

State Savings Bank
2025 Net Loans and Leases to Deposits

| | 3/31/25 | 6/30/25 | 9/30/25 | 12/31/25 |
|--------------------------|----------------|----------------|----------------|-----------------|
| Loans-to-Deposits | 118.91 | 125.39 | 124.58 | 115.42 |