KENNEBUNK SAVINGS BANK

LOAN-TO-DEPOSIT RATIOS

Below is the Bank's loan-to-deposit ratio for each quarter of the prior three calendar years:

QUARTER	LOANS	DEPOSITS	RATIO
2024			
1	\$1,412,620,000	\$1,572,488,000	89.83%
2	\$1,454,079,000	\$1,607,298,000	90.47%
3	\$1,460,452,000	\$1,649,721,000	88.53%
4	\$1,486,454,000	\$1,626,222,000	91.41%
2023			
1	\$1,363,651,000	\$1,620,191,000	84.17%
2	\$1,368,738,000	\$1,600,851,000	85.50%
3	\$1,390,661,000	\$1,662,459,000	83.65%
4	\$1,403,034,000	\$1,598,543,000	87.77%
2022			
1	\$1,208,488,000	\$1,619,076,000	74.64%
2	\$1,248,323,000	\$1,641,103,000	76.07%
3	\$1,283,499,000	\$1,697,083,000	75.63%
4	\$1,322,057,000	\$1,640,586,000	80.58%