

LOAN TO DEPOSIT RATIO**09/17/2026**

	FSB	FNB	PS	CSB/C	CSB/W
06/30/2026	35.85	56.15	67.37	72.75	81.97
03/31/2026	34.03	55.45	61.58	71.37	84.95
12/31/2025	35.36	57.50	58.99	73.40	86.52
09/30/2025	36.09	53.45	62.84	72.91	77.16
06/30/2025	36.46	53.06	59.16	73.97	82.26

5 Qtr. Ave.....35.56