

STERLING BANK

QUARTERLY LOAN TO DEPOSIT RATIO

(Net Loans to Total Deposits)

| <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> | <u>9/30/2025</u> | <u>12/31/2025</u> | <u>3/31/2026</u> | <u>3/31/2026</u> |
|------------------|------------------|-------------------|------------------|------------------|------------------|-------------------|------------------|------------------|
| 77.27%           | 76.88%           | 76.00%            | 75.67%           | 76.32%           | 77.23%           | 79.17%            | 79.56%           | 81.24%           |

AVERAGE: 77.70%