



To: CRA Public File
From: Toni Verret, SVP – Chief Risk Officer
Subject: Community Reinvestment Act Loan to Deposit Ratios
Date: April 1, 2024

Loan to Deposit Ratios for 2023

- Q1 – 82.19%
- Q2 – 83.65%
- Q3 – 88.78%
- Q4 – 88.88%