The institution's loan-to-deposit ratio for each quarter of the prior calendar year.

| 2023 LTD Ratio by Quarter |        |
|---------------------------|--------|
| 1 <sup>st</sup> Quarter   | 92.20% |
| 2 <sup>nd</sup> Quarter   | 90.74% |
| 3 <sup>rd</sup> Quarter   | 93.94% |
| 4 <sup>th</sup> Quarter   | 76.48% |