

BANK FORWARD

Loan to Deposit Ratios as of July 10, 2025

| Quarter-ending | 2023 | 2024 | 2025 |
|-----------------------|-------------|-------------|-------------|
| March | 112.34% | 111.61% | 112.23% |
| June | 111.46% | 111.42% | |
| September | 111.01% | 111.70% | |
| December | 111.76% | 111.80% | |