

Bank of Wolcott Loan to Deposit Ratios			
	2025	2024	2023
FIRST QUARTER: MARCH			
TOTAL LOANS (Net of ALLLR)	\$ 133,020,156	\$ 130,612,436	\$ 121,224,037
TOTAL DEPOSITS	\$ 215,093,588	\$ 208,242,568	\$ 207,406,654
LOAN TO DEPOSIT RATIO -- MARCH	61.84%	62.72%	58.45%
SECOND QUARTER: JUNE			
TOTAL LOANS (Net of ALLLR)	\$ 135,806,944	\$ 127,871,139	\$ 125,269,703
TOTAL DEPOSITS	\$ 225,364,263	\$ 209,443,408	\$ 213,413,519
LOAN TO DEPOSIT RATIO -- JUNE	60.26%	61.05%	58.70%
THIRD QUARTER: SEPTEMBER			
TOTAL LOANS (Net of ALLLR)		\$ 128,949,103	\$ 125,097,295
TOTAL DEPOSITS		\$ 207,363,409	\$ 206,752,140
LOAN TO DEPOSIT RATIO -- SEPTEMBER	#DIV/0!	62.19%	60.51%
FOURTH QUARTER: DECEMBER			
TOTAL LOANS (Net of ALLLR)		\$ 134,949,668	\$ 130,979,012
TOTAL DEPOSITS		\$ 206,558,294	\$ 203,470,031
LOAN TO DEPOSIT RATIO -- DECEMBER	#DIV/0!	65.33%	64.37%
Updated 7.11.25			