



**Branch Offices opened:**

2023 - None  
2022 - None  
2021 - Woodland Ponds Branch 100 Woodland Pond Circle, New Paltz, NY 12561  
2019 - None  
2018 - None  
2017 - None  
2016 - None  
2015 - None  
2014 - None (Note: Moved Highland office from Vineyard Avenue to Route 9W)

**Branch Offices closed:**

2023 - None  
2022 - None  
2021 - None  
2020 - None  
2019 - None  
2018 - None  
2017 - None  
2016 - None  
2015 - None  
2014 - None (Note: Move Highland office from Vineyard Avenue to Route 9W)

**Loan to Deposit Ratios  
(minimum last three years)**

3/31/19 - 91.9%  
6/30/19 - 91.7%  
9/30/19 - 90.7%  
12/30/19 - 87.2%  
3/31/20- 87.4%  
6/30/20- 91.4%  
9/30/20- 91.5%  
12/31/20 - 90.5%  
3-31-21- 89.3%  
6-30-21- 88.1%

9-30-21- 87.3%  
12-31-21- 87.1%  
3-31-22 - 85.7%  
6-30-22 - 85.9%  
9-30-22 - 85.4%  
12-31-22 -92.5%  
3-31-23- 92.5%  
6-30-23- 95.2%  
9-30-23- 95.7%