

LOAN TO DEPOSIT RATIO
08/04/2023

	FSB	FNB	PS	CSB
06/03/2023	39.03	39.67	42.07	69.05
03/31/2023	36.92	37.35	41.57	63.52
12/31/2022	37.33	35.19	37.58	70.62
09/30/2022	36.27	32.72	35.03	66.25
06/30/2022	36.26	29.05	35.66	63.44

5 Qtr. Ave.....37.16

Fed Home Loan Bor Mat > 1 Yr
Other Borrowing Mat < 1 Year
Other Borrowing Mat > 1 Year
Secured Other Borrowings
Federal Funds Purchased
Secured Fed Funds Purchased
Listing Service Deposits
Brokered Deposits
Reciprocal Brokered Deposits

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	06/30/2022			12/31/2022			12/31/2021			12/31/2020		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Percent of Total Deposits												
Individ, Partnerships, and Corp.	76.55	87.24	14	80.02	87.34	21	80.44	87.21	23	79.97	87.35	20
U.S. Govt, States & Political Sub in U.S.	23.45	11.98	88	19.98	11.84	81	19.56	11.85	79	20.03	11.78	81
Comml Banks & Other Dep Inst. in U.S.	0.00	0.18	67	0.00	0.19	68	0.00	0.18	69	0.00	0.21	68
Banks in Foreign Countries	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Foreign Govts and Official Inst.	0.00	0.15	99	0.00	0.16	99	0.00	0.15	99	0.00	0.17	99
Total Deposits	100.00	100.00	92	100.00	100.00	94	100.00	100.00	94	100.00	100.00	94
Domestic Demand Deposits	28.15	27.37	58	26.58	28.05	49	26.78	27.53	52	26.37	26.35	54
Domestic Other Transaction Accts	16.71	15.83	53	17.15	17.20	47	15.36	18.06	42	15.23	17.89	40
Domestic Nontransaction Accts	55.14	55.08	50	56.27	52.99	64	57.87	53.24	65	58.40	54.78	63
Total Domestic Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Liquidity/Funding Ratios												
Net Non Core Fund Dep \$250M	6.48	2.20	60	2.37	-5.32	70	5.56	-9.92	84	2.21	-8.68	75
Core Deposits	80.00	78.48	51	84.09	83.29	50	80.94	81.15	42	78.98	79.10	44
Short Term Non Core Funding	6.23	7.97	43	1.62	4.47	22	2.57	4.33	37	1.30	4.98	12
S.T Inv to S.T. Ncore Fund	96.85	216.83	48	349.28	429.23	59	113.50	568.16	19	500.32	497.56	67
S.T. Asset to S.T. Liabilities	115.24	131.60	55	219.78	190.86	67	141.51	209.24	39	212.93	202.37	61
Net S.T. Liabilities to Assets	-2.19	-1.86	45	-10.07	-7.96	41	-4.31	-10.83	65	-10.62	-11.11	50
Net Loans & Leases to Deposits	69.05	64.94	56	63.44	58.41	60	65.22	57.18	67	68.05	63.20	57
Net LN&LS to Core Deposits	79.33	71.93	62	69.29	62.52	63	71.52	61.14	73	75.28	68.19	62
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	28.94	N/A	N/A	26.54	N/A	N/A	23.30	N/A	N/A	29.93	N/A
Brokered Deposits to Deposits	0.00	0.99	69	0.00	0.60	75	0.00	0.42	76	0.00	0.79	72
Listing Service Dep to Deposits	0.00	0.09	85	0.00	0.13	85	0.00	0.12	86	0.00	0.20	85
List Service and Brkrd Dep to Deps	0.00	1.29	65	0.00	0.99	70	0.00	0.78	70	0.00	1.29	66
Sec Bor + sec FFP to Tot Bor + FFP	N/A	5.33	N/A	N/A	3.73	N/A	N/A	4.57	N/A	N/A	4.94	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	1.69	N/A	N/A	0.90	N/A	N/A	2.36	N/A	N/A	2.93	N/A
Total Deposits	122,071			120,228			115,885			100,564		
Individ, Partnerships, and Corp.	37,386			30,018			28,179			25,191		
U.S. Govt, States & Political Sub in U.S.	0			0			0			0		
Comml Banks & Other Dep Inst. in U.S.	0			0			0			0		
Banks in Foreign Countries	0			0			0			0		
Foreign Govts and Official Inst.	159,457			150,246			144,064			125,755		
Total Deposits	44,881			39,940			38,576			33,162		
Domestic Demand Deposits	26,651			25,762			22,122			19,149		
Domestic Other Transaction Accts	87,925			84,544			83,366			73,444		
Domestic Nontransaction Accts	159,457			150,246			144,064			125,755		
Total Domestic Deposits	N/A			N/A			N/A			N/A		
Deposits in Foreign Offices	159,457			150,246			144,064			125,755		
Total Deposits	20,651			12,689			12,704			12,076		
Other Liquidity/Funding Data	10,810			2,654			4,163			1,865		
Non Core Liabilities \$250M	138,806			137,557			131,360			113,679		
Short Term Non Core Funding	14,126			11,094			12,669			11,673		
Core Deposits	20,683			24,790			23,070			23,178		
Time Deps \$250M & Under Mat < 1 Yr	10,810			2,654			4,163			1,865		
Time Deps \$250M & Under Mat > 1 Yr	9,841			10,035			8,541			10,211		
Time Deps over \$250M Mat < 1 Yr	0			0			0			0		
Time Deps over \$250M Mat > 1 Yr	0			0			0			0		
Fed Home Loan Bor Mat < 1 Yr												

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