

FIRST FEDERAL SAVINGS BANK OF WASHINGTON

Loan-to-Deposit Ratios for Calendar Year 2025

FIRST FEDERAL SAVINGS BANK OF WASHINGTON'S loan-to-deposit ratio for each quarter of the prior calendar year are as follows:

Q2 2025	Q3 2025	Q4 2025	Q1 2026
97.96%	96.14%	94.46%	97.14%

Deposits consist of core relationship deposits and brokered CD deposits.