



Citizens First Bank

Banking with people.

LOAN TO DEPOSIT RATIO

	Total Loans	Total Deposits	Ratio
3/31/2021	173,878	227,798	76.33%
6/30/2021	173,394	232,502	74.57%
9/30/2021	180,075	232,410	77.48%
12/31/2021	178,340	240,929	74.02%
3/31/2022	182,529	243,699	74.89%
6/30/2022	193,108	258,170	74.79%
9/30/2022	206,822	272,451	75.91%
12/31/2022	211,974	261,958	80.91%
3/31/2023	220,202	270,780	81.32%
6/30/2023	224,257	262,129	82.09%
9/30/2023	228,193	273,194	83.53%
12/31/2023	229,107	278,761	82.19%
3/31/2024	229,498	272,536	84.21%
6/30/2024	235,996	276,405	85.38%
9/30/2024	240,863	258,418	93.21%
12/31/2024	235,167	270,292	87.00%
03/31/2025	233,504	268,233	87.05%
06/30/2025	239,946	271,920	88.24%
09/30/2025	240,014	272,774	87.99%
12/31/2025	245,777	281,651	87.26%
03/31/2026	254,315	282,194	90.12%
06/30/2026			