



**Walkkill Valley Federal Savings and Loan Association  
Loan to Deposit Ratio**

**Walkkill Valley Federal Savings & Loan  
Key Performance Ratios**

RATIOS	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
Earning Assets/Total Assets	90.69%	90.92%	90.47%	90.71%	91.14%	91.18%	91.12%	91.39%	91.16%	91.63%	91.25%	91.30%	91.53%	91.52%	91.24%	91.11%
Net Loans/Total Assets	80.18%	76.86%	75.89%	74.37%	70.03%	66.01%	68.40%	66.98%	69.27%	61.05%	65.81%	67.27%	65.87%	67.43%	68.44%	69.29%
Policy Target	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Total Loans/Deposits	101.68%	94.25%	92.14%	90.85%	83.57%	78.51%	81.08%	79.01%	80.51%	69.27%	75.05%	80.46%	79.00%	79.56%	81.74%	82.80%
Policy Target	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Investments/Assets	7.42%	8.12%	10.77%	10.74%	12.36%	16.32%	18.25%	19.64%	18.79%	15.76%	20.77%	20.16%	19.33%	18.58%	18.20%	18.79%
Policy Target	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
Total Equity/Assets	11.54%	11.00%	11.30%	11.32%	10.90%	10.53%	10.88%	10.94%	10.66%	8.73%	8.98%	8.98%	8.79%	8.88%	8.81%	9.35%
Policy Target	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
<b>ASSET QUALITY RATIOS:</b>																
Nonaccrual Loans/Total Loans	0.38%	0.40%	0.51%	0.40%	0.37%	0.37%	0.17%	0.17%	0.17%	0.26%	0.27%	0.28%	0.25%	0.24%	0.28%	0.33%
ALLL/Total Loans	1.19%	1.21%	1.31%	1.34%	1.38%	1.42%	1.37%	1.39%	1.34%	1.08%	1.15%	1.14%	1.12%	1.00%	0.99%	1.02%
ALLL/Nonperforming Loans	247.78%	242.00%	210.92%	275.28%	308.32%	319.23%	681.76%	686.28%	701.23%	359.38%	373.91%	354.27%	388.56%	408.76%	361.29%	304.76%
Net Charge-offs/Total Loans	0.09%	0.00%	0.02%	0.00%	0.00%	-0.01%	0.00%	0.01%	0.00%	0.20%	0.00%	0.00%	0.01%	0.00%	-0.05%	0.00%
Nonperforming Assets/Total Assets	0.30%	0.31%	0.39%	0.30%	0.26%	0.25%	0.12%	0.12%	0.12%	0.16%	0.18%	0.19%	0.21%	0.18%	0.20%	0.25%
<b>EARNINGS RATIOS:</b>																
Yield on Avg. Earning Assets	4.53%	4.11%	4.12%	4.41%	3.86%	3.63%	3.66%	3.70%	4.10%	3.70%	3.93%	4.24%	4.48%	4.60%	4.66%	4.71%
Cost of Avg. Interest-Bearing Liabilities	0.77%	0.78%	0.52%	0.53%	0.46%	0.44%	0.40%	0.39%	0.37%	0.33%	0.33%	0.85%	1.18%	1.38%	1.63%	1.77%
Cost of Funds	0.71%	0.71%	0.45%	0.46%	0.41%	0.39%	0.37%	0.35%	0.34%	0.31%	0.32%	0.61%	0.96%	1.24%	1.50%	1.75%
Net Spread	3.83%	3.40%	3.67%	3.95%	3.45%	3.24%	3.30%	3.35%	3.76%	3.40%	3.61%	3.63%	3.52%	3.36%	3.16%	2.97%
Net Margin	3.77%	3.37%	3.62%	3.90%	3.41%	3.21%	3.28%	3.33%	3.75%	3.39%	3.60%	3.40%	3.30%	3.24%	3.06%	2.97%
Non-Interest Expense/Avg. Assets	0.27%	0.26%	0.26%	0.29%	0.27%	0.25%	0.29%	0.31%	0.28%	0.33%	0.26%	0.25%	0.27%	0.26%	0.24%	0.23%
Non-Interest Income/Avg. Assets	0.10%	0.08%	0.08%	0.09%	0.08%	0.06%	0.04%	0.06%	0.04%	0.04%	0.04%	0.03%	0.04%	0.04%	0.04%	0.06%
Return on Avg. Assets - MTD	0.02%	0.11%	0.07%	0.08%	0.21%	0.07%	0.14%	0.01%	0.13%	-0.06%	0.04%	0.03%	0.05%	0.01%	0.04%	0.04%
Return on Avg. Assets - YTD	0.39%	0.38%	0.45%	0.50%	0.56%	0.49%	0.58%	0.48%	0.41%	0.29%	0.36%	0.40%	0.31%	0.28%	0.27%	0.23%
Policy Target	0.54%	0.53%	0.53%	0.51%	0.48%	0.47%	0.23%	0.20%	0.35%	0.28%	0.33%	0.38%	0.32%	0.42%	0.25%	0.25%
Return on Avg. Equity - MTD	0.55%	5.87%	6.05%	8.75%	5.64%	4.18%	12.42%	0.72%	3.50%	-3.02%	3.50%	3.29%	1.42%	0.47%	3.44%	4.37%
Return on Avg. Equity - YTD	3.22%	3.26%	3.94%	4.42%	4.92%	4.52%	5.51%	4.60%	3.77%	2.41%	3.55%	3.94%	3.27%	2.93%	2.81%	2.41%
Policy Target	4.55%	4.54%	4.50%	4.30%	4.16%	4.03%	1.96%	1.65%	3.12%	2.43%	3.22%	3.88%	3.47%	4.48%	2.84%	2.73%
Efficiency Ratio	62.32%	78.03%	72.80%	73.79%	79.86%	84.38%	98.64%	99.74%	88.34%	112.65%	82.04%	86.26%	95.36%	98.78%	96.20%	83.63%
<b>LIQUIDITY RATIOS:</b>																
Cash Liquidity	6.09%	7.91%	6.57%	6.76%	10.20%	11.71%	5.65%	5.81%	2.78%	16.05%	4.63%	3.73%	6.53%	5.68%	4.84%	3.21%
Balance Sheet Liquidity	13.16%	17.61%	17.64%	19.55%	24.45%	32.03%	26.72%	28.23%	24.79%	34.44%	29.10%	27.69%	22.29%	20.76%	20.00%	18.63%
Balance Sheet & Borrowing Capacity Liquidity	39.53%	43.75%	43.62%	44.99%	49.53%	58.41%	52.47%	53.37%	49.95%	50.50%	50.38%	43.84%	43.85%	44.33%	40.86%	41.01%
<b>GROWTH RATIOS:</b>																
Loan Growth - YTD	-0.23%	1.69%	-0.71%	-1.40%	-1.08%	-2.23%	-0.57%	-2.88%	3.03%	8.05%	11.76%	16.24%	0.93%	2.02%	3.75%	2.37%
Deposit Growth - YTD	1.22%	11.24%	11.01%	11.76%	7.49%	13.04%	11.33%	11.55%	1.09%	23.54%	17.84%	14.31%	2.82%	3.17%	2.15%	-0.53%