



community owned, community focused

**CITIZENS  
STATE BANK**

Member  
**FDIC**



## LOAN-TO-DEPOSIT RATIO 2024

FIRST QUARTER	NET LOAN TO DEPOSIT RATIO AS OF 3-31-24	167.19%
	SERVICED LOANS TO DEPOSIT RATIO AS OF 3-31-24	91.61%
SECOND QUARTER	NET LOAN TO DEPOSIT RATIO AS OF 6-30-24	164.21%
	SERVICED LOANS TO DEPOSIT RATIO AS OF 6-30-24	89.78%
THIRD QUARTER	LOAN TO DEPOSIT RATIO AS OF 9-30-24	170.73%
	SERVICED LOANS TO DEPOSIT RATIO AS OF 9-30-24	94.01%
FORTH QUARTER	LOAN TO DEPOSIT RATIO AS OF 12-31-24	169.63%
	SERVICED LOANS TO DEPOSIT RATIO AS OF 12-31-24	94.05%

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