

# 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   | 99.00        | 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    |              |