

MADISON VALLEY BANK
CRA PUBLIC FILE LOAN-TO-DEPOSIT RATIO

2023

Q1	64.38%
Q2	59.63%
Q3	55.13%
Q4	56.14%

2024

Q1	55.98%
Q2	57.52%
Q3	53.76%
Q4	55.07%

2025

Q1	54.28%
Q2	54.07%
Q3	50.23%
Q4	53.83%

2026

Q1	48.28%
Q2	
Q3	
Q4	