

Community State Bank
 Loan-to-Deposit Ratios/Quarterly Average
Updated 4/01/2026

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

2025			
1st Quarter	Jan	80.88%	90.57%
	Feb	95.42%	
	Mar	95.42%	
2nd Quarter	Apr	97.59%	98.62%
	May	99.14%	
	June	99.14%	
3rd Quarter	July	97.87%	96.75%
	Aug	96.19%	
	Sept	96.19%	
4th Quarter	Oct	98.90%	100.35%
	Nov	101.08%	
	Dec	101.08%	