
1/31/2025	250,295	251,168	99.653%	-0.614%
2/28/2025	252,720	246,476	102.533%	2.881%
3/31/2025	254,485	250,895	101.431%	-1.102%
<i>Deposits Includes Escrows and Excludes Sec Corp balance</i>				