

<b>Bank of Wolcott</b> <b>Loan to Deposit Ratios</b>			
	<b>2025</b>	<b>2024</b>	<b>2023</b>
<b>FIRST QUARTER: MARCH</b>			
TOTAL LOANS (Net of ALLR)	\$ 133,020,156	\$ 130,612,436	\$ 121,224,037
TOTAL DEPOSITS	\$ 215,093,588	\$ 208,242,568	\$ 207,406,654
<b>LOAN TO DEPOSIT RATIO -- MARCH</b>	<b>61.84%</b>	<b>62.72%</b>	<b>58.45%</b>
<b>SECOND QUARTER: JUNE</b>			
TOTAL LOANS (Net of ALLR)	\$ 135,806,944	\$ 127,871,139	\$ 125,269,703
TOTAL DEPOSITS	\$ 225,364,263	\$ 209,443,408	\$ 213,413,519
<b>LOAN TO DEPOSIT RATIO -- JUNE</b>	<b>60.26%</b>	<b>61.05%</b>	<b>58.70%</b>
<b>THIRD QUARTER: SEPTEMBER</b>			
TOTAL LOANS (Net of ALLR)	\$ 137,610,086	\$ 128,949,103	\$ 125,097,295
TOTAL DEPOSITS	\$ 222,094,722	\$ 207,363,409	\$ 206,752,140
<b>LOAN TO DEPOSIT RATIO -- SEPTEMBER</b>	<b>61.96%</b>	<b>62.19%</b>	<b>60.51%</b>
<b>FOURTH QUARTER: DECEMBER</b>			
TOTAL LOANS (Net of ALLR)	\$ 144,509,571	\$ 134,949,668	\$ 130,979,012
TOTAL DEPOSITS	\$ 228,375,085	\$ 206,558,294	\$ 203,470,031
<b>LOAN TO DEPOSIT RATIO -- DECEMBER</b>	<b>63.28%</b>	<b>65.33%</b>	<b>64.37%</b>
Updated 1.7.26			