

STERLING BANK

QUARTERLY LOAN TO DEPOSIT RATIO

(Net Loans to Total Deposits)

<u>9/30/2022</u>	<u>12/31/2022</u>	<u>3/31/2023</u>	<u>6/30/2023</u>	<u>9/30/2023</u>	<u>12/31/2023</u>	<u>3/31/2024</u>	<u>6/30/2024</u>	<u>6/30/2024</u>
62.55%	69.51%	71.62%	75.64%	74.84%	76.66%	78.56%	77.27%	76.88%