Pioneer Bank

Loan-to-Deposit Ratios for Calendar Year 2023

Pioneer Bank's loan-to-deposit ratio for each quarter of the prior calendar year are as follows:

| Q1 2023 | Q2 2023 | Q3 2023 | Q4 2023 |
|---------|---------|---------|---------|
| 82.16% | 88.10% | 87.80% | 90.20% |