

NSB LOAN TO DEPOSIT RATIO

<u>QUARTER ENDED</u>	<u>TOTAL LOANS</u>	<u>TOTAL DEPOSITS</u>	<u>RATIOS</u>
MARCH, 2001	\$ 43,519,553.43	\$ 57,494,536.58	75.69%
JUNE, 2001	\$ 45,827,320.19	\$ 56,358,312.49	81.31%
SEPTEMBER, 2001	\$ 48,788,093.92	\$ 60,028,825.52	81.27%
DECEMBER, 2001	\$ 49,027,418.98	\$ 62,295,707.06	78.70%
MARCH, 2002	\$ 48,227,102.28	\$ 58,245,297.26	82.80%
June, 2002	\$ 49,312,104.16	\$ 58,054,756.57	84.94%
SEPTEMBER, 2002	\$ 49,031,012.00	\$ 57,401,803.00	85.42%
DECEMBER, 2002	\$ 49,623,973.74	\$ 58,873,293.48	84.29%
MARCH, 2003	\$ 45,710,896.59	\$ 59,690,279.32	76.58%
JUNE, 2003	\$ 47,778,712.00	\$ 61,080,802.00	78.22%
SEPTEMBER, 2003	\$ 48,757,469.07	\$ 62,122,607.52	78.49%
DECEMBER, 2003	\$ 49,296,887.61	\$ 63,209,229.00	77.99%
MARCH, 2004	\$ 51,176,252.59	\$ 63,490,259.34	80.60%
JUNE, 2004	\$ 53,179,548.92	\$ 63,119,732.56	84.25%
SEPTEMBER, 2004	\$ 54,100,800.58	\$ 64,495,937.46	83.88%
DECEMBER, 2004	\$ 52,914,045.05	\$ 66,968,810.16	79.01%
MARCH, 2005	\$ 52,817,334.23	\$ 68,109,635.80	77.55%
JUNE, 2005	\$ 57,641,334.13	\$ 72,123,029.88	79.92%
SEPTEMBER, 2005	\$ 62,722,342.46	\$ 74,958,824.31	83.68%
DECEMBER, 2005	\$ 62,430,094.85	\$ 74,648,475.70	83.63%
MARCH 2006	\$ 63,460,072.49	\$ 78,707,749.46	80.63%
JUNE, 2006	\$ 63,978,490.42	\$ 78,456,049.48	81.55%
SEPTEMBER, 2006	\$ 66,620,654.96	\$ 91,091,915.23	73.14%
DECEMBER, 2006	\$ 66,559,291.36	\$ 87,498,207.25	76.07%
MARCH, 2007	\$ 65,808,297.69	\$ 89,531,341.54	73.50%
JUNE, 2007	\$ 71,219,214.91	\$ 93,686,137.54	76.02%
SEPTEMBER, 2007	\$ 73,652,054.18	\$ 92,150,820.48	79.93%
DECEMBER, 2007	\$ 74,699,707.86	\$ 91,530,962.76	81.61%
MARCH, 2008	\$ 71,565,638.86	\$ 99,010,046.39	72.28%
JUNE, 2008	\$ 73,432,433.48	\$ 94,253,014.00	77.91%
September, 2008	\$ 74,131,723.53	\$ 92,520,989.72	80.12%
Devember, 2008	\$ 78,437,278.64	\$ 100,311,641.28	78.19%
March, 2009	\$ 76,029,052.69	\$ 103,970,816.21	73.13%
June, 2009	\$ 77,262,755.26	\$ 105,295,360.88	73.38%
September, 2009	\$ 80,163,313.84	\$ 114,645,725.61	69.92%
December, 2009	\$ 83,424,357.94	\$ 116,428,002.82	71.65%
March, 2010	\$ 85,682,224.11	\$ 121,050,480.43	70.78%
June, 2010	\$ 89,093,259.13	\$ 119,957,851.73	74.27%
September, 2010	\$ 90,005,191.78	\$ 115,697,540.39	77.79%
December, 2010	\$ 93,924,597.21	\$ 117,851,740.07	79.70%
March, 2011	\$ 89,714,697.11	\$ 131,059,943.53	68.45%

June, 2011	\$ 90,681,426.28	\$ 128,442,178.60	70.60%
Sept, 2011	\$ 94,946,104.68	\$ 129,897,492.05	73.09%
Dec, 2011	\$ 103,713,470.69	\$ 129,159,459.86	80.30%
March, 2012	\$ 98,978,130.20	\$ 141,258,655.42	70.07%
June, 2012	\$ 102,088,059.57	\$ 140,051,464.26	72.89%
Sept, 2012	\$ 105,792,298.61	\$ 143,841,378.61	73.55%
Dec, 2012	\$ 117,302,748.85	\$ 153,720,340.40	76.31%
March, 2013	\$ 114,026,636.04	\$ 164,435,664.35	69.34%
June, 2013	\$ 117,823,671.23	\$ 149,452,420.05	78.84%
September, 2013	\$ 114,256,118.56	\$ 153,285,306.95	74.54%
December, 2013	\$ 122,414,331.83	\$ 158,632,128.31	77.17%
March, 2014	\$ 124,137,929.33	\$ 166,832,285.92	74.41%
June, 2014	\$ 125,333,096.28	\$ 167,674,782.64	74.75%
September, 2014	\$ 126,398,895.59	\$ 162,903,184.24	77.59%
December, 2014	\$ 132,968,431.72	\$ 165,328,962.71	80.43%
March, 2015	\$ 131,776,929.70	\$ 169,777,957.74	77.62%
June, 2015	\$ 131,953,986.57	\$ 167,427,014.22	78.81%
September, 2015	\$ 130,841,413.43	\$ 170,693,883.80	76.65%
December, 2015	\$ 139,702,215.81	\$ 166,334,152.98	83.99%
March, 2016	\$ 143,274,940.00	\$ 174,387,863.78	82.16%
June, 2016	\$ 146,269,277.07	\$ 171,453,473.64	85.31%
September, 2016	\$ 145,765,992.42	\$ 174,699,857.31	83.44%
December, 2016	\$ 152,519,354.90	\$ 183,190,561.97	83.26%
March, 2017	\$ 150,102,456.30	\$ 186,432,291.63	80.51%
June, 2017	\$ 153,059,715.31	\$ 170,797,146.21	89.61%
September, 2017	\$ 153,799,993.14	\$ 172,513,550.06	89.15%
December, 2017	\$ 157,092,910.84	\$ 176,267,245.52	89.12%
March , 2018	\$ 158,877,031.03	\$ 180,953,353.96	87.80%
June, 2018	\$ 161,107,032.67	\$ 168,505,487.65	95.61%
September, 2018	\$ 162,705,220.09	\$ 167,895,890.30	96.91%
December, 2018	\$ 163,730,214.00	\$ 178,965,181.00	91.49%
March , 2019	\$ 163,843,091.84	\$ 179,146,317.35	91.46%
June, 2019	\$ 162,195,305.19	\$ 169,959,385.51	95.43%
September, 2019	\$ 165,934,382.11	\$ 177,693,515.49	93.38%
December, 2019	\$ 171,355,142.05	\$ 175,249,847.32	97.78%
March, 2020	\$ 178,286,636.40	\$ 182,145,879.99	97.88%
June, 2020	\$ 201,117,296.25	\$ 206,561,625.63	97.36%
September, 2020	\$ 197,811,841.31	\$ 202,437,922.00	97.71%
December, 2020	\$ 185,846,761.18	\$ 199,926,895.02	92.96%
March, 2021	\$ 187,140,786.63	\$ 211,378,065.28	88.53%
June, 2021	\$ 180,963,869.37	\$ 212,057,352.59	85.34%
September, 2021	\$ 272,107,920.23	\$ 392,117,229.36	69.39%
December, 2021	\$ 283,742,936.68	\$ 384,228,294.94	73.85%
March, 2022	\$ 264,601,288.14	\$ 416,088,419.30	63.59%

June, 2022	\$ 275,441,356.57	\$ 394,870,350.44	69.75%
September, 2022	\$ 281,684,652.01	\$ 398,591,501.35	70.67%
December, 2022	\$ 296,941,660.71	\$ 394,408,945.05	75.29%
March, 2023	\$ 276,740,470.95	\$ 418,644,676.22	66.10%
June, 2023	\$ 285,874,527.02	\$ 386,464,094.54	73.97%
September, 2023	\$ 290,681,053.39	\$ 380,027,300.74	76.49%
December, 2023	\$ 307,888,285.15	\$ 376,396,178.15	81.80%