

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:

Q1 2025	Q2 2025	Q3 2025	Q4 2025
94.86%	97.20%	95.88%	94.58%

Deposits consist of core relationship deposits and brokered CD deposits.