Loan-to-Deposit Ratio History as of April 1, 2024 for each quarter of the prior calendar year.

2023	Percent
Quarter 1 - 03/31/2023	51.78%
Quarter 2 - 06/30/2023	57.61%
Quarter 3 - 09/30/2023	55.85%
Quarter 4 - 12/31/2023	60.84%