

Community State Bank  
Loan-to-Deposit Ratios/Quarterly Average  
Updated 07/2025

| 2024                    |      |         |        |
|-------------------------|------|---------|--------|
| 1 <sup>st</sup> Quarter | Jan  | 100.80% | 96.45% |
|                         | Feb  | 99.80%  |        |
|                         | Mar  | 88.75%  |        |
| 2 <sup>nd</sup> Quarter | Apr  | 90.07%  | 91.56% |
|                         | May  | 91.39%  |        |
|                         | June | 93.21%  |        |
| 3 <sup>rd</sup> Quarter | July | 91.59%  | 88.82% |
|                         | Aug  | 86.65%  |        |
|                         | Sept | 88.22%  |        |
| 4 <sup>th</sup> Quarter | Oct  | 85.85%  | 89.13% |
|                         | Nov  | 89.29%  |        |
|                         | Dec  | 92.24%  |        |

| 2025                    |      |        |        |
|-------------------------|------|--------|--------|
| 1 <sup>st</sup> Quarter | Jan  | 80.88% | 90.57% |
|                         | Feb  | 95.42% |        |
|                         | Mar  | 95.42% |        |
| 2 <sup>nd</sup> Quarter | Apr  | 97.59% | 98.62% |
|                         | May  | 99.14% |        |
|                         | June | 99.14% |        |
| 3 <sup>rd</sup> Quarter | July |        |        |
|                         | Aug  |        |        |
|                         | Sept |        |        |
| 4 <sup>th</sup> Quarter | Oct  |        |        |
|                         | Nov  |        |        |
|                         | Dec  |        |        |