



TO: CRA Public File

FROM: Susan Bowerman, CRA Officer

RE: Loan to Deposit Ratios

Quarterly Loan to Deposit Ratios for 2024:

1st quarter = 72.08%

2nd quarter = 71.83%

3rd quarter = 69.08%

4th quarter = 66.16%

Quarterly Loan to Deposit Ratios for 2025:

1st quarter = 67.63%

2nd quarter = 68.46%

3rd quarter = 72.83%

4th quarter = 65.78%

Quarterly Loan to Deposit Ratios for 2026:

1st quarter = 65.88%