April 25, 2024

1Q 2024 Financial Results

Forward Looking Statements

Certain statements contained in this press release that are not historical facts may constitute forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, and are intended to be covered by the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. We may also make forward-looking statements in other documents we file with the Securities and Exchange Commission ("SEC"), in our annual reports to shareholders, in press releases and other written materials, and in oral statements made by our officers, directors or employees. You can identify forward looking statements by the use of the words “believe,” “expect,” “anticipate,” “intend,” “estimate,” “assume,” “outlook,” “will,” “should,” and other expressions that predict or indicate future events and trends and which do not relate to historical matters, including statements regarding the Company’s business, credit quality, financial condition, liquidity and results of operations. Forward-looking statements may differ, possibly materially, from what is included in this press release due to factors and future developments that are uncertain and beyond the scope of the Company’s control. These include, but are not limited to, changes in interest rates; general economic conditions (including inflation and concerns about liquidity) on a national basis or in the local markets in which the Company operates; turbulence in the capital and debt markets; competitive pressures from other financial institutions; changes in consumer behavior due to changing political, business and economic conditions, or legislative or regulatory initiatives; changes in the value of securities and other assets in the Company’s investment portfolio; increases in loan and lease default and charge-off rates; the adequacy of allowances for loan and lease losses; decreases in deposit levels that necessitate increases in borrowing to fund loans and investments; operational risks including, but not limited to, cybersecurity incidents, fraud, natural disasters, and future pandemics; changes in regulation; the possibility that future credit losses may be higher than currently expected due to changes in economic assumptions and adverse economic developments; the risk that goodwill and intangibles recorded in the Company’s financial statements will become impaired; and changes in assumptions used in making such forward-looking statements.

Forward-looking statements involve risks and uncertainties which are difficult to predict. The Company’s actual results could differ materially from those projected in the forward-looking statements as a result of, among others, the risks outlined in the Company’s Annual Report on Form 10-K, as updated by its Quarterly Reports on Form 10-Q and other filings submitted to the SEC. The Company does not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statements are made.

Quarterly Net Income of $14.7 million and EPS of $0.16

Quarterly Dividend of $0.135 Per Share

- ✓Loans grew $13 million.
- ✓Cash and Securities increased a net $119 million.
- ✓Customer deposits increased $81 million.
- ✓Brokered deposits and Borrowings increased a net $75 million.
- ✓Margin declines 9 bps to 3.06%.
- ✓Pretax, pre-provision income of $26.9 million.

Fortress Balance Sheet / Asset Quality

- ✓NPAs to total assets of 0.37%.
- ✓Net charge offs $8.8 million (0.36% annualized).
- ✓The reserve for loan losses represents a coverage ratio of 124 basis points.
- ✓Total Risk Based Capital of 12.3% and Tangible Common Equity (TCE) of 8.3%.

Summary Income Statement

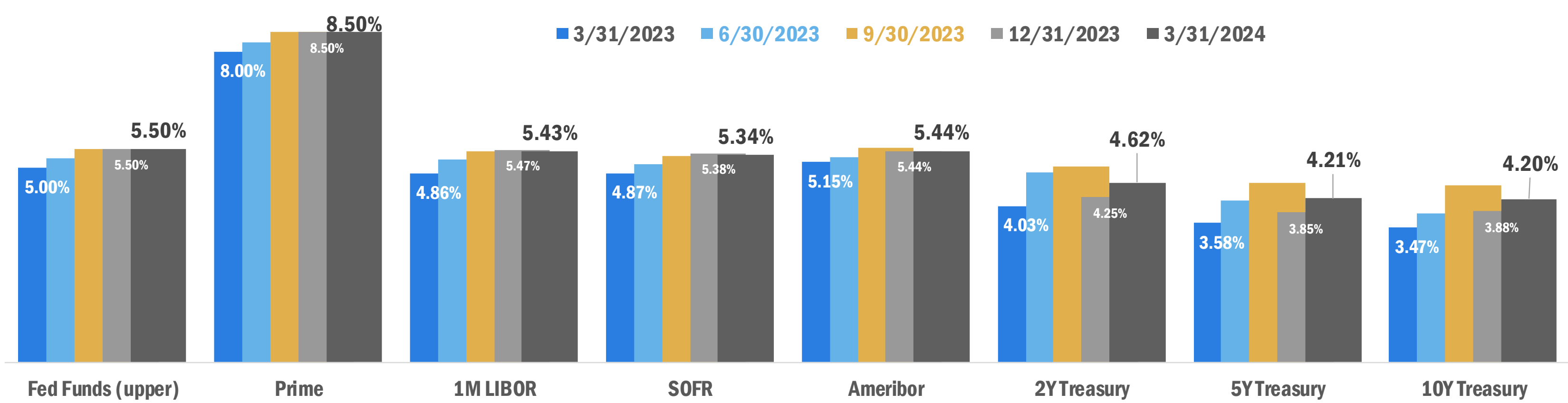
$m, except per share amts	Linked Quarter (LQ) 1Q24	4Q23	Δ	%Δ	Year over Year (YoY) 1Q23	Δ	%Δ
Net interest income	$ 81.6	$ 83.6	$ (2.0)	-2%	$ 86.0	$ (4.4)	-5%
Noninterest income	6.3	8.0	(1.7)	-21%	11.2	(4.9)	-44%
Security gains (losses)	-	-	-	-	1.7	(1.7)	-100%
Total Revenue	87.9	91.6	(3.7)	-4%	98.9	(11.0)	-11%
Noninterest expense	61.0	59.2	1.8	3%	58.4	2.6	4%
Merger expense	-	-	-	-	6.4	(6.4)	-100%
Pretax, Preprov. Net Rev.	26.9	32.4	(5.5)	-17%	34.1	(7.2)	-21%
Provision for credit losses	7.4	3.8	3.6	95%	27.1	(19.7)	-73%
Pretax income	19.5	28.6	(9.1)	-32%	7.0	12.5	179%
Provision for taxes	4.8	5.7	(0.9)	-16%	(2.7)	7.5	-278%
Net Income	$ 14.7	$ 22.9	$ (8.2)	-36%	$ 9.7	$ 5.0	52%
EPS	$ 0.16	$ 0.26	$ (0.10)	-38%	$ 0.11	$ 0.05	45%
Avg diluted shares (000s)	89,182	89,036	146	0%	86,838	2,344	3%
Return on Assets	0.51%	0.81%	-0.30%		0.35%	0.16%	
Return on Tangible Equity	6.26%	10.12%	-3.86%		3.43%	2.83%	
Net Interest Margin	3.06%	3.15%	-0.09%		3.36%	-0.30%	
Efficiency Ratio	69.44%	64.69%	4.75%		65.44%	4.00%	

- Net Income of $14.7 million or $0.16 per share.
- Funding costs continue to pressure the net interest margin resulting in a linked quarter decline of $2 million in net interest income.
- Noninterest income of $6.3 million is $1.7 million lower than Q4 driven by lower derivative and participation activity as well as other noninterest income (negative $358k mark to market of derivatives in 1Q'24 vs positive $447k in 4Q'23).
- Noninterest expense increased $1.8 million linked quarter due to the seasonality of payroll benefits and weather related occupancy costs.
- The provision for credit losses was $7.4 million for the quarter, an increase of $3.6 million from 4Q'23 driven by net charge offs and increased reserve coverage.
- Higher effective tax rate of 24.7% as tax credits associated with financing alternative energy projects expire.

Amounts as presented may differ slightly from the Company's Earnings Release due to rounding to foot schedules presented.

Margin – Yields and Costs

$ millions	1Q24 Avg Bal	1Q24 Interest	1Q24 Yield	Prior Quarter Avg Bal	Prior Quarter Interest	Prior Quarter Yield	LQΔ Avg Bal	LQΔ Interest	LQΔ Yield
Loans	$ 9,645	$ 145.4	6.03%	$ 9,521	$ 143.1	6.01%	$ 124	$ 2.3	0.02%
Investments & earning cash	1,100	10.3	3.72%	1,029	9.4	3.66%	71	0.9	0.06%
Interest Earning Assets	$ 10,745	$ 155.7	5.79%	$ 10,550	$ 152.5	5.78%	$ 195	$ 3.2	0.01%
Interest bearing deposits	$ 6,963	$ 56.9	3.29%	$ 6,867	$ 54.1	3.12%	$ 96	$ 2.8	0.17%
Borrowings	1,342	17.0	5.01%	1,186	14.7	4.86%	156	2.3	0.15%
Interest Bearing Liabilities	$ 8,305	$ 73.9	3.58%	$ 8,053	$ 68.8	3.39%	$ 252	$ 5.1	0.19%
Net interest spread			2.21%			2.39%			-0.18%
Net interest income, TEB / Margin		**$ 81.8**	**3.06%**		**$ 83.7**	**3.15%**		**$ (1.9)**	**-0.09%**
LESS: Tax Equivalent Basis (TEB) Adj.		0.2			0.1			0.1	
Net Interest Income		$ 81.6			$ 83.6			$ (2.0)	



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Summary Balance Sheet

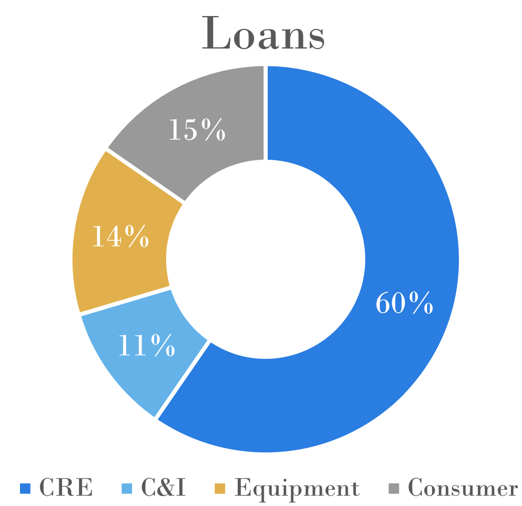
$m, except per share amts	Linked Quarter (LQ) 1Q24	4Q23	Δ	Year over Year (YoY) 1Q23	Δ	%Δ
Gross Loans, investment	$ 9,655	$ 9,642	$ 13	$ 9,247	$ 408	4%
Allowance for loan losses	(120)	(118)	(2)	(121)	1	-1%
Net Loans	9,535	9,524	11	9,126	409	4%
Securities	866	916	(50)	1,067	(201)	-19%
Cash & equivalents	302	133	169	486	(184)	-38%
Intangibles	264	265	(1)	271	(7)	-3%
Other assets & Loans, HFS	576	544	32	572	4	1%
Total Assets	$ 11,543	$ 11,382	$ 161	$ 11,522	$ 21	0%
Deposits	$ 8,719	$ 8,548	$ 171	$ 8,456	$ 263	3%
Borrowings	1,362	1,377	(15)	1,630	(268)	-16%
Reserve for unfunded loans	16	20	(4)	23	(7)	-30%
Other Liabilities	252	238	14	248	4	2%
Total Liabilities	10,349	10,183	166	10,357	(8)	0%
Stockholders' Equity	1,194	1,199	(5)	1,165	29	2%
Total Liabilities & Equity	$ 11,543	$ 11,382	$ 161	$ 11,522	$ 21	0%
TBV per share	$ 10.47	$ 10.50	$ (0.03)	$ 10.08	$ 0.39	4%
Actual shares outstanding (000)	88,895	88,895	-	88,665	230	0%
Tang. Equity / Tang. Assets	8.25%	8.39%	-0.14%	7.94%	0.31%	
Loans / Deposits	110.74%	112.80%	-2.06%	109.35%	1.39%	
ALLL / Gross Loans	1.24%	1.22%	0.02%	1.31%	-0.07%	

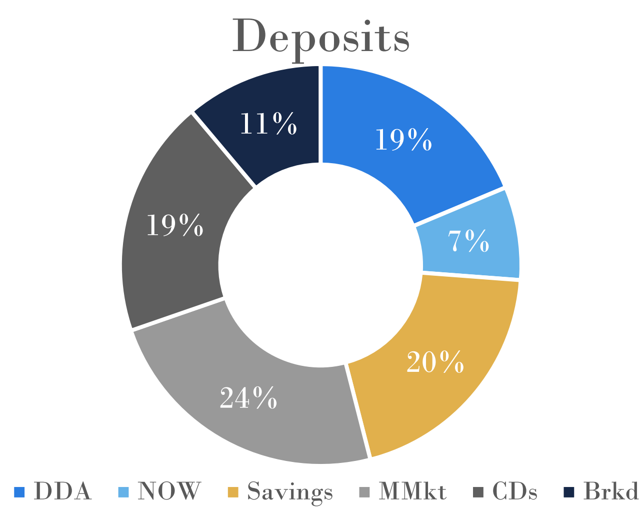
- Total assets increased $161 million driven by higher cash and equivalents.
- Securities declined $50 million, and Cash equivalents increased $169 million.
- Loans increased $13 million.
- The allowance for loan losses increased $2 million.
- ALLL coverage of 1.24%.
- Deposits increased $171 million.
- Borrowings decreased $15 million.
- Tangible Equity to Tangible Assets of 8.25%*.

Amounts as presented may differ slightly from the Company's Earnings Release due to rounding to foot schedules presented. *Reconciliation of Non-GAAP measures in Earnings Release.

Loan and Deposit Composition

	$ millions	Linked Quarter (LQ) 1Q24	4Q23	Δ	Year over Year (YoY) 1Q23	Δ	%Δ
LOANS	CRE	$ 5,755	$ 5,765	$ (10)	$ 5,611	$ 144	3%
	Commercial	1,042	1,029	13	901	141	16%
	Equipment Finance	1,375	1,371	4	1,246	129	10%
	Consumer	1,483	1,477	6	1,489	(6)	0%
	Total Loans	$ 9,655	$ 9,642	$ 13	$ 9,247	$ 408	4%
DEPOSITS	Demand deposits	$ 1,629	$ 1,678	$ (49)	$ 1,899	$ (270)	-14%
	NOW	655	662	(7)	758	(103)	-14%
	Savings	1,728	1,669	59	1,268	460	36%
	Money market	2,066	2,083	(17)	2,186	(120)	-5%
	CDs	1,670	1,575	95	1,363	307	23%
	Brokered deposits	971	881	90	982	(11)	-1%
	Total Deposits	$ 8,719	$ 8,548	$ 171	$ 8,456	$ 263	3%





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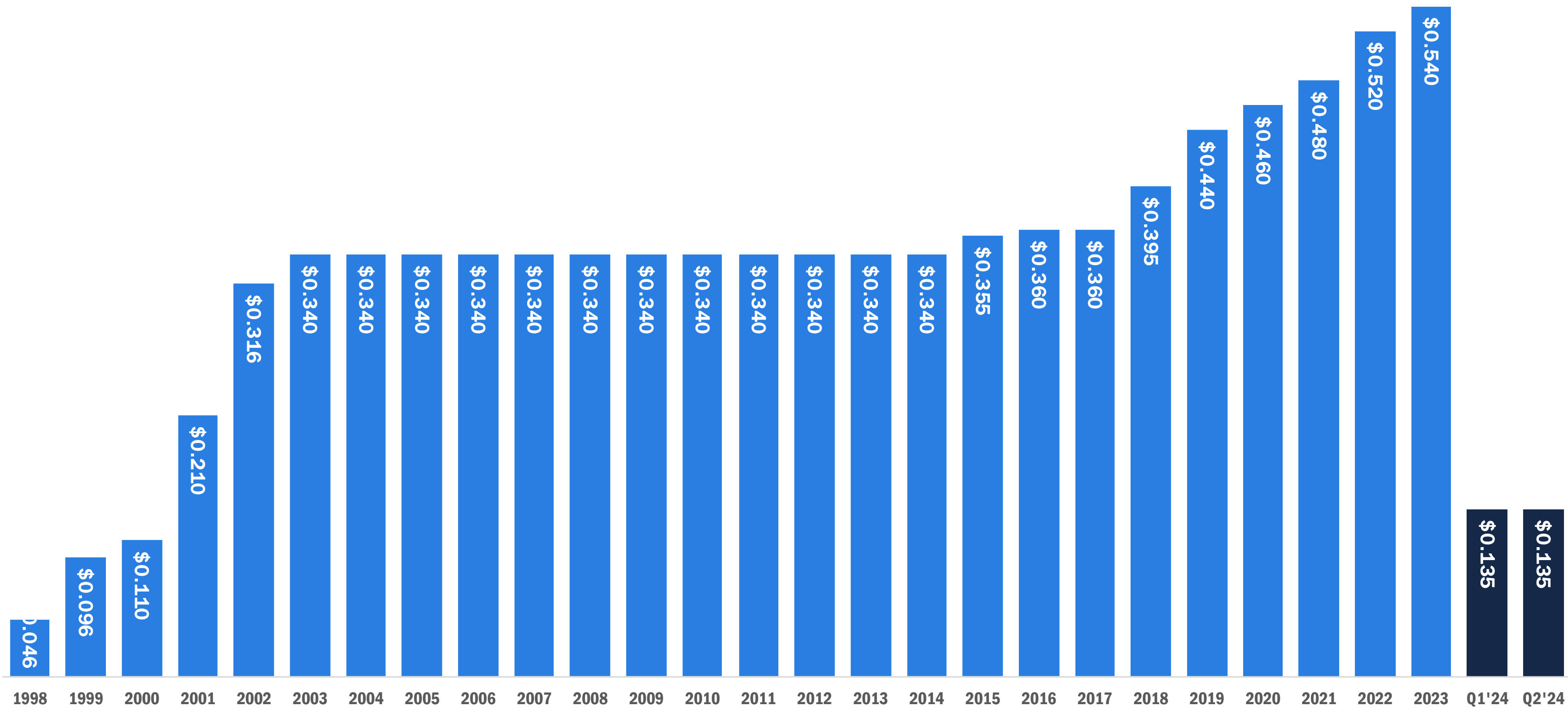
Capital Strength

$ millions	preliminary estimates* Mar-24	Regulatory BASEL III Requirements Minimum	"Well Capitalized"	Brookline Board Policy Limits Policy Minimums	Operating Targets	Capital in Excess of "Well Capitalized" Excess Ratio	Excess Capital
Tier 1 Common / RWA	10.2%	≥ 4.5%	≥ 6.5%	≥ 7.5%	≥ 8.0%	3.7%	$ 364.3
Tier 1 / RWA	10.3%	≥ 6.0%	≥ 8.0%	≥ 9.0%	≥ 9.5%	2.3%	$ 227.6
Total Risk Based Capital	12.3%	≥ 8.0%	≥ 10.0%	≥ 11.0%	≥ 11.5%	2.3%	$ 228.8
Leverage Ratio	9.0%	≥ 5.0%	≥ 5.0%	≥ 5.5%	≥ 6.0%	4.0%	$ 450.6

* Regulatory capital ratios are preliminary estimates and may differ from numbers calculated in final Regulatory filings.

- As of March 31, 2024, the Company maintained capital well above regulatory "well capitalized" requirements.

Regular Dividends Per Share



The Board of Directors announced a dividend of $0.135 per share payable May 24, 2024 to stockholders of record on May 10, 2024.

QUESTIONS

Paul A. Perrault, Chairman and Chief Executive Officer
Carl M. Carlson, Co-President, Chief Financial and Strategy Officer

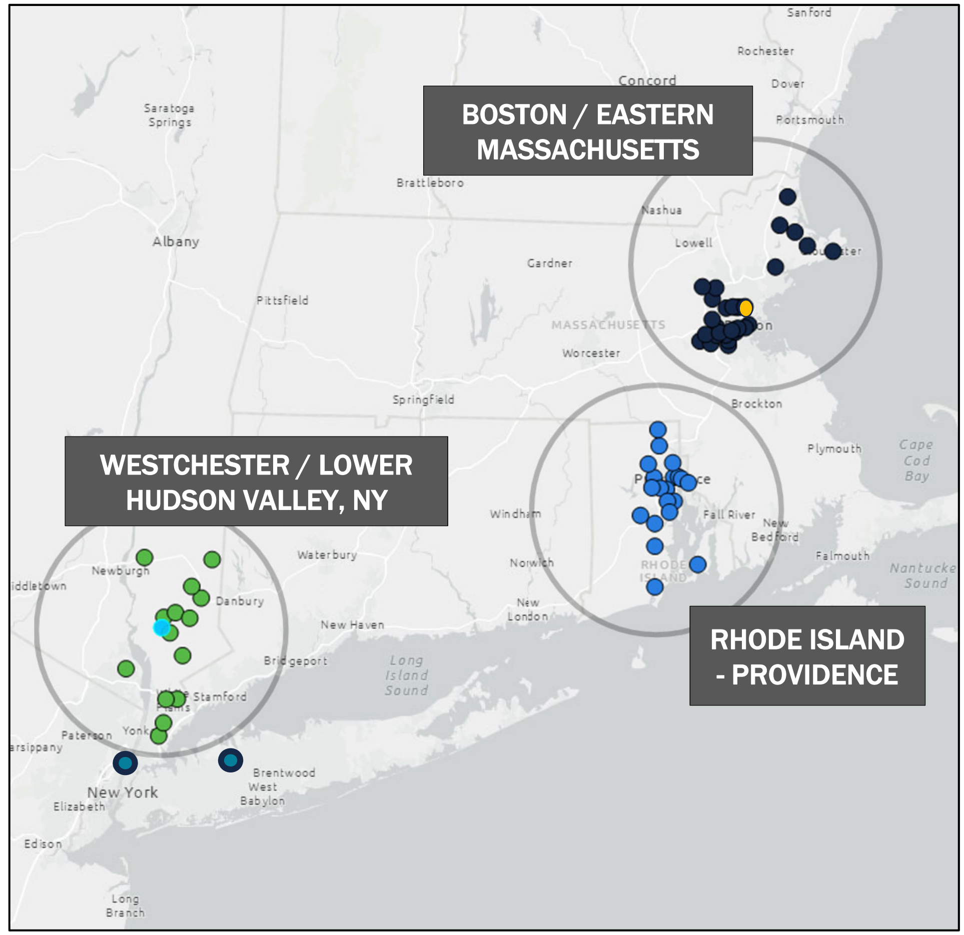
BROOKLINE
BANCORP

Thank You.

APPENDIX

BROOKLINE
BANCORP

- BrooklineBank (29)
- BANKRI (22)
- PCSBbank (15)
- Clarendon | PRIVATE
- EF EASTERN FUNDING
  MACROLEASE
  Subsidiary of Eastern Funding



Non Performing Assets and Net Charge Offs

	Linked Quarter (LQ)			Year over Year (YoY)	
	1Q24	4Q23	Δ	1Q23	Δ
Non Performing Assets (NPAs), in millions					
CRE	$ 18.4	$ 19.6	$ (1.2)	$ 8.5	$ 9.9
C&I	16.8	18.9	(2.1)	15.5	1.3
Consumer	5.5	5.1	0.4	4.5	1.0
Total Non Performing Loans (NPLs)	40.7	43.6	(2.9)	28.5	12.2
Other real estate owned	0.8	0.8	-	-	0.8
Other repossessed assets	1.0	0.9	0.1	0.5	0.5
Total NPAs	$ 42.5	$ 45.3	$ (2.8)	$ 29.0	$ 13.5
NPLs / Total Loans	0.42%	0.45%	-0.03%	0.31%	0.11%
NPAs / Total Assets	0.37%	0.40%	-0.03%	0.25%	0.12%
Net Charge Offs (NCOs), in millions					
CRE loans	$ 0.6	$ 1.1	$ (0.5)	$ -	$ 0.6
C&I loans	8.2	6.0	2.2	0.5	7.7
Consumer loans	-	-	-	-	-
Total Net Charge Offs	$ 8.8	$ 7.1	$ 1.7	$ 0.5	$ 8.3
NCOs / Loans (annualized)	0.36%	0.30%	0.06%	0.02%	0.34%

- NPLs are down $2.9 million from the prior quarter.
- Net charge offs of $8.8 million in the quarter primarily in C&I, including equipment finance.

Amounts as presented may differ slightly from the Company's Earnings Release due to rounding to foot schedules presented.

Key Economic Variables - CECL

Select Economic Variables from the Moody's Baseline Forecasts

Baseline Scenario	PRIOR: 4Q'23			CURRENT: 1Q'24			Change from Prior Forecast		
	2023	2024	2025	'23 Actual	2024	2025	'23 Actual	2024	2025
GDP	22,353	22,738	23,116	22,374	22,930	23,271	21	192	155
Unemployment Rate	3.6	4.0	4.1	3.6	3.9	4.1	-	(0.1)	-
Fed Fund Rate	5.0	5.2	4.2	5.0	5.2	4.3	-	-	0.1
10 Treasury	4.0	4.2	4.1	4.0	4.1	4.1	-	(0.1)	-
CRE Price Index	342.9	322.3	345.3	323.1	301.7	320.5	(19.8)	(20.6)	(24.8)

- The Company uses Moody's forecasts as inputs into the models used to estimate credit losses under CECL.
- The March 2024 Baseline economic forecast was mixed from the December 2023 forecast:
  - GDP – FAVORABLE
  - Unemployment – slightly FAVORABLE
  - CRE Price Index - UNFAVORABLE
- We have maintained our forecast weightings:
  - 60% Moderate Recession;
  - 40% Baseline; and
  - 0% Stronger Near Term Growth.

Weightings of Moody's Forecast for CECL Model	Moderate Recession (S3)	Baseline	Stronger Near Term Growth (S1)
1Q 2024	**60%**	**40%**	**0%**
4Q 2023	60%	40%	0%
3Q 2023	60%	40%	0%
2Q 2023	60%	40%	0%
1Q 2023	60%	40%	0%

Major Loan Segments with Industry Breakdown

1Q24

Loans outstanding ($millions)

Investment CRE 50%

	Perm	Constr	Total	%
Apartment	$ 1,275	$ 138	$ 1,413	30%
Retail	823	10	833	17%
Office	733	29	762	16%
Industrial	622	18	640	13%
Mixed Use	441	32	473	10%
1-4 Family	5	24	29	1%
Hotel	193	6	199	4%
Land	-	40	40	1%
Other	357	41	398	8%
Total	$ 4,449	$ 338	$ 4,787	100%

Commercial 20%

	Total	%
Food & Lodging	$ 326	17%
Manufacturing	245	13%
Finance and Ins	205	11%
Wholesale Trade	107	6%
Professional	145	8%
RE Agents / Brokers	214	11%
Health Care / Social	179	9%
Construction	56	3%
Retail	160	8%
Arts, Entert., Rec	103	5%
Condo	43	2%
Trans./Warehousing	14	1%
Other Services	88	5%
Total	$ 1,885	100%

Equipment Finance 15%

		Total	%
Eastern Funding Core	Laundry	$ 627	42%
	Fitness/Macrolease	174	12%
	Grocery	58	4%
	Dry Cleaning	23	2%
	Restaurant	22	1%
	Car Wash	13	1%
	EF CRE	166	11%
	Other EF	56	4%
Specialty Vehicle	Tow Truck	159	11%
	Heavy Tow	64	4%
	FedEx	40	3%
	Trailer	18	1%
	Other Vehicle	80	5%
	Total	$ 1,500	100%

Consumer 15%

	Total	%
Residential	$ 1,067	72%
Home Equity	348	23%
Other Consumer	49	3%
Purchase Mtge	19	1%
Total	$ 1,483	100%

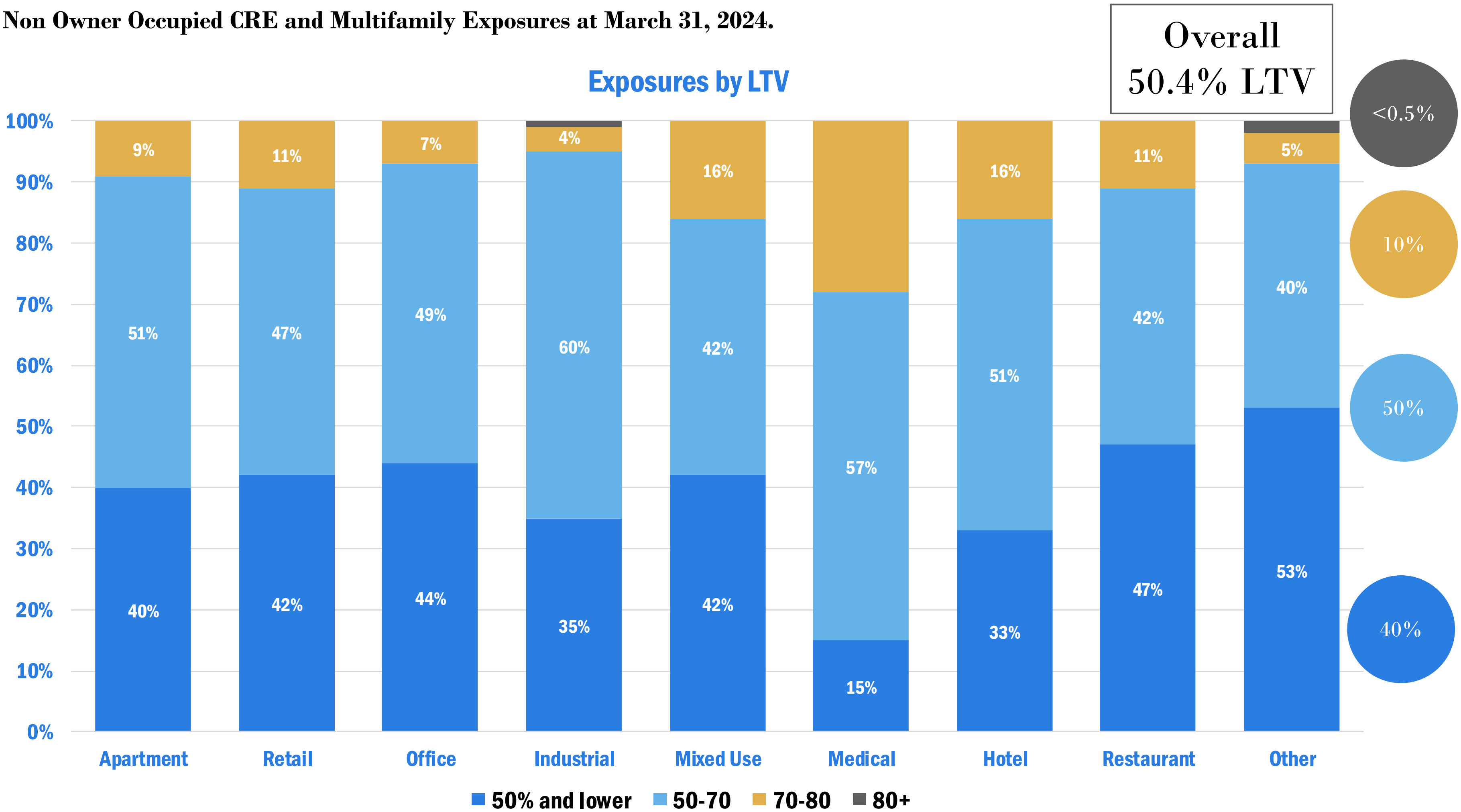
Owner Occupied CRE included in Commercial and Equipment Finance

Total Loans Outstanding **$ 9,655**

Amounts as presented may differ slightly from the Company's Earnings Release due to rounding to foot schedules presented.

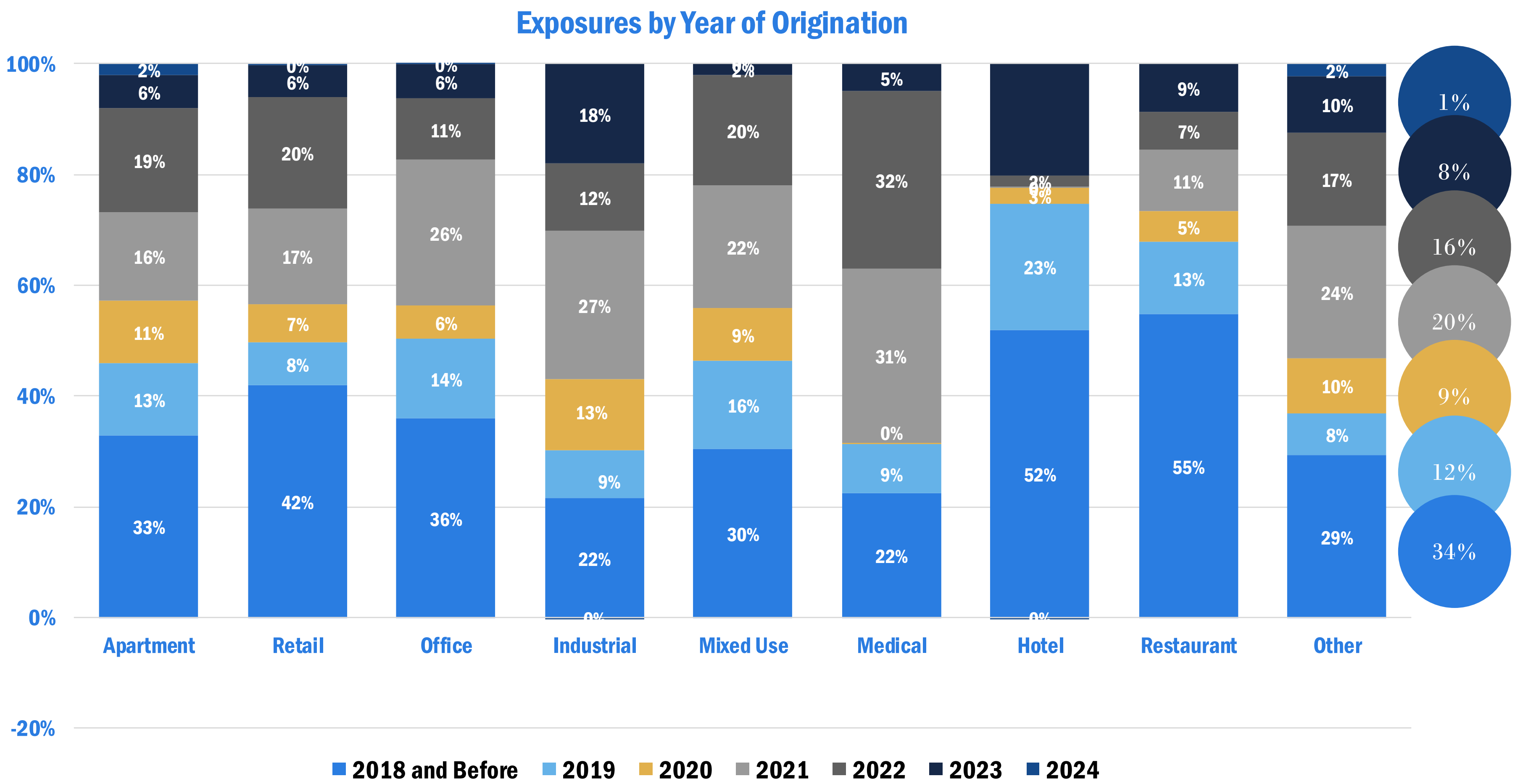
CRE – Loan to Value (LTV)

Non Owner Occupied CRE and Multifamily Exposures at March 31, 2024.



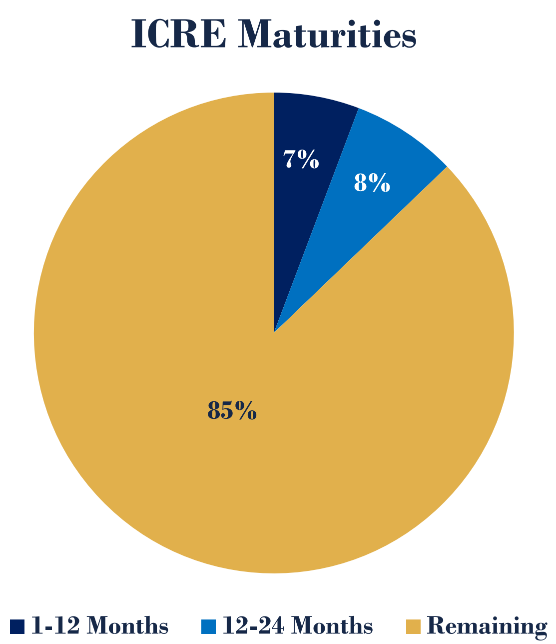
CRE - Vintage

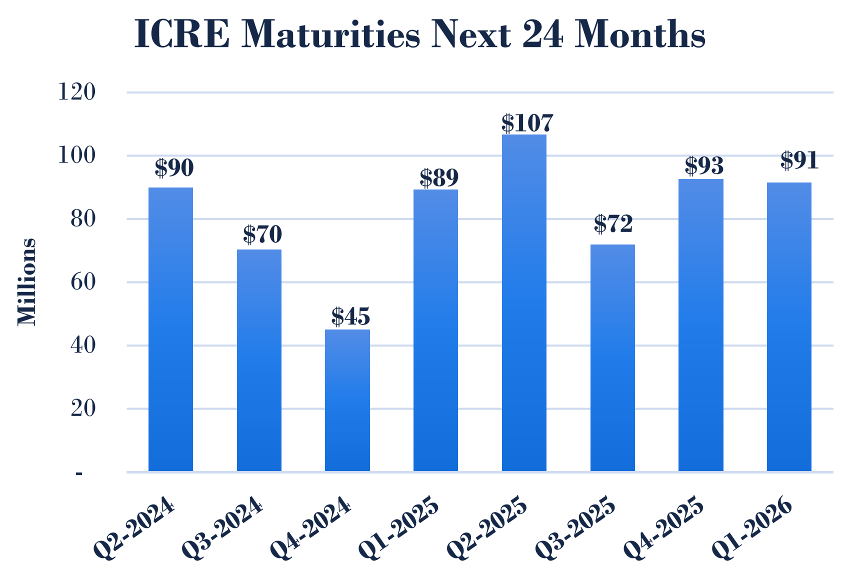
Non Owner Occupied CRE and Multifamily Exposures at March 31, 2024.



ICRE Maturities, excludes Construction

1Q24





ICRE Maturities by Size Next 24 Months

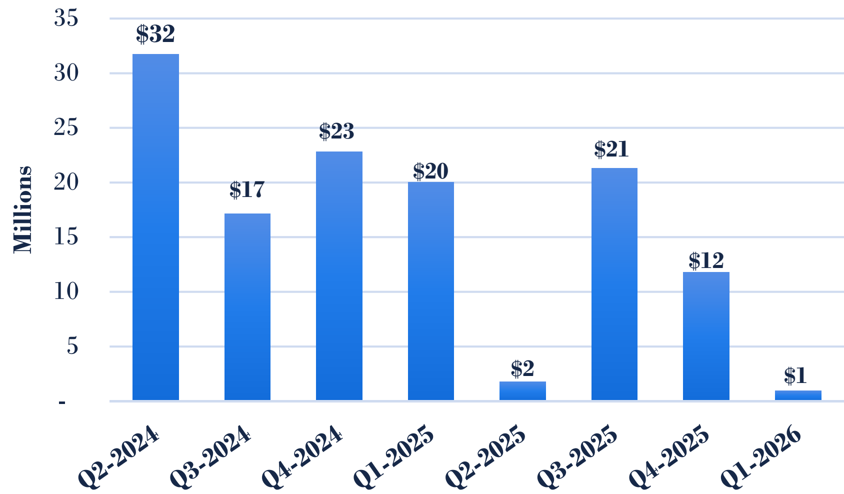
Loan Size	Outstanding	Number of Loans	Average Loan Size
$10MM+	$282.4	17	$16.6
$5MM - $10MM	106.3	16	6.6
$1MM - $5MM	203.6	97	2.1
Under $1MM	64.9	185	0.4
Total	**$657.2**	**315**	**$2.1**

Office Maturities, excludes Construction

1Q24

- 17% of the Bank's Office portfolio is maturing before 3/31/2026.
- Exposure is concentrated in Massachusetts, mostly outside of Boston's central business district.
- Only two loans in the maturing population, totaling ~$23MM comprise the Bank's criticized/classified assets. We actively work with borrowers and participants on refinancing, workouts, and note sales.
- Despite fundamental deterioration in the Office market, the portfolio has remained relatively healthy with some one-off issues.

Office Maturities Next 24 Months



Office Maturities Next 24 Months

Asset Type	Outstanding	Average Loan Size	Average DSC	Average LTV
Core	$104.5	$3.4	2.08x	35%
Criticized + Classified	23.1	11.5	0.89x	71%
Total	$127.5	$3.8	1.87x	42%

Office Maturities by Submarket

Bank Submarket	Total Outstanding	Number of Loans	Average Loan Size
Brookline Bank	$90.9	16	$5.7
Boston	42.1	3	14.0
Inside 128	24.6	7	3.5
Other BBK	24.2	6	4.0
Bank Rhode Island	34.7	15	2.3
Providence/Cranston/Pawtucket	25.8	9	2.9
Other BARI	8.9	6	1.5
PCSB	1.9	3	0.6
Total	$127.5	34	$3.8

Multi-Family Maturities, excludes Construction

1Q24

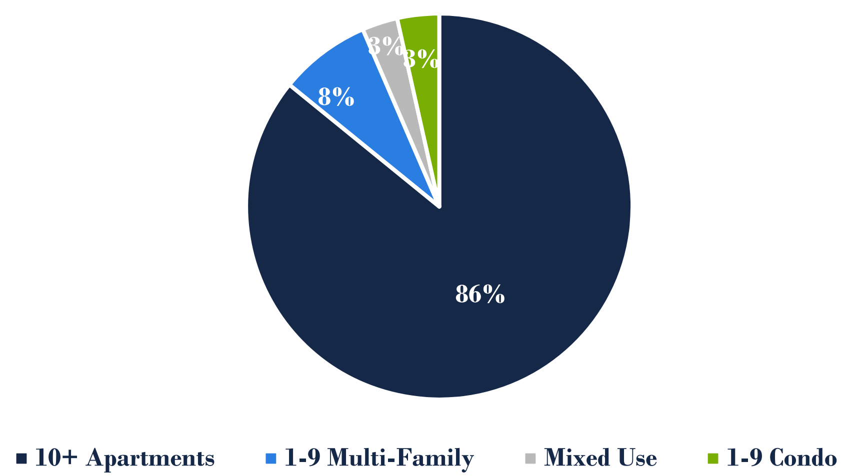
- 13% of the Bank's Multi-Family portfolio is maturing before 3/31/2026.
- Portfolio is primarily comprised of large Class B multi-family properties (10+ apartments), followed by small 1-9 family properties.
- Portfolio remains healthy and has minimal refinancing risk given strong rent growth over the past several years.

Multi-Family Maturities Next 24 Months

Multi-Family Maturities Next 24 Months

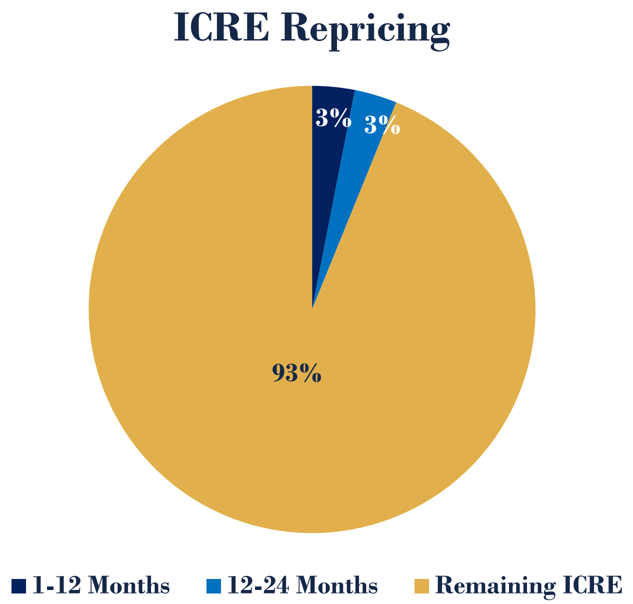
Asset Type	Total Outstanding	Average Balance	Average DSC	Average LTV
Core	$182.7	$1.8	1.77x	33%
Criticized + Classified	0.3	0.3	-0.68x	34%
Total	$182.9	$1.8	1.77x	33%

Multi-Family Maturities Composition

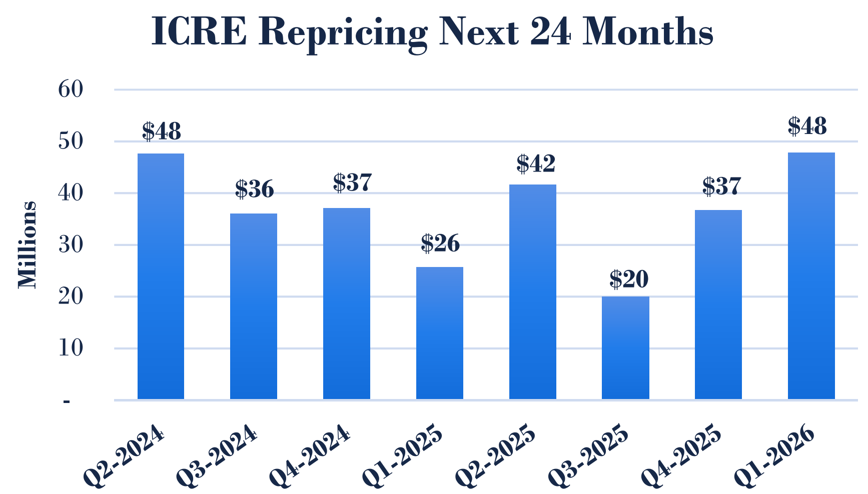


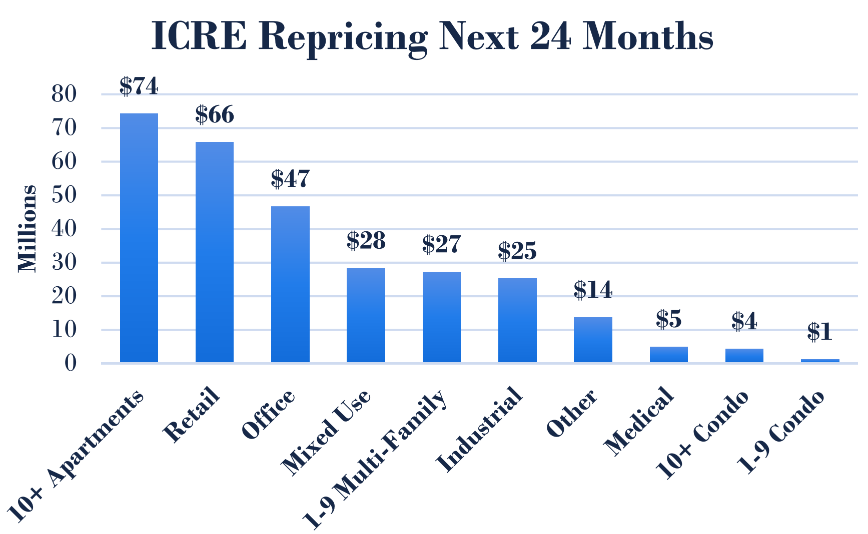
ICRE Repricing, excludes Construction and Swapped/Floating Rate Loans

1Q24



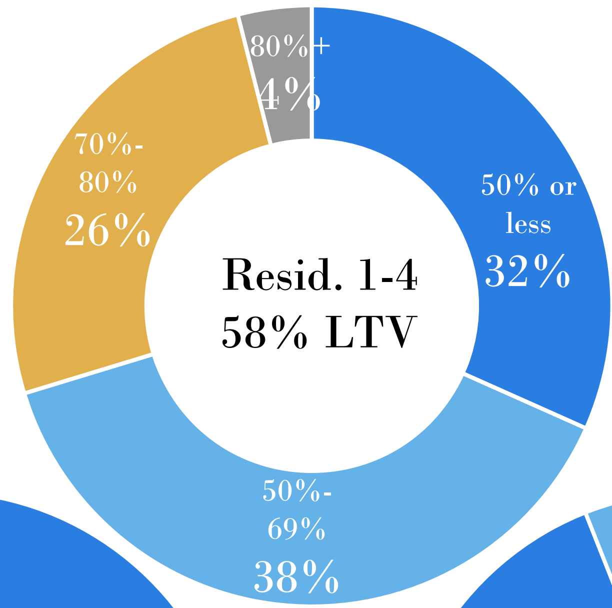
ICRE Repricing Next 24 Months			
Loan Size	Outstanding	Number of Loans	Average Loan Size
$10MM+	$13.6	1	$13.6
$5MM - $10MM	28.9	5	5.8
$1MM - $5MM	195.1	86	2.3
Under $1MM	54.9	135	0.4
Total	$292.5	227	$1.3

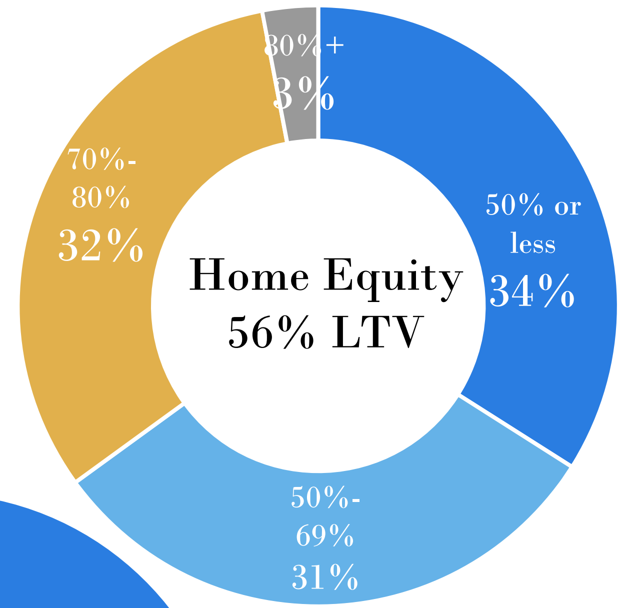


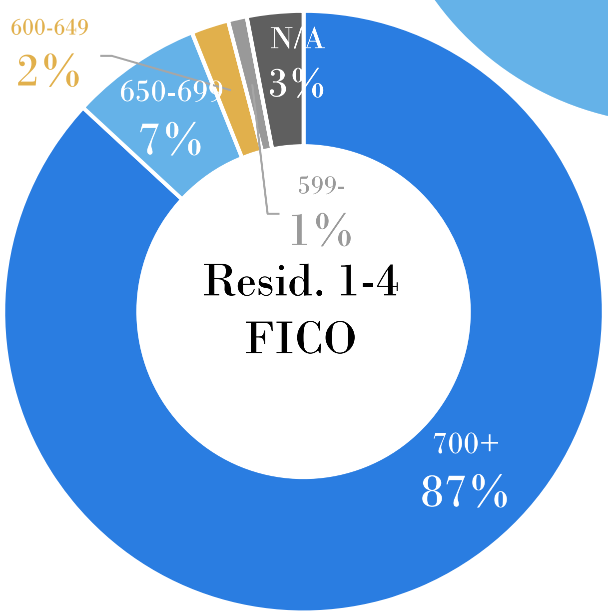


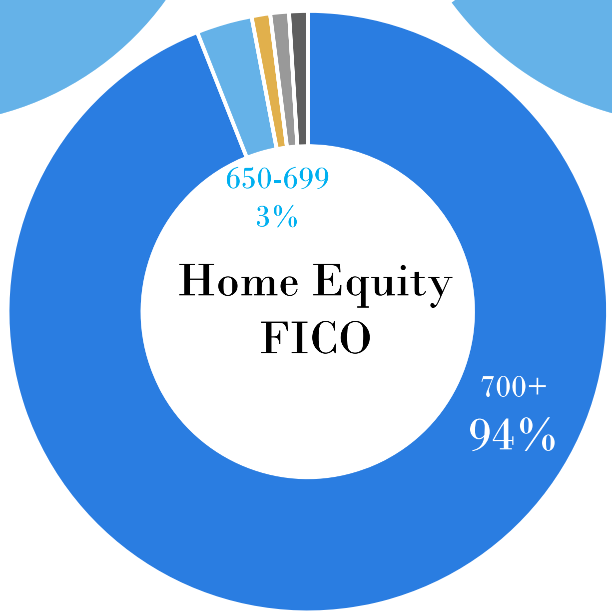
Consumer Loans – LTV / FICO

1Q24







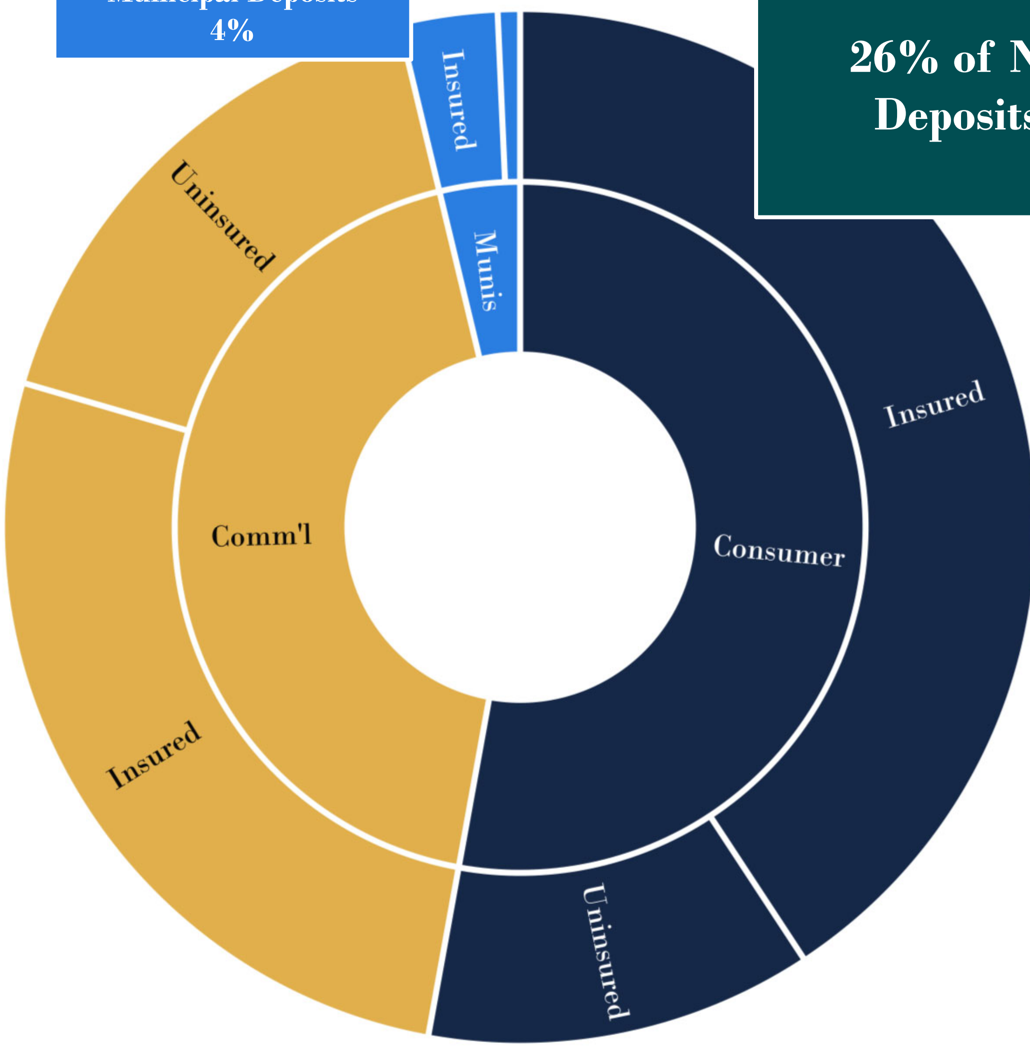


Well Diversified Deposit Base – 74% of Deposits are Insured*

1Q24

Municipal Deposits
4%

26% of Non Brokered Deposits Uninsured



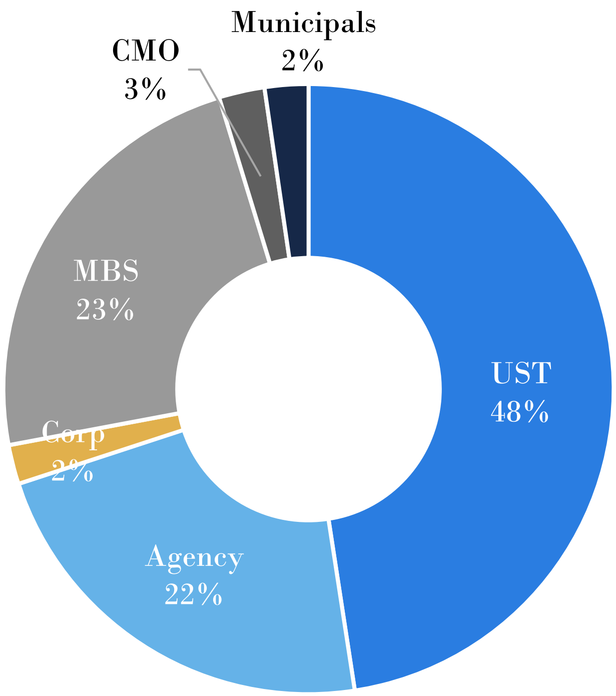
Commercial Deposits 43% (61% insured)

Consumer Deposits 53% (77% insured)

* Insured includes deposits which are collateralized. Excludes brokered deposits which are 100% FDIC insured and have laddered maturities.

Securities Portfolio

1Q24



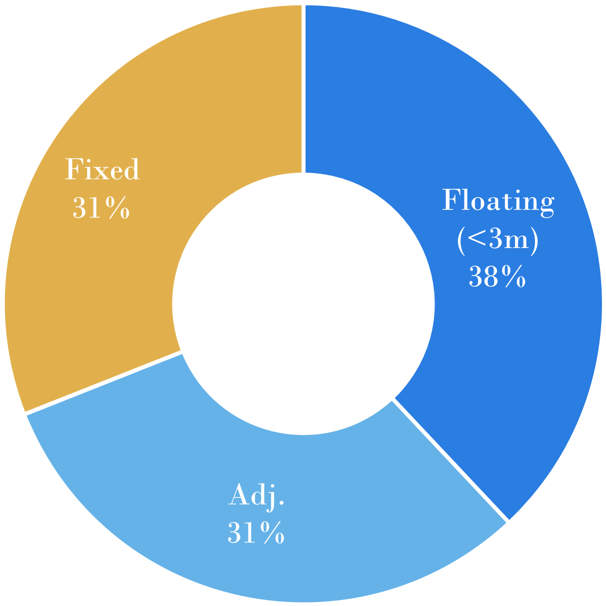
$ in millions	Current Par	Book Value	Fair Value	Unreal. G/L	Book Yield	Duration
U.S. Treasuries	$ 445	$ 441	$ 412	$ (29)	2.77%	3.0
Agency Debentures	211	215	194	(21)	2.61%	3.9
Corp Bonds	20	19	18	(1)	4.15%	1.5
Agency MBS	237	225	201	(24)	3.30%	4.8
Agency CMO	23	22	21	(1)	2.81%	4.2
Municipals	21	20	20	-	4.73%	2.9
Total	$ 957	$ 942	$ 866	$ (76)	2.93%	3.6

- Highly liquid, risk averse securities portfolio with prudent duration and minimal extension risk. **The entire investment portfolio is classified as Available for Sale.**
- The after tax, mark to market on the portfolio is included in Accumulated Other Comprehensive Income in Stockholders' Equity. **Total OCI represents a reduction in stockholders' equity of 4.8%.**

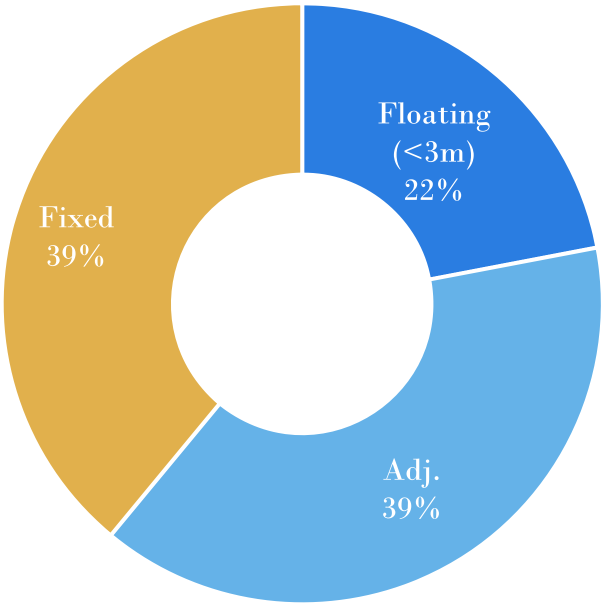
Amounts as presented may differ slightly from the Company's Earnings Release due to rounding to foot schedules presented.

Interest Rate Risk

1Q24 Loan Originations, $438 million

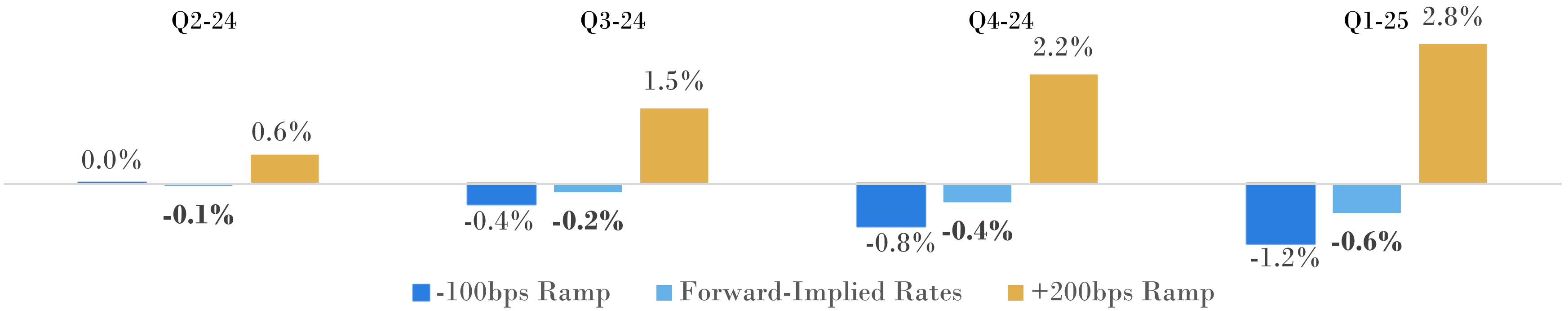


Total Loan Portfolio Mix – Duration 2.2



Cumulative Net Interest Income Change by Quarter

03/31/2024 **Flat Balance Sheet**, simulations reflect a product weighted beta of **40%** on total deposits.



Deposit and Funding Betas - Percentage Change in Cost versus Change in Federal Funds Rate

1Q24

	Rates / Costs					BETAS	
	Cycle Start	Prior Year	Prior Qtr	**Current Qtr**		Through the Cycle**	
BETAS*	4Q21	1Q23	4Q23	**1Q24**	YoY Chg	**Since 12/21**	LQ Chg
NOW	0.08%	0.44%	0.69%	**0.75%**	62.0%	12.8%	na
Savings	0.10%	0.86%	2.56%	**2.69%**	366.0%	49.3%	na
MMA	0.26%	2.04%	3.01%	**3.09%**	210.0%	53.9%	na
CDs	0.73%	2.20%	3.76%	**4.13%**	386.0%	64.8%	na
Brokerd CDs	0.16%	4.72%	5.16%	**5.22%**	100.0%	96.4%	na
Total Interest Bearing	0.32%	1.87%	3.12%	**3.28%**	**282.0%**	**56.4%**	**na**
DDA	0.00%	0.00%	0.00%	**0.00%**	0.0%	0.0%	0.0%
Total Deposit Costs	0.23%	1.43%	2.50%	**2.66%**	**246.0%**	**46.3%**	**na**
Borrowings	2.05%	4.45%	4.86%	**5.01%**	112.0%	56.4%	na
Total Funding Costs	0.30%	1.91%	2.79%	**2.99%**	**216.0%**	**51.2%**	**na**
Fed Funds Rate	0.25%	5.00%	5.50%	5.50%	0.50%	5.25%	0.00%

* Betas based on reported quarterly cost of funds

** Through the cycle betas reflect the change in cost of funds as a percentage of the change in the Federal Funds Rate with the starting point for the analysis being the quarter ended 12/31/2021. The Federal Funds Rate (upper) was 0.25% at 12/31/2021.

- The Federal Reserve began increasing the Federal Funds rate in March 2022 and **has increased rates 525 basis points through December 2023.**
  - Q1'22: 0.25%
  - Q2'22: 1.25%
  - Q3'22: 1.50%
  - Q4'22: 1.25%
  - Q1'23: 0.50%
  - Q2'23: 0.25%
  - Q3'23: 0.25%
  - Q4'23: 0.00%
  - **Q1'24: 0.00%**

***Betas reflect the change in quarterly funding costs as a percentage of the change in the targeted Federal Funds Rate over the same period.**