

**BANK OF WOLCOTT**

**LOAN TO DEPOSIT RATIOS**

| <b>YEAR ==&gt;</b>                        | <b>2024</b>    | <b>2023</b>   | <b>2022</b>   |
|---|----------------|---------------|---------------|
| <b>FIRST QUARTER: MARCH</b>               |                |               |               |
| TOTAL LOANS (Net of ALLR)                 | 130,612,436    | 121,224,037   | 118,695,643   |
| TOTAL DEPOSITS                            | 208,242,568    | 207,406,654   | 199,040,868   |
| <b>LOAN TO DEPOSIT RATIO -- MARCH</b>     | <b>62.72%</b>  | <b>58.45%</b> | <b>59.63%</b> |
| <b>SECOND QUARTER: JUNE</b>               |                |               |               |
| TOTAL LOANS (Net of ALLR)                 | 127,871,139    | 125,269,703   | 123,255,951   |
| TOTAL DEPOSITS                            | 209,443,408    | 213,413,519   | 202,801,199   |
| <b>LOAN TO DEPOSIT RATIO -- JUNE</b>      | <b>61.05%</b>  | <b>58.70%</b> | <b>60.78%</b> |
| <b>THIRD QUARTER: SEPTEMBER</b>           |                |               |               |
| TOTAL LOANS (Net of ALLR)                 | 128,949,103    | 125,097,295   | 128,279,512   |
| TOTAL DEPOSITS                            | 207,363,409    | 206,752,140   | 202,832,281   |
| <b>LOAN TO DEPOSIT RATIO -- SEPTEMBER</b> | <b>62.19%</b>  | <b>60.51%</b> | <b>63.24%</b> |
| <b>FOURTH QUARTER: DECEMBER</b>           |                |               |               |
| TOTAL LOANS (Net of ALLR)                 |                | 130,979,012   | 131,151,271   |
| TOTAL DEPOSITS                            |                | 203,470,031   | 196,644,147   |
| <b>LOAN TO DEPOSIT RATIO -- DECEMBER</b>  | <b>#DIV/0!</b> | <b>64.37%</b> | <b>66.69%</b> |

Updated: 10.1.24