***PEOPLES BANK & TRUST***

***LOAN TO DEPOSIT INFORMATION***

***Quarterly Loan Deposit information is as follows:***

***03/31/2023 72.15%***

***06/30/2023 75.20%***

***09/30/2023 78.42%***

***12/31/2023 88.08%***

***03/31/2024 83.77%***

***06/30/2024 80.49%***

***09/30/2024 67.40%***

***12/31/2024 84.78%***