



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

2025

March 31st	71.55%
June 30th	70.84%
September 30th	70.257%
December 31st	68.71%

2024

March 31st	70.39%
June 30th	72.51%
September 30th	73.14%
December 31st	73.34%