

York State Bank
Loan to Deposit Ratio
End of Quarter 2023

	March 2023	June 2023	Sept 2023	Dec 2023
Loans	131,647,000	131,168,000	136,452,000	137,772,000
Deposits	176,739,000	167,095,000	161,875,000	165,858,000
Ratio	74.49%	78.50%	84.29%	83.07%