

International Bank of Commerce - Zapata

Quarterly Loan to Deposit Ratio

	March 2024	June 2024	September 2024	December 2024
Gross Loans	\$ 136,038,756.03	\$ 137,766,640.03	\$ 137,423,996.94	\$ 136,509,659.04
Total Deposits	\$ 412,196,710.04	\$ 407,951,425.41	\$ 408,066,145.76	\$ 408,964,145.70
Loans/Total Deposits	33.0%	33.8%	33.7%	33.4%
Total Deposits	\$ 412,196,710.04	\$ 407,951,425.41	\$ 408,066,145.76	\$ 408,964,145.70
Less: Foreign	\$ (51,871,418.21)	\$ (56,957,100.12)	\$ (59,036,516.56)	\$ (61,194,987.94)
Less: Pub Funds	\$ (28,886,268.99)	\$ (23,742,489.00)	\$ (14,222,369.11)	\$ (22,168,235.37)
Net Deposits	\$ 331,439,022.84	\$ 327,251,836.29	\$ 334,807,260.09	\$ 325,600,922.39
Loans/Net Deposits	41.0%	42.1%	41.0%	41.9%