

BANK OF WOLCOTT

LOAN TO DEPOSIT RATIOS

YEAR ==>	2024	2023	2022
FIRST QUARTER: MARCH			
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
LOAN TO DEPOSIT RATIO -- MARCH	62.72%	58.45%	59.63%
SECOND QUARTER: JUNE			
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
LOAN TO DEPOSIT RATIO -- JUNE	61.05%	58.70%	60.78%
THIRD QUARTER: SEPTEMBER			
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
LOAN TO DEPOSIT RATIO -- SEPTEMBER	62.19%	60.51%	63.24%
FOURTH QUARTER: DECEMBER			
TOTAL LOANS (Net of ALLR)	134,949,668	130,979,012	131,151,271
TOTAL DEPOSITS	206,558,294	203,470,031	196,644,147
LOAN TO DEPOSIT RATIO -- DECEMBER	65.33%	64.37%	66.69%

Updated: 1.7.25