

KANZA Bank
2023 Loan-to-Deposit Ratios

1st Quarter

Total loans and leases, net of unearned income = 178,164,000

Total Deposits = 244,592,000

LTD Ratio = 72.84 percent

2nd Quarter

Total loans and leases, net of unearned income = 189,247,000

Total Deposits = 230,568,000

LTD Ratio = 82.08 percent

3rd Quarter

Total loans and leases, net of unearned income = 191,862,000

Total Deposits = 233,471,000

LTD Ratio = 82.18 percent

4th Quarter

Total loans and leases, net of unearned income = 192,506,000

Total Deposits = 228,115,000

LTD Ratio = 84.39 percent