

STERLING BANK

QUARTERLY LOAN TO DEPOSIT RATIO

(Net Loans to Total Deposits)

<u>6/30/2023</u>	<u>9/30/2023</u>	<u>12/31/2023</u>	<u>3/31/2024</u>	<u>6/30/2024</u>	<u>9/30/2024</u>	<u>12/31/2024</u>	<u>3/31/2025</u>	<u>6/30/2025</u>
75.64%	74.84%	76.66%	78.56%	77.27%	76.88%	76.00%	75.67%	76.32%
AVERAGE:				76.43%				