

The following are the bank's LTD ratios for each quarter of the prior calendar year. Ratios are calculated based on figures reported within the corresponding balance sheet.

Quarter ending	December 31, 2024	93.77%
Quarter ending	March 31, 2025	90.55%
Quarter ending	June 30, 2025	94.19%
Quarter ending	September 30, 2025	95.71%
Quarter ending	December 31, 2025	93.36%