

*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% |