

# EMPIRE STATE BANK

## CRA PUBLIC FILE

### Loan to Deposit Ratio

3/31/25			
113.61			
3/31/24	6/30/2024	9/30/2024	12/31/2024
113.69	108.36	111.13	109.82
3/31/23	6/30/2023	9/30/2023	12/31/2023
110.22	109.78	119.25	114.96
3/31/22	6/30/22	9/30/22	12/31/22
91.0%	106.0	105.2	113.6
3/31/21	6/30/21	9/30/21	12/31/21
116.4%	106.3%	104.0%	98.2%
3/31/20	6/30/20	9/30/20	12/31/20
109.5%	116.6%	121.7%	114.9%
3/31/19	6/30/19	9/30/19	12/31/19
113.8%	113.4%	113.2%	112.1%
3/31/18	6/30/18	9/30/18	12/31/18
121.6%	110.8%	110.4%	118.9%
3/31/17	6/30/17	9/30/17	12/31/17

104.2%	111.5%	116.5%	118.1%
--------	--------	--------	--------