



The Westchester Bank

The bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio

Loan to Deposit Ratio as of:

Date	Ratio
03/31/17	102.22%
06/30/17	100.93%
09/30/17	103.86%
12/31/17	104.20%