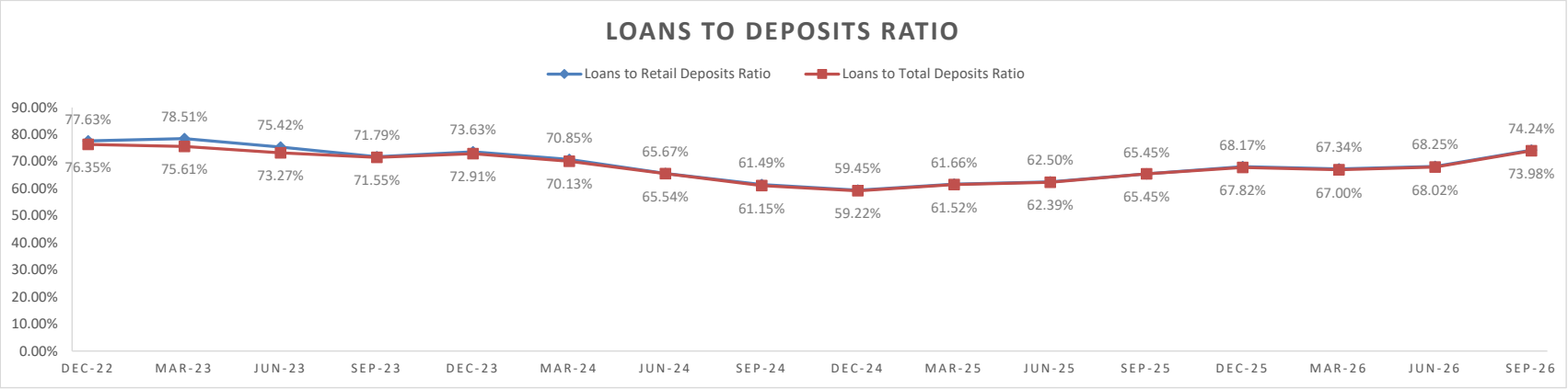
Century Bank

Loans to Deposits Ratios

(Amounts in thousands)

	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	Jun-26	Sep-26
Mortgage Loans	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	407,247	417,995
Non-Mortgage Loans	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	427,847	470,827
Total Loans	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	835,095	888,822
Total Assets	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	1,360,459	1,325,182
Retail Deposits	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	1,223,575	1,197,159
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	4,212	4,226
Total Deposits	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	1,227,787	1,201,385
Loans to Retail Deposits Ratio	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%	68.25%	74.24%
Loans to Total Deposits Ratio	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%	68.02%	73.98%



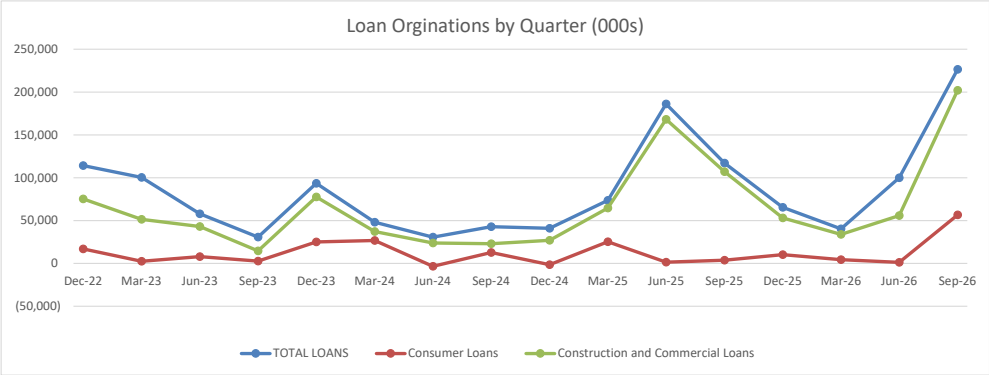
Loans to Retail Deposits Ratio	77.63%	78.51%	75.42%	71.79%	73.63%	70.85%	65.67%	61.49%	59.45%	61.66%	62.50%	65.45%	68.17%	67.34%	68.25%	74.24%
Loans to Total Deposits Ratio	76.35%	75.61%	73.27%	71.55%	72.91%	70.13%	65.54%	61.15%	59.22%	61.52%	62.39%	65.45%	67.82%	67.00%	68.02%	73.98%

Century Bank

Loan Originations by Quarter

	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	Jun-26	Sep-26
CONSTRUCTION LOANS	(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	16,536	5,475
1-4 FAMILY & HELOC	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	2,779	2,458
LOANS HELD FOR SALE / BROKERED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
COMMERCIAL RE LOANS	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	40,837	20,952
LAND LOANS	550	4,896	7,180	3,407	3,460	0	4,224	0	10,424	285	2,491	364	282	300	500	1,056
TOTAL REAL ESTATE	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	60,652	29,941
COMMERCIAL LOANS	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	37,973	139,927
CONSUMER LOANS	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	1,230	56,574
LEASES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL LOANS	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	99,854	226,442

Loan Production by Type	Q1	Q2	Q3	Q4
CONSTRUCTION LOANS	9,170	16,536	5,475	
1-4 FAMILY & HELOC	1,974	2,779	2,458	
LOANS HELD FOR SALE / BROKERED	0	0	0	
COMMERCIAL RE LOANS	4,188	40,837	20,952	
LAND LOANS	300	500	1,056	
TOTAL REAL ESTATE	15,632	60,652	29,941	0
COMMERCIAL LOANS	20,338	37,973	139,927	
CONSUMER LOANS	4,278	1,230	56,574	
Leases	0	0	0	
TOTAL - ALL LOANS	40,248	99,854	226,442	0



Consumer Loans	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	1,230	56,574
Construction and Commercial Loans	58,319	49,099	35,255	11,899	52,481	10,434	27,209	10,170	28,376	39,263	166,755	103,178	42,839	29,508	54,508	145,402