

**LOAN TO DEPOSIT RATIO
05/01/2023**

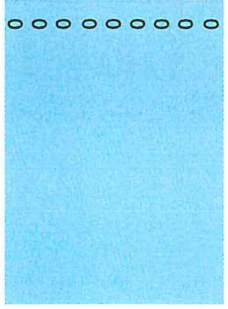
	FSB	FNB	PS	CSB
03/31/2023	36.92	37.35	41.57	63.52
12/31/2022	37.33	35.19	37.58	70.62
09/30/2022	36.27	32.72	35.03	66.25
06/30/2022	36.26	29.05	35.66	63.44
03/31/2022	35.84	27.37	30.24	62.52

5 Qtr. Ave.....36.52

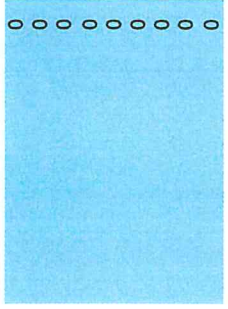
	03/31/2022			12/31/2022			03/31/2023			12/31/2023		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits												
Indiv, Partnerships, and Corp.	71.61	88.74	4	74.24	89.24	5	71.83	88.96	4	73.70	89.28	4
U.S. Govt, States & Political Sub in U.S.	28.39	10.02	97	25.76	9.50	96	28.17	9.79	97	26.30	9.40	96
Comm'l Banks & Other Dep Inst. in U.S.	0.00	0.50	45	0.00	0.50	46	0.00	0.50	46	0.00	0.54	46
Banks in Foreign Countries	0.00	0.02	99	0.00	0.02	99	0.00	0.02	99	0.00	0.02	98
Foreign Govts and Official Inst.	0.00	0.03	99	0.00	0.02	99	0.00	0.03	99	0.00	0.00	99
Total deposits	100.00	100.00	93	100.00	100.00	3	100.00	100.00	97	100.00	100.00	93
Domestic Demand Deposits	29.82	27.28	59	5.56	27.25	6	5.10	28.14	4	5.60	26.79	6
Domestic Other Transaction Accts	32.53	13.09	92	3.07	13.12	19	4.98	13.24	26	4.51	12.89	24
Domestic Nontransaction Accts	37.65	57.40	7	91.37	57.35	94	89.92	56.33	93	89.89	58.11	91
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	-1.57	3.50	30	-9.16	-7.72	39	-2.56	2.58	30	-14.43	-7.91	29
Core Deposits	85.31	79.73	73	84.86	83.28	53	86.50	81.32	71	82.38	82.03	46
Short Term Non Core Funding	2.61	7.35	18	2.74	4.38	38	2.92	6.54	27	2.85	4.48	38
S.T Inv to S.T. Ncore Fund	192.12	186.83	70	406.43	519.11	59	200.06	227.60	68	540.34	505.15	67
S.T. Asset to S.T. Liabilities	99.37	151.26	40	160.94	248.11	39	99.08	173.43	35	207.85	249.06	52
Net S.T. Liabilities to Assets	0.05	-3.43	59	-4.98	-11.40	67	0.07	-4.95	64	-9.00	-11.75	54
Net Loans & Leases to Deposits	36.92	74.35	4	35.84	66.49	6	37.33	73.79	5	37.19	67.94	5
Net LN&LS to Core Deposits	38.50	81.84	4	37.37	70.85	5	38.89	80.00	4	39.04	72.55	5
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	37.28	N/A	N/A	32.29	N/A	N/A	41.20	N/A	N/A	33.56	N/A
Brokered Deposits to Deposits	0.00	1.87	56	0.00	0.88	64	0.00	1.56	58	0.00	0.92	63
Listing Service Dep to Deposits	0.00	0.30	74	0.00	0.32	76	0.00	0.29	75	0.00	0.35	74
List Service and Brkr Dep to Deps	0.00	2.51	50	0.00	1.46	56	0.00	2.18	52	0.00	1.52	55
Sec Bor + sec FFP to Tot Bor + FFP	N/A	4.91	N/A	N/A	2.75	N/A	N/A	2.41	N/A	N/A	2.55	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	2.86	N/A	N/A	3.20	N/A	N/A	3.68	N/A	N/A	2.96	N/A
Total Deposits	280,869		280,869	291,642		291,642	283,234		283,234	280,768		280,768
Indiv, Partnerships, and Corp.	111,373		111,373	101,195		101,195	111,082		111,082	100,172		100,172
U.S. Govt, States & Political Sub in U.S.	0		0	0		0	0		0	0		0
Comm'l Banks & Other Dep Inst. in U.S.	0		0	0		0	0		0	0		0
Banks in Foreign Countries	0		0	0		0	0		0	0		0
Foreign Govts and Official Inst.	392,242		392,242	392,838		392,838	394,315		394,315	380,940		380,940
Total Deposits	116,970		116,970	121,837		121,837	20,125		20,125	21,315		21,315
Domestic Demand Deposits	127,603		127,603	12,055		12,055	19,640		19,640	17,185		17,185
Domestic Other Transaction Accts	147,669		147,669	358,945		358,945	354,551		354,551	342,440		342,440
Domestic Nontransaction Accts	392,242		392,242	392,838		392,838	394,315		394,315	380,940		380,940
Total Domestic Deposits	N/A		N/A	N/A		N/A	N/A		N/A	N/A		N/A
Deposits in Foreign Offices	392,242		392,242	392,838		392,838	394,315		394,315	380,940		380,940
Total Deposits	16,050		16,050	16,032		16,032	15,826		15,826	17,996		17,996
Other Liquidity/Funding Data	11,513		11,513	12,183		12,183	12,760		12,760	12,535		12,535
Non Core Liabilities \$250M	376,192		376,192	376,804		376,804	378,490		378,490	362,944		362,944
Short Term Non Core Funding	20,507		20,507	24,128		24,128	22,236		22,236	24,228		24,228
Core Deposits	17,493		17,493	16,592		16,592	17,362		17,362	17,129		17,129
Time Deps \$250M & Under Mat < 1 Yr	11,513		11,513	12,183		12,183	12,760		12,760	12,535		12,535
Time Deps \$250M & Under Mat > 1 Yr	4,537		4,537	3,849		3,849	3,066		3,066	5,461		5,461
Time Deps over \$250M Mat < 1 Yr	0		0	0		0	0		0	0		0
Time Deps over \$250M Mat > 1 Yr	0		0	0		0	0		0	0		0
Fed Home Loan Bor Mat < 1 Yr												

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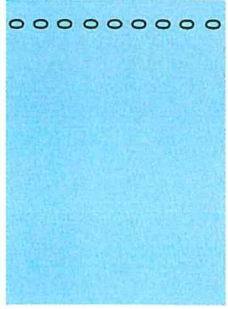
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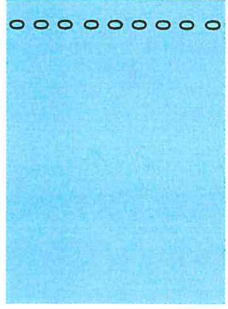
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Other Borrowing Mat < 1 Year
Other Borrowing Mat > 1 Year
Secured Other Borrowings
Federal Funds Purchased
Secured Fed Funds Purchased
Listing Service Deposits
Brokered Deposits
Reciprocal Brokered Deposits

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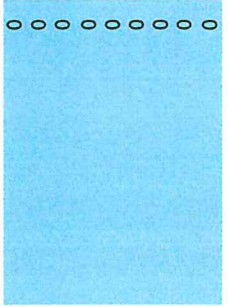


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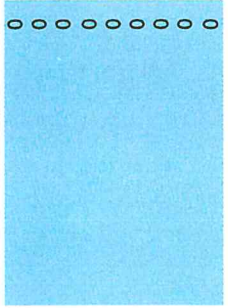
	03/31/2023			12/31/2022			12/31/2021			12/31/2020		
	BANK	PG 7	PCT	BANK	PG 7	PCT	BANK	PG 7	PCT	BANK	PG 7	PCT
Percent of Total Deposits												
Indiv, Partnerships, and Corp.	70.79	87.71	2	88.37	87.67	5	72.71	88.16	4	75.17	87.74	6
U.S. Govt, States & Political Sub in U.S.	29.21	11.72	98	11.19	11.75	95	27.29	11.39	96	24.83	11.58	94
Comm Bank & Other Dep Inst. in U.S.	0.00	0.20	67	0.15	0.25	66	0.00	0.16	67	0.00	0.26	63
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	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	93	100.00	100.00	94	100.00	100.00	95	100.00	100.00	93
Domestic Demand Deposits	26.65	27.78	48	28.33	28.91	48	29.31	28.46	57	27.54	26.95	56
Domestic Other Transaction Accts	35.50	18.10	92	18.19	18.13	89	31.99	17.95	89	30.12	17.64	88
Domestic Nontransaction Accts	37.85	53.25	8	52.44	51.89	12	38.70	52.57	10	42.35	54.23	15
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	-15.55	-1.32	14	-9.95	-1.07	12	-26.00	-9.18	15	-25.62	-8.75	13
Core Deposits	90.16	82.25	88	84.43	83.17	91	86.94	83.08	76	84.58	81.11	69
Short Term Non Core Funding	4.36	5.47	46	3.61	5.08	48	5.16	3.72	72	5.62	4.31	69
S.T Inv to S.T. Ncore Fund	387.03	333.69	73	625.30	391.06	73	457.05	599.33	59	425.09	539.44	58
S.T. Asset to S.T. Liabilities	287.29	170.01	84	217.34	189.81	78	254.21	220.70	66	235.90	203.97	66
Net S.T. Liabilities to Assets	-25.11	-6.46	9	-11.74	-7.51	11	-23.32	-12.02	18	-22.91	-12.00	20
Net Loans & Leases to Deposits	41.57	68.92	8	30.24	68.78	5	32.25	64.40	2	37.61	69.30	3
Net LN&LS to Core Deposits	43.73	74.44	8	66.13	73.56	6	34.17	68.23	2	40.18	74.18	3
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	25.49	N/A	N/A	27.92	N/A	N/A	27.23	N/A	N/A	28.30	N/A
Brokered Deposits to Deposits	0.00	0.76	68	0.45	0.72	71	0.00	0.49	73	0.00	0.71	69
Listing Service Dep to Deposits	0.00	0.18	82	0.00	0.18	84	0.00	0.12	84	0.00	0.33	80
List Service and Brkr Dep to Deps	0.00	1.24	61	0.00	1.12	65	0.00	0.78	66	0.00	1.29	61
Sec Bor + sec FFP to Tot Bor + FFP	N/A	1.60	N/A	N/A	1.40	N/A	N/A	0.16	N/A	N/A	0.58	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	1.65	N/A	N/A	3.16	N/A	N/A	0.95	N/A	N/A	1.50	N/A
Total Deposits			113,190			119,850			113,295			98,641
Indiv, Partnerships, and Corp.			46,712			42,499			42,526			32,578
U.S. Govt, States & Political Sub in U.S.			0			0			0			0
Comm Bank & Other Dep Inst. in U.S.			0			0			0			0
Banks in Foreign Countries			0			0			0			0
Foreign Govts and Official Inst.			159,902			162,349			155,821			131,219
Total Deposits			113,190			119,850			113,295			98,641
Domestic Demand Deposits			42,615			45,476			45,677			36,136
Domestic Other Transaction Accts			56,766			52,632			49,846			39,518
Domestic Nontransaction Accts			60,521			64,241			60,298			55,565
Total Domestic Deposits			159,902			162,349			155,821			131,219
Deposits in Foreign Offices			N/A			N/A			N/A			N/A
Total Deposits			159,902			162,349			155,821			131,219
Other Liquidity/Funding Data												
Non Core Liabilities \$250M			7,889			7,631			8,726			8,405
Short Term Non Core Funding			7,354			6,845			8,726			8,155
Core Deposits			152,013			154,718			147,095			122,814
Time Deps \$250M & Under Mat < 1 Yr			15,250			15,319			16,856			16,320
Time Deps \$250M & Under Mat > 1 Yr			3,314			3,790			4,972			4,946
Time Deps over \$250M Mat < 1 Yr			7,354			6,845			8,726			8,155
Time Deps over \$250M Mat > 1 Yr			535			786			0			250
Fed Home Loan Bor Mat < 1 Yr			0			0			0			0

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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	03/31/2022			12/31/2022			03/31/2023			12/31/2023		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Percent of Total Deposits												
Individual, Partnerships, and Corp.	69.28	86.95	6	77.86	87.40	16	80.26	86.96	24	80.44	87.21	23
U.S. Govt, States & Political Sub in U.S.	30.72	12.27	94	22.14	11.82	85	19.74	12.28	78	19.56	11.85	79
Comm'l Banks & Other Dep Inst. in U.S.	0.00	0.19	68	0.00	0.15	70	0.00	0.15	68	0.00	0.18	69
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	0.16	99	0.00	0.15	99	0.00	0.16	99	0.00	0.15	99
Total Deposits	100.00	100.00	92	100.00	100.00	92	100.00	100.00	91	100.00	100.00	94
Domestic Demand Deposits	24.89	27.78	46	26.35	27.82	48	29.40	28.49	59	26.78	27.53	52
Domestic Other Transaction Accts	26.66	16.56	78	16.14	18.35	44	15.34	17.16	42	15.36	18.06	42
Domestic Nontransaction Accts	48.45	53.82	33	57.50	52.94	67	55.25	52.56	60	57.87	53.24	65
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	-5.86	-1.74	30	5.97	-9.50	85	5.29	-2.00	68	5.56	-9.92	84
Core Deposits	84.64	80.53	69	82.22	82.75	40	83.52	82.05	52	80.94	81.15	42
Short Term Non Core Funding	3.27	6.31	32	2.77	4.32	41	2.04	5.71	21	2.57	4.33	37
S.T Inv to S.T. Ncore Fund	384.18	313.61	72	100.24	574.03	18	158.37	325.42	51	113.50	568.16	19
S.T. Asset to S.T. Liabilities	217.13	158.35	75	142.29	209.04	39	187.86	172.34	64	141.51	209.24	39
Net S.T. Liabilities to Assets	-12.73	-5.13	26	-4.30	-10.06	65	-7.43	-6.05	42	-4.31	-10.83	65
Net Loans & Leases to Deposits	63.52	61.72	51	62.52	55.40	63	70.62	61.59	68	65.22	57.18	67
Net LN&L to Core Deposits	69.25	67.62	54	68.67	59.20	67	77.54	66.53	70	71.52	61.14	73
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	25.02	N/A	N/A	23.84	N/A	N/A	28.07	N/A	N/A	23.30	N/A
Brokered Deposits to Deposits	0.00	0.83	72	0.00	0.47	76	0.00	0.81	72	0.00	0.42	76
Listing Service Dep to Deposits	0.00	0.09	85	0.00	0.10	86	0.00	0.10	86	0.00	0.12	86
List Service and Brkr Dep to Deps	0.00	1.12	67	0.00	0.83	71	0.00	1.07	67	0.00	0.78	70
Sec Bor + sec FFP to Tot Bor + FFP	N/A	3.18	N/A	N/A	3.60	N/A	N/A	4.92	N/A	N/A	4.57	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	0.05	N/A	N/A	1.23	N/A	N/A	1.19	N/A	N/A	2.36	N/A
Total Deposits	118,390		114,434	114,434		120,831	120,831		115,885	115,885		100,564
Individual, Partnerships, and Corp.	52,498		32,543	32,543		29,724	29,724		28,179	28,179		25,191
U.S. Govt, States & Political Sub in U.S.	0		0	0		0	0		0	0		0
Comm'l Banks & Other Dep Inst. in U.S.	0		0	0		0	0		0	0		0
Banks in Foreign Countries	0		0	0		0	0		0	0		0
Foreign Govts and Official Inst.	170,888		146,977	146,977		150,555	150,555		144,064	144,064		125,755
Total Deposits	42,533		38,735	38,735		44,264	44,264		38,576	38,576		33,162
Domestic Demand Deposits	45,554		23,728	23,728		23,102	23,102		22,122	22,122		19,149
Domestic Other Transaction Accts	82,801		84,514	84,514		83,189	83,189		83,366	83,366		73,444
Domestic Nontransaction Accts	170,888		146,977	146,977		150,555	150,555		144,064	144,064		125,755
Total Domestic Deposits	N/A		N/A	N/A		N/A	N/A		N/A	N/A		N/A
Deposits in Foreign Offices	170,888		146,977	146,977		150,555	150,555		144,064	144,064		125,755
Total Deposits	14,146		13,147	13,147		13,421	13,421		12,704	12,704		12,076
Other Liquidity/Funding Data	6,061		4,515	4,515		3,344	3,344		4,163	4,163		1,865
Non Core Liabilities \$250M	156,742		133,830	133,830		137,134	137,134		131,360	131,360		113,679
Short Term Non Core Funding	14,068		12,029	12,029		10,542	10,542		12,669	12,669		11,673
Core Deposits	20,969		23,145	23,145		24,153	24,153		23,070	23,070		23,178
Time Deps \$250M & Under Mat < 1 Yr	6,061		4,515	4,515		3,344	3,344		4,163	4,163		1,865
Time Deps \$250M & Under Mat > 1 Yr	8,085		8,632	8,632		10,077	10,077		8,541	8,541		10,211
Time Deps over \$250M Mat < 1 Yr	0		0	0		0	0		0	0		0
Time Deps over \$250M Mat > 1 Yr	0		0	0		0	0		0	0		0
Fed Home Loan Bor Mat < 1 Yr												

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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