

VILLAGE BANK

QUARTER-END

LOAN AND DEPOSIT RATIOS

[Dollars in thousands]

Date	Loans	Deposits	Assets	Ratio of Loans to Deposits	Ratio of Loans to Assets
31-Dec-99	651	440	9,292	148.00%	7.00%
31-Mar-00	4,024	6,394	14,694	62.90%	27.40%
30-Jun-00	10,755	13,744	21,759	78.30%	49.40%
30-Sep-00	14,507	23,385	31,276	62.00%	46.40%
31-Dec-00	17,572	25,529	33,428	68.80%	52.60%
31-Mar-01	19,908	31,484	39,439	63.20%	50.50%
30-Jun-01	22,024	36,080	43,905	61.00%	50.20%
30-Sep-01	23,600	38,300	46,900	62.60%	50.30%
31-Dec-01	30,678	41,629	50,652	73.70%	60.60%
31-Mar-02	36,200	45,200	53,700	80.10%	67.40%
30-Jun-02	42,335	51,979	61,438	81.40%	68.90%
30-Sep-02	43,820	62,831	77,985	69.70%	56.20%
31-Dec-02	50,573	64,588	80,294	78.30%	63.00%
31-Mar-03	59,267	64,443	82,121	91.97%	72.17%
30-Jun-03	73,598	71,813	100,452	102.49%	73.27%
30-Sep-03	84,222	88,012	105,996	95.69%	79.46%
31-Dec-03	93,064	96,333	114,653	96.61%	81.17%
31-Mar-04	104,563	114,645	134,025	91.21%	78.02%
30-Jun-04	109,815	116,371	135,291	94.37%	81.17%
30-Sep-04	121,762	122,249	146,230	99.60%	83.27%
31-Dec-04	135,676	140,027	160,305	96.89%	84.64%
31-Mar-05	139,124	143,266	170,234	97.11%	81.73%
30-Jun-05	146,116	143,278	169,805	101.98%	86.05%
30-Sep-05	160,405	177,724	205,294	90.26%	78.13%
31-Dec-05	172,378	186,753	214,975	92.30%	80.19%
31-Mar-06	191,308	187,259	218,152	102.16%	87.69%
30-Jun-06	203,799	201,577	238,071	101.10%	85.60%
30-Sep-06	218,389	231,939	268,092	94.16%	81.46%
31-Dec-06	241,051	253,310	291,218	95.16%	82.77%

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31-Mar-07	258,778	276,166	314,503	93.70%	82.28%
30-Jun-07	288,805	285,675	331,120	101.10%	87.22%
30-Sep-07	301,562	311,895	362,483	96.69%	83.19%
31-Dec-07					
31-Mar-08	347,390	344,912	400,204	100.72%	86.80%
30-Jun-08	343,400	325,683	401,437	105.44%	85.54%
30-Sep-08	341,949	338,680	418,625	100.97%	81.68%
31-Dec-08	470,722	466,232	572,408	100.96%	82.24%
31-Mar-09	472,774	483,219	579,642	97.64%	81.56%
30-Jun-09	480,153	488,440	594,579	98.30%	80.76%
30-Sep-09	488,044	512,288	656,720	95.26%	74.31%
31-Dec-09	467,360	488,285	602,885	95.71%	77.52%
31-Mar-10	464,117	510,977	615,423	90.83%	75.41%
30-Jun-10	463,499	503,537	607,615	92.05%	76.28%
30-Sep-10	458,630	500,557	583,879	91.62%	78.55%
31-Dec-10	456,055	508,612	592,011	89.66%	77.03%
31-Mar-11	443,386	507,781	608,263	87.32%	72.89%
30-Jun-11	443,710	509,398	612,661	87.10%	72.42%
30-Sep-11	436,793	504,171	605,841	86.64%	72.10%
31-Dec-11	428,639	485,521	586,268	88.28%	73.11%
31-Mar-12	412,733	465,400	555,839	88.68%	74.25%
30-Jun-12	393,787	450,420	526,248	87.43%	74.83%
30-Sep-12	375,127	435,142	508,184	86.21%	73.82%
31-Dec-12	354,910	436,918	506,059	81.23%	70.13%
31-Mar-13	324,004	421,974	486,983	76.78%	66.53%
30-Jun-13	305,616	419,520	481,246	72.85%	63.51%
30-Sep-13	303,002	402,091	457,628	75.36%	66.21%
31-Dec-13	286,563	391,089	442,004	73.27%	64.83%

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31-Mar-14	273,461	396,642	447,496	68.94%	61.11%
30-Jun-14	263,171	389,658	438,807	67.54%	59.97%
30-Sep-14	275,123	380,942	429,712	72.22%	64.02%
31-Dec-14	286,146	378,944	429,986	75.51%	66.55%
31-Mar-15	287,398	380,852	435,751	75.46%	65.95%
30-Jun-15	301,628	374,248	424,922	80.60%	70.98%
30-Sep-15	299,745	372,695	420,334	80.43%	71.31%
31-Dec-15	306,771	368,341	418,213	83.28%	73.35%
31-Mar-16	313,246	371,229	420,588	84.38%	74.48%
30-Jun-16	323,219	369,631	417,167	87.44%	77.48%
30-Sep-16	333,536	381,114	434,425	87.52%	76.78%
31-Dec-16	337,100	385,047	441,697	87.55%	76.32%
31-Mar-17	339,904	390,172	448,155	87.12%	75.85%
30-Jun-17	339,741	407,005	459,022	83.47%	74.01%
30-Sep-17	347,002	408,884	461,436	84.87%	75.20%
31-Dec-17	368,709	413,309	475,357	89.21%	77.56%
31-Mar-18	387,727	423,015	486,785	91.66%	79.65%
30-Jun-18	403,350	434,223	504,324	92.89%	79.98%
30-Sep-18	415,555	437,911	510,287	94.89%	81.44%
31-Dec-18	414,430	439,924	512,693	94.20%	80.83%
31-Mar-19	417,810	444,018	519,932	94.10%	80.36%
30-Jun-19	419,836	447,626	534,049	93.79%	78.61%
30-Sep-19	422,747	478,635	557,386	88.32%	75.84%
31-Dec-19	429,295	444,214	537,844	96.64%	79.82%
31-Mar-20	435,234	469,617	567,453	92.68%	76.70%
30-Jun-20	607,993	580,416	724,159	104.75%	83.96%
30-Sep-20	600,089	575,301	728,161	104.31%	82.41%
31-Dec-20	561,003	589,931	705,458	95.10%	79.52%
31-Mar-21	592,177	621,664	716,154	95.26%	82.69%
30-Jun-21	551,664	639,777	717,692	86.23%	76.87%

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30-Sep-21	534,306	647,660	728,669	82.50%	73.33%
31-Dec-21	526,457	665,694	746,175	79.08%	70.55%
31-Mar-22	518,642	684,927	763,773	75.72%	67.91%
30-Jun-22	527,556	676,407	751,620	77.99%	70.19%
30-Sep-22	540,683	669,654	742,671	80.74%	72.80%
31-Dec-22	538,427	626,611	723,014	85.93%	74.47%
31-Mar-23	539,818	619,831	734,040	87.09%	73.54%
30-Jun-23	556,170	630,162	754,102	88.26%	73.75%
30-Sep-23	566,101	628,498	726,279	90.07%	77.95%
31-Dec-23	575,008	607,011	734,665	94.73%	78.27%