



**First Federal**  
BANK of KANSAS CITY

Better.  
Together.

## COMMUNITY REINVESTMENT ACT

### LOAN TO DEPOSIT RATIO

The CRA regulation requires us to include in our CRA Public File, the Loan to Deposit Ratio for each quarter of the prior calendar year. (Refer to 12.CFR 345.43(b)(3)(i)).

2025	
Quarter	Loan to Deposit Ratio
1	113.94%
2	113.21%
3	112.14%
4	112.99%