



community owned, community focused

**CITIZENS  
STATE BANK**

Member  
**FDIC**



## LOAN-TO-DEPOSIT RATIO 2023

FIRST QUARTER	NET LOAN TO DEPOSIT RATIO AS OF 3-31-23 SERVICED LOANS TO DEPOSIT RATIO AS OF 3-31-23	81.53% 156.33%
SECOND QUARTER	NET LOAN TO DEPOSIT RATIO AS OF 6-30-23 SERVICED LOANS TO DEPOSIT RATIO AS OF 6-30-23	89.14% 185.87%
THIRD QUARTER	LOAN TO DEPOSIT RATIO AS OF 9-30-23 SERVICED LOANS TO DEPOSIT RATIO AS OF 9-30-23	93.59% 182.35%
FORTH QUARTER	LOAN TO DEPOSIT RATIO AS OF 12-31-23 SERVICED LOANS TO DEPOSIT RATIO AS OF 12-31-23	93.22% 182.06%

It is this bank's policy to attempt to maintain a Loans-To-Total Funding Source Ratio of up to 85%

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