



**TO:** CRA Public File

**FROM:** Susan Bowerman, CRA Officer

**RE:** Loan to Deposit Ratios for 2023

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Our quarterly Loan to Deposit ratios for 2023:

1<sup>st</sup> quarter = 71.68%

2<sup>nd</sup> quarter = 70.20%

3<sup>rd</sup> quarter = 74.92%

4<sup>th</sup> quarter = 74.00%