



To: CRA Public File  
From: Shelene Brasington, CRA Officer  
RE: Loan to Deposit Ratios

The bank's loan to deposit ratio for each quarter of the prior calendar year.

March 31, 2024	72.04%
June 30, 2024	71.26%
September 30, 2024	73.57%
December 31, 2024	74.80%