

# SECTION

# 7

# LOAN TO DEPOSIT RATIOS

# MERCHANTS NATIONAL BANK

## LOAN TO DEPOSIT RATIO

YEAR	MARCH	JUNE	SEPT.	DEC.
2021	84.12%	83.33%	80.42%	83.10%
2022	81.12%	83.33%	84.10%	85.86%
2023	83.95%	86.63%	90.05%	91.86%

**SECTION**

**8**

**HOME MORTGAGE DISCLOSURE STATEMENTS**

# **HMDA DISCLOSURE STATEMENT 2024**

**Merchants National Bank HMDA  
Disclosure may be obtained on the  
Consumer Financial Protections  
Bureau's Website at  
[www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)**

# **HMDA DISCLOSURE STATEMENT 2023**

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# **HMDA DISCLOSURE STATEMENT 2022**

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# **HMDA DISCLOSURE STATEMENT 2021**

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