

Newburyport Bank
Loan to Deposit Ratio
(\$\$\$ in thousands)

| <u>Quarter</u> | <u>Total Loans</u> | <u>Total Deposits</u> | <u>Loan to Deposit Ratio</u> |
|----------------|------------------------|---------------------------|----------------------------------|
| 3/31/2024 | 1,343,902 | 1,224,001 | 109.80% |
| 6/30/2024 | 1,351,426 | 1,272,771 | 106.18% |
| 9/30/2024 | 1,341,161 | 1,321,558 | 101.48% |
| 12/31/2024 | 1,345,776 | 1,321,413 | 101.84% |
| 3/31/2025 | 1,325,380 | 1,328,514 | 99.76% |
| 6/30/2025 | 1,324,625 | 1,322,226 | 100.18% |
| 9/30/2025 | 1,325,947 | 1,317,964 | 100.61% |
| 12/31/2025 | 1,310,369 | 1,311,761 | 99.89% |
| 3/31/2026 | 1,287,792 | 1,228,581 | 104.82% |