

**Colonial Savings, F.A. – Loan-to-Deposit Ratio**

|                                      | 12/31/2025 | 09/30/2025 | 06/30/2025 | 03/31/2025 |
|--------------------------------------|------------|------------|------------|------------|
| Net Loans &<br>Leases to<br>Deposits | 21.28      | 97.34      | 111.51     | 116.15     |