



To: CRA Public File

From: Toni Verret, SVP – Chief Risk Officer

Subject: Community Reinvestment Act Loan to Deposit Ratios

Date: April 1, 2025

Loan to Deposit Ratios for 2024

- Q1 – 92.30%
- Q2 – 94.61%
- Q3 – 96.49%
- Q4 – 96.33%