



**TO:** CRA Public File

**FROM:** Susan Bowerman, CRA Officer

**RE:** Loan to Deposit Ratios

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Quarterly Loan to Deposit Ratios for 2024:

1<sup>st</sup> quarter = 72.08%

2<sup>nd</sup> quarter = 71.83%

3<sup>rd</sup> quarter = 69.08%

4<sup>th</sup> 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%