

*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%