

International Bank of Commerce - Zapata

Quarterly Loan to Deposit Ratio

	March 2023	June 2023	September 2023	December 2023
Gross Loans	\$ 119,794,557.30	\$ 136,273,494.01	\$ 135,173,769.37	\$ 137,432,902.25
Total Deposits	\$ 420,622,397.95	\$ 404,562,255.60	\$ 407,879,292.84	\$ 406,546,102.49
Loans/Total Deposits	28.5%	33.7%	33.1%	33.8%
Total Deposits	\$ 420,622,397.95	\$ 404,562,255.60	\$ 407,879,292.84	\$ 406,546,102.49
Less: Foreign	\$ (61,422,581.12)	\$ (61,637,706.06)	\$ (64,027,797.77)	\$ (63,807,283.89)
Less: Pub Funds	\$ (28,446,178.31)	\$ (22,654,496.36)	\$ (17,958,722.55)	\$ (26,395,456.43)
Net Deposits	\$ 330,753,638.52	\$ 320,270,053.18	\$ 325,892,772.52	\$ 316,343,362.17
Loans/Net Deposits	36.2%	42.5%	41.5%	43.4%