

**CITIZENS FEDERAL SAVINGS & LOAN**  
**QUARTERLY**  
**LOAN-TO-DEPOSIT RATIO**

<u>DATE</u>	<u>NON-MORTGAGE</u>	<u>MORTGAGE LOANS</u>	<u>TOTAL</u>	<u>DEPOSIT</u>	<u>RATIO</u>
December 2023	\$75,000	\$137,150,000	\$137,225,000	\$158,104,000	86.79%
March 2024	\$75,000	\$137,537,000	\$137,612,000	\$162,054,000	84.92%
June 2024	\$75,000	\$137,195,000	\$137,270,000	\$160,895,000	85.32%
September 2024	\$75,000	\$141,128,000	\$141,203,000	\$165,615,000	85.26%
December 2024	\$0	\$142,273,000	\$142,273,000	\$167,311,000	85.04%
March 2025	\$0	\$142,175,000	\$142,175,000	\$165,642,000	85.83%
June 2025	\$0	\$142,307,000	\$142,307,000	\$162,083,000	87.80%
September 2025	\$0	\$142,300,000	\$142,300,000	\$160,973,000	88.40%