

# Loan to Deposit Ratios



**First Federal**  
MEMBER FDIC 

## Quarterly Loan to Deposit Ratios

	2024	2023	2022	2021
1st Quarter	69.13%	62.36%	55.32%	60.30%
2nd Quarter	70.66%	63.98%	56.51%	57.44%
3rd Quarter	73.44%	67.67%	59.70%	58.35%
4th Quarter		69.78%	61.26%	56.38%

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Yearly Average	71.08%	65.95%	58.20%	58.12%
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