Citizens State Bank

Quarter ended	Loan to Deposit Ratio
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%
March 31, 2025	74.88%
June 30, 2025	68.39%
September 30, 2025	69.98%
December 31, 2025	66.96%
March 31, 2026	72.63%
June 30, 2026	72.54%
September 30, 2026	72.67%

Source: FDIC Call Report