

*Citizens State Bank of Lankin*

*LOAN TO DEPOSIT RATIO  
BY QUARTER*

Average Quarterly Gross Loans/Average Quarterly Total Deposits

3/31/2023: 57.00%

6/30/2023: 73.00%

9/30/2023: 83.07%

12/31/2023: 83.53%

3/31/2024: 77.98%

6/30/2024: 87.70%

9/30/2024: 86.71%

12/31/2024: 82.60%

3/31/2025: 83.00%

6/30/2025: 88.58%

9/30/2025: 85.42%

12/31/2025: 83.38%