

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%

3/31/2026:	81.28%
6/30/2026:	85.54%
9/30/2026:	90.70%