

STERLING BANK

QUARTERLY LOAN TO DEPOSIT RATIO

(Net Loans to Total Deposits)

<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>6/30/2026</u>	<u>9/30/2026</u>
76.88%	76.00%	75.67%	76.32%	77.23%	79.17%	79.56%	81.24%	77.40%

AVERAGE: 77.72%