

**THE VALLEY STATE BANK
BELLE PLAINE, KANSAS**

EXHIBIT D

NET LOAN TO DEPOSIT RATIO

AS OF	
9/30/2024	66.99
6/30/2024	67.00
3/31/2024	66.57
12/31/2023	67.98
9/30/2023	69.94
6/30/2023	66.24
3/31/2023	63.70
12/30/2022	63.35
9/30/2022	65.10
6/30/2022	61.77
3/31/2022	60.88
12/31/2021	63.65
9/30/2021	65.23
6/30/2021	65.99
3/31/2021	67.40
12/31/2020	74.06
9/30/2020	81.38
6/30/2020	83.60
3/31/2020	82.61
12/31/2019	84.58
9/30/2019	80.41
6/30/2019	79.17
3/31/2019	78.35
12/31/2018	79.10
9/30/2018	77.99
6/30/2018	75.91
3/31/2018	77.96
12/29/2017	80.29
9/30/2017	77.96
6/30/2017	73.79
3/31/2017	67.89
12/30/2016	70.53

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NET LOAN TO DEPOSIT RATIO

AS OF	
9/30/2016	71.68
6/30/2016	68.25
3/31/2016	65.29
12/31/2015	67.30
9/30/2015	63.73
6/30/2015	61.68
3/31/2015	59.66
12/31/2014	60.62
9/30/2014	57.61
6/30/2014	54.59
3/31/2014	57.05
12/31/2013	59.47
9/30/2013	57.40
6/30/2013	57.39
3/31/2013	58.03
12/31/2012	58.62
9/28/2012	58.84
6/29/2012	54.48
3/30/2012	50.83
12/30/2011	52.40
9/30/2011	52.72
6/30/2011	53.43
3/31/2011	54.02
12/30/2010	56.54
9/30/2010	58.12
6/30/2010	57.93
3/31/2010	57.27
12/31/2009	59.34
9/30/2009	61.84
6/30/2009	63.85
3/31/2009	61.61
12/31/2008	62.29
9/30/2008	62.54
6/30/2008	60.36

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NET LOAN TO DEPOSIT RATIO

AS OF	
3/31/2008	62.46
12/31/2007	66.35
9/30/2007	66.92
6/30/2007	70.40
3/31/2007	70.82
12/29/2006	71.99
9/30/2006	74.29
6/30/2006	74.16
3/31/2006	71.99
12/31/2005	76.14
9/30/2005	77.62
6/30/2005	78.13
3/31/2005	76.39
12/31/2004	80.13
9/30/2004	81.24
6/30/2004	77.55
3/31/2004	76.94
12/31/2003	77.84
9/30/2003	78.69
6/30/2003	77.34
3/31/2003	75.74
12/31/2002	76.12
9/30/2002	73.62
6/30/2002	79.44
3/31/2002	73.56
12/31/2001	73.37
9/30/2001	76.12
6/30/2001	70.90
3/31/2001	69.99
12/31/2000	71.67
9/30/2000	70.65
6/30/2000	69.80
3/31/2000	69.38

THE VALLEY STATE BANK
BELLE PLAINE, KANSAS

EXHIBIT D

NET LOAN TO DEPOSIT RATIO
AS OF

12/31/1999	74.19
9/30/1999	72.63
6/30/1999	72.92
3/31/1999	70.41
12/31/1998	71.62
9/30/1998	70.08
6/30/1998	71.62
3/31/1998	67.40
12/31/1997	68.98
9/30/1997	71.57
6/30/1997	72.46
3/31/1997	69.03
12/31/96	72.71
9/30/96	69.25
6/30/96	65.81
3/31/96	64.05
12/31/95	64.71
9/30/95	61.37
6/30/95	60.14
3/31/95	60.40
12/31/1994	64.29
9/30/1994	61.42
6/30/1994	57.60
3/31/1994	57.38
12/31/1993	57.11
9/30/1993	59.49
6/30/1993	59.81
3/31/1993	58.58