

ANBFC - QUARTERLY LOAN TO DEPOSIT RATIOS

| | | <u>2005</u> | <u>Ratio</u> | <u>2012</u> | <u>Ratio</u> | <u>2019</u> | <u>Ratio</u> |
|-------------|--------------|-------------|--------------|-------------|--------------|-------------|--------------|
| <u>1998</u> | <u>Ratio</u> | December | 95.84 | December | 89.47 | December | 90.71 |
| | | September | 91.71 | September | 90.04 | September | 91.49 |
| December | 80.80 | June | 93.79 | June | 93.68 | June | 89.98 |
| September | 89.23 | March | 96.29 | March | 93.77 | March | 94.53 |
| <u>1999</u> | <u>Ratio</u> | <u>2006</u> | <u>Ratio</u> | <u>2013</u> | <u>Ratio</u> | <u>2020</u> | <u>Ratio</u> |
| December | 84.00 | December | 99.5 | December | 87 | December | 89.97 |
| September | 80.44 | September | 102.4 | September | 90.94 | September | 91.69 |
| June | 90.86 | June | 99.01 | June | 89.48 | June | 96.77 |
| March | 90.12 | March | 100.5 | March | 90.32 | March | 89.62 |
| <u>2000</u> | <u>Ratio</u> | <u>2007</u> | <u>Ratio</u> | <u>2014</u> | <u>Ratio</u> | <u>2021</u> | <u>Ratio</u> |
| December | 88.70 | December | 103.68 | December | 79.17 | December | 85.86 |
| September | 85.03 | September | 102.38 | September | 84.10 | September | 91.70 |
| June | 87.70 | June | 100.38 | June | 81.63 | June | 92.71 |
| March | 86.25 | March | 99.46 | March | 88.36 | March | 92.45 |
| <u>2001</u> | <u>Ratio</u> | <u>2008</u> | <u>Ratio</u> | <u>2015</u> | <u>Ratio</u> | <u>2022</u> | <u>Ratio</u> |
| December | 87.21 | December | 102.62 | December | 85.76 | December | 86.17 |
| September | 89.42 | September | 102.27 | September | 86.05 | September | 83.52 |
| June | 85.76 | June | 102.30 | June | 85.62 | June | 82.80 |
| March | 83.89 | March | 96.98 | March | 88.30 | March | 82.88 |
| <u>2002</u> | <u>Ratio</u> | <u>2009</u> | <u>Ratio</u> | <u>2016</u> | <u>Ratio</u> | <u>2023</u> | <u>Ratio</u> |
| December | 90.31 | December | 103.83 | December | 85.87 | December | 93.34 |
| September | 91.18 | September | 103.60 | September | 86.05 | September | 87.03 |
| June | 87.20 | June | 101.78 | June | 83.69 | June | 86.92 |
| March | 90.14 | March | 99.78 | March | 84.55 | March | 86.95 |
| <u>2003</u> | <u>Ratio</u> | <u>2010</u> | <u>Ratio</u> | <u>2017</u> | <u>Ratio</u> | <u>2024</u> | <u>Ratio</u> |
| December | 94.91 | December | 100.32 | December | 89.80 | December | 86.56 |
| September | 88.61 | September | 99.15 | September | 86.91 | September | 91.94 |
| June | 94.34 | June | 99.05 | June | 87.88 | June | 92.95 |
| March | 95.01 | March | 99.99 | March | 85.29 | March | 89.57 |
| <u>2004</u> | <u>Ratio</u> | <u>2011</u> | <u>Ratio</u> | <u>2018</u> | <u>Ratio</u> | <u>2025</u> | <u>Ratio</u> |
| December | 92.56 | December | 92.00 | December | 88.52 | December | 93.67 |
| September | 92.91 | September | 95.57 | September | 91.48 | September | 90.28 |
| June | 97.22 | June | 98.95 | June | 92.24 | June | 89.69 |
| March | 96.72 | March | 95.94 | March | 91.79 | March | 89.51 |

