

**Sonata Bank**  
**Public File – LTD Ratios**

The following represents the bank's loan-to-deposit ratio for each quarter of the prior calendar year:

<b>Date</b>	<b>LTD Ratio</b>
12/31/23	96.96
9/30/23	104.76
6/30/23	102.84
3/31/23	65.70