



First Federal

MEMBER FDIC



Quarterly Loan to Deposit Ratios

	2025	2024	2023	2022
1st Quarter	69.87%	69.13%	62.36%	55.32%
2nd Quarter		70.66%	63.98%	56.51%
3rd Quarter		73.44%	67.67%	59.70%
4th Quarter		71.84%	69.78%	61.26%
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Yearly Average		71.27%	65.95%	58.20%