



**CATTARAUGUS COUNTY BANK
LOAN TO DEPOSIT RATIO
By Quarter End**

2023

March 31st	73.04%
June 30th	71.29%
September 30th	69.23%
December 31st	72.19%

2022

March 31st	63.12%
June 30th	66.02%
September 30th	69.27%
December 31st	71.90%