



Date: March 31<sup>st</sup>, 2025

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To: CRA Public File

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From: Kassie Shomette, Lending Compliance Specialist

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RE: Loans to Deposits 2024

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**December 2023**

- Loans-to-Deposits 82.97%

**March 2024**

- Loans-to-Deposits 81.20%

**June 2024**

- Loans-to-Deposits 81.19%

**September 2024**

- Loans-to-Deposits 79.62%

**December 2024**

- Loans-to-Deposits 82.39%