



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%

Loan to Deposit Ratios for 1st & 2nd Quarter 2025:

1st quarter = 67.63%
2nd quarter = 68.46%