

ANBFC - QUARTERLY LOAN TO DEPOSIT RATIOS

<u>1998</u>	<u>Ratio</u>	<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

QUARTERLY LOAN TO DEPOSIT RATIOS

<u>2026</u>	<u>Ratio</u>	<u>2033</u>	<u>Ratio</u>	<u>2040</u>	<u>Ratio</u>	<u>2047</u>	<u>Ratio</u>
March	91.09	March		March		March	
June	94.91	June		June		June	
September		September		September		September	
December		December		December		December	
<u>2027</u>	<u>Ratio</u>	<u>2034</u>	<u>Ratio</u>	<u>2041</u>	<u>Ratio</u>	<u>2048</u>	<u>Ratio</u>
March		March		March		March	
June		June		June		June	
September		September		September		September	
December		December		December		December	
<u>2028</u>	<u>Ratio</u>	<u>2035</u>	<u>Ratio</u>	<u>2042</u>	<u>Ratio</u>	<u>2049</u>	<u>Ratio</u>
March		March		March		March	
June		June		June		June	
September		September		September		September	
December		December		December		December	
<u>2029</u>	<u>Ratio</u>	<u>2036</u>	<u>Ratio</u>	<u>2043</u>	<u>Ratio</u>	<u>2050</u>	<u>Ratio</u>
March		March		March		March	
June		June		June		June	
September		September		September		September	
December		December		December		December	
<u>2030</u>	<u>Ratio</u>	<u>2037</u>	<u>Ratio</u>	<u>2044</u>	<u>Ratio</u>	<u>2051</u>	<u>Ratio</u>
March		March		March		March	
June		June		June		June	
September		September		September		September	
December		December		December		December	
<u>2031</u>	<u>Ratio</u>	<u>2038</u>	<u>Ratio</u>	<u>2045</u>	<u>Ratio</u>	<u>2052</u>	<u>Ratio</u>
March		March		March		March	
June		June		June		June	
September		September		September		September	
December		December		December		December	
<u>2032</u>	<u>Ratio</u>	<u>2039</u>	<u>Ratio</u>	<u>2046</u>	<u>Ratio</u>	<u>2053</u>	<u>Ratio</u>
March		March		March		March	
June		June		June		June	
September		September		September		September	
December		December		December		December	