

North Shore Bank of Commerce

Loan to Deposit Ratios

	Dec-17	Dec-18	Dec-19	Dec-20	Dec-21	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
Loans	177,933	183,752	202,853	236,826	216,343	273,902	296,609	327,583	350,999	380,445
Deposits	255,618	249,431	258,401	323,021	369,544	360,579	350,734	354,310	370,588	400,171
Loan/Deposit Ratio	69.61%	73.67%	78.50%	73.32%	58.54%	75.96%	84.57%	92.46%	94.71%	95.07%

Footnote: All balances are \$,000.
Data Abstracted from Quarterly Call Reports
Data does not include Loans held for Sale