

Citizens State Bank

Quarter ended	Loan to Deposit Ratio
March 31, 2022	63.49%
June 30, 2022	55.92%
September 30, 2022	58.53%
December 31, 2022	62.53%
March 31, 2023	64.93%
June 30, 2023	63.93%
September 30, 2023	64.95%
December 31, 2023	70.23%
March 31, 2024	73.79%
June 30, 2024	74.73%
September 30, 2024	71.39%
December 31, 2024	72.88%

Source: FDIC Call Report