

Talbot State Bank

Woodland, GA

Date	Net Loans to Deposits Ratio
December 31, 2025	67.24%
September 30, 2025	70.62%
June 30, 2025	67.91%
March 31, 2025	68.79%
December 31, 2024	71.37%
September 30, 2024	68.03%
June 30, 2024	65.28%
March 31, 2024	65.10%
December 31, 2023	67.42%
September 30, 2023	71.12%
June 30, 2023	63.87%
March 31, 2023	62.80%
December 31, 2022	61.54%
September 30, 2022	64.39%
June 30, 2022	61.69%
March 31, 2022	62.82%
December 31, 2021	58.46%
September 30, 2021	56.86%
June 30, 2021	56.32%
March 31, 2021	58.64%

Talbot State Bank's HMDA Disclosure Statement is available at

www.consumerfinance.gov/HMDA