



Date: March 31st, 2026

To: CRA Public File

From: Kassie Shomette, Lending Compliance Specialist

RE: Loans to Deposits 2025

December 2024

- Loans-to-Deposits 82.39%

March 2025

- Loans-to-Deposits 81.24%

June 2025

- Loans-to-Deposits 82.34%

September 2025

- Loans-to-Deposits 85.70%

December 2025

- Loans-to-Deposits 85.07%