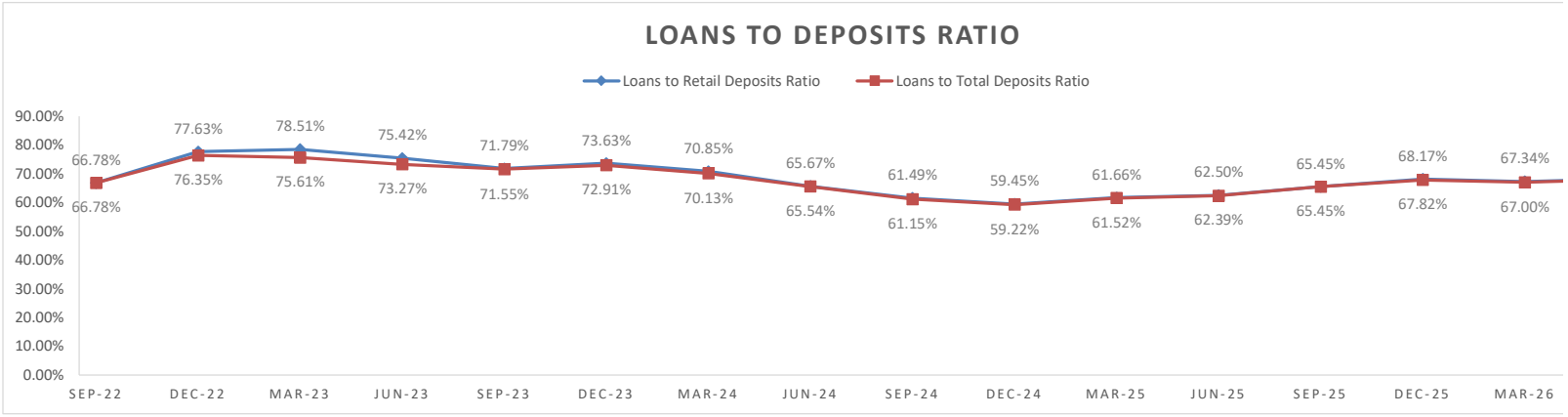
Century Bank

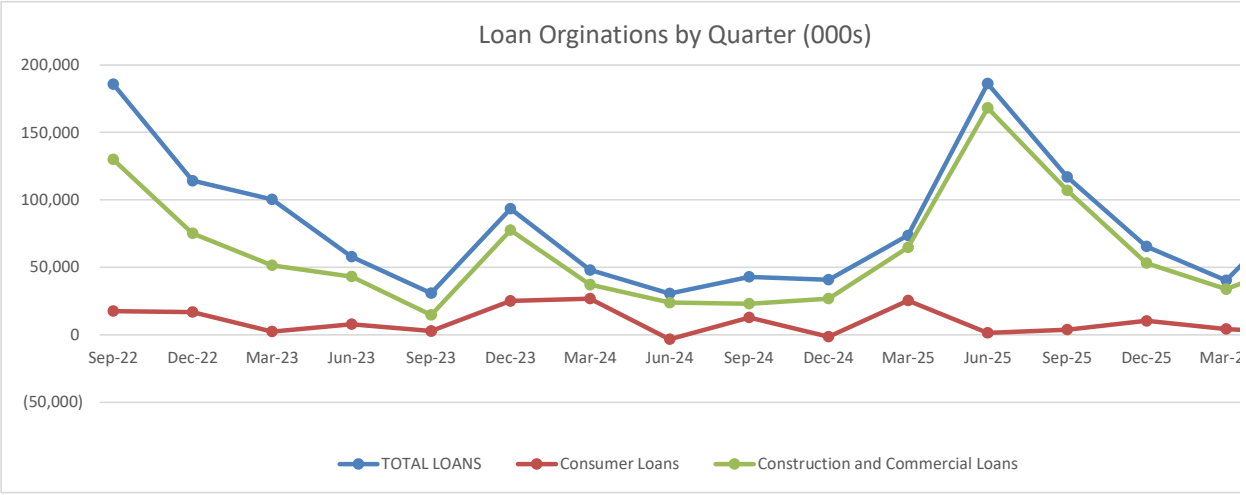
Loans to Deposits Ratios

(Amounts in thousands)

	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
Mortgage Loans	492,516	533,638	578,016	592,109	576,474	584,541	592,098	566,117	539,560	493,360	490,259	467,309	449,953	425,838	409,555
Non-Mortgage Loans	272,927	345,569	336,190	336,549	319,775	324,823	318,698	307,105	303,689	307,504	314,497	351,093	357,511	394,144	406,532
Total Loans	765,443	879,206	914,206	928,658	896,249	909,364	910,796	873,222	843,249	800,864	804,756	818,402	807,464	819,982	816,087
Total Assets	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	1,429,164	1,364,303	1,339,316	1,348,819
Retail Deposits	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	1,309,343	1,233,673	1,202,919	1,211,814
Brokered Deposits		18,949	44,706	36,027	4,122	12,151	13,181	2,718	7,785	5,325	2,781	2,309	-	6,184	6,183
Total Deposits	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	1,311,652	1,233,673	1,209,103	1,217,997
Loans to Retail Deposits Ratio	66.78%	77.63%	78.51%	75.42%	71.79%	73.63%	70.85%	65.67%	61.49%	59.45%	61.66%	62.50%	65.45%	68.17%	67.34%
Loans to Total Deposits Ratio	66.78%	76.35%	75.61%	73.27%	71.55%	72.91%	70.13%	65.54%	61.15%	59.22%	61.52%	62.39%	65.45%	67.82%	67.00%



Century Bank

Loan Originations by Quarter

	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
CONSTRUCTION LOANS	50,847	(26,746)	23,739	12,270	(1,551)	3,502	6,090	10,186	4,786	5,401	23,806	39,647	16,145	4,518	9,170
1-4 FAMILY & HELOC	9,332	14,227	26,607	3,298	7,704	3,010	4,422	2,413	2,704	2,293	2,816	8,143	2,999	1,594	1,974
LOANS HELD FOR SALE / BROKERED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
COMMERCIAL RE LOANS	42,940	24,276	15,855	4,189	5,072	9,326	6,348	200	17,327	1,311	5,873	7,440	6,726	10,520	4,188
LAND LOANS	3,438	550	4,896	7,180	3,407	3,460	0	4,224	0	10,424	285	2,491	364	282	300
TOTAL REAL ESTATE	106,556	12,307	71,097	26,937	14,632	19,497	16,860	17,023	24,817	19,429	32,780	57,721	26,234	16,914	15,632
COMMERCIAL LOANS	61,767	85,065	26,843	22,985	13,450	48,979	4,344	17,023	5,384	22,975	15,457	127,108	87,033	38,321	20,338
CONSUMER LOANS	17,482	16,854	2,394	7,893	2,705	25,096	26,806	(3,411)	12,748	(1,494)	25,387	1,392	3,838	10,244	4,278
LEASES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL LOANS	185,806	114,226	100,334	57,815	30,787	93,572	48,010	30,635	42,949	40,910	73,624	186,221	117,105	65,479	40,248