

ITASCA BANK & TRUST CO.

Loan to Deposit Ratio

First Quarter- March 31, 2025	76.34%
Second Quarter- June 30, 2025	79.79%
Third Quarter- September 30, 2025	78.88%
Fourth Quarter- December 31, 2025	78.21%
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Average	78.31%

A small institution's loan-to-deposit ratio is calculated in the same manner that the UBPR determines the ratio. It is calculated by dividing the bank's net loans and leases by its total deposits. The ratio is found in the Liquidity and Funding section of the UBPR.

Last reviewed / updated 2/17/2026