

**BANK OF WOLCOTT**

**LOAN TO DEPOSIT RATIOS**

<b>YEAR ==&gt;</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
<b>FIRST QUARTER: MARCH</b>				
TOTAL LOANS (Net of ALLLR)	130,612,436	121,224,037	118,695,643	104,151,960
TOTAL DEPOSITS	208,242,568	207,406,654	199,040,868	172,804,311
<b>LOAN TO DEPOSIT RATIO -- MARCH</b>	<b>62.72%</b>	<b>58.45%</b>	<b>59.63%</b>	<b>60.27%</b>
<b>SECOND QUARTER: JUNE</b>				
TOTAL LOANS (Net of ALLLR)		125,269,703	123,255,951	112,049,276
TOTAL DEPOSITS		213,413,519	202,801,199	174,286,227
<b>LOAN TO DEPOSIT RATIO -- JUNE</b>	<b>#DIV/0!</b>	<b>58.70%</b>	<b>60.78%</b>	<b>64.29%</b>
<b>THIRD QUARTER: SEPTEMBER</b>				
TOTAL LOANS (Net of ALLLR)		125,097,295	128,279,512	109,797,896
TOTAL DEPOSITS		206,752,140	202,832,281	178,209,577
<b>LOAN TO DEPOSIT RATIO -- SEPTEMBER</b>	<b>#DIV/0!</b>	<b>60.51%</b>	<b>63.24%</b>	<b>61.61%</b>
<b>FOURTH QUARTER: DECEMBER</b>				
TOTAL LOANS (Net of ALLLR)		130,979,012	131,151,271	111,199,274
TOTAL DEPOSITS		203,470,031	196,644,147	185,742,627
<b>LOAN TO DEPOSIT RATIO -- DECEMBER</b>	<b>#DIV/0!</b>	<b>64.37%</b>	<b>66.69%</b>	<b>59.87%</b>

Updated: 4/2/24