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)	$ 137,610,086	$ 128,949,103	$ 125,097,295
TOTAL DEPOSITS	$ 222,094,722	$ 207,363,409	$ 206,752,140
LOAN TO DEPOSIT RATIO -- SEPTEMBER	**61.96%**	**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 10.3.25