WALDO STATE BANK

TOPIC: COMMUNITY REINVESTMENT ACT

FROM: Karla Kaseno, CRA Officer

SUBJECT: Loan to Deposit Ratio History

Quarter Ending	<u>Ratio</u>
12-31-2023	98.40
09-30-2023	98.00
06-30-2023	93.53
03-31-2023	92.05