

LOAN TO DEPOSIT RATIO
03/10/2022

	FSB	FNB	PS	CSB
12/31/2021	37.19	29.19	32.25	65.22
09/30/2021	39.94	29.77	35.97	65.20
06/31/2021	40.73	30.90	36.42	67.51
03/31/2021	42.52	33.44	35.96	66.30
12/31/2020	45.72	36.64	37.61	68.05

5 Qtr. Ave.....41.22

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	73.70	89.28	4	77.06	89.38	7	73.47	88.79	5	77.87	89.26	10	78.25	89.51	10
U.S. Govt, States & Political Sub in U.S.	26.30	9.40	96	22.94	8.96	95	26.53	9.38	97	22.13	9.05	93	21.75	8.85	93
Comm Bank & Other Dep Inst. in U.S.	0.00	0.54	46	0.00	0.81	43	0.00	0.97	40	0.00	0.84	42	0.00	0.80	44
Banks in Foreign Countries	0.00	0.02	98	0.00	0.03	98	0.00	0.11	98	0.00	0.12	98	0.00	0.08	98
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	0.00	0.00	99
Total deposits	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93	100.00	100.00	96
Domestic Demand Deposits	5.60	26.80	6	5.67	22.86	8	5.35	16.91	13	5.56	16.51	15	5.43	16.50	15
Domestic Other Transaction Accts	4.51	12.91	24	4.18	10.76	29	4.26	8.68	36	3.54	8.73	29	3.98	9.37	33
Domestic Nontransaction Accts	89.89	58.08	91	90.15	64.50	90	90.40	72.88	82	90.90	73.26	84	90.59	73.05	83
Total Domestic Deposits	100.00	100.00	99	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	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	100.00	100.00	99
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	-14.43	-7.89	29	-8.78	-3.83	34	-1.60	3.22	32	-0.30	5.20	29	-1.28	6.57	25
Core Deposits	82.38	82.03	46	80.89	79.11	53	78.91	76.84	55	79.45	77.07	57	78.59	76.41	56
Short Term Non Core Funding	2.85	4.49	38	2.78	5.53	27	4.00	6.93	31	3.32	7.36	24	3.77	8.26	25
S.T Inv to S.T. Ncore Fund	540.34	504.25	67	406.66	375.20	68	161.85	193.02	60	153.32	158.19	67	167.95	136.82	72
S.T. Asset to S.T. Liabilities	207.85	249.01	52	142.43	202.40	41	82.41	159.15	27	71.33	153.33	22	73.56	148.79	22
Net S.T. Liabilities to Assets	-9.00	-11.73	54	-3.95	-9.24	64	1.94	-5.26	69	3.17	-4.41	71	3.49	-4.11	72
Net Loans & Leases to Deposits	37.19	67.94	5	45.72	75.84	6	52.58	82.43	6	51.20	83.06	5	49.58	82.20	5
Net LN&LS to Core Deposits	39.04	72.55	5	48.01	82.45	5	55.96	91.22	6	54.31	91.78	5	52.87	91.69	5
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	33.66	N/A	N/A	37.71	N/A	N/A	44.39	N/A	N/A	44.57	N/A	N/A	57.49	N/A
Brokered Deposits to Deposits	0.00	0.91	63	0.00	1.27	59	0.00	1.73	52	0.00	2.15	49	0.00	3.28	40
Listing Service Dep to Deposits	0.00	0.35	74	0.00	0.59	71	0.00	0.69	68	0.00	0.64	69	0.00	0.65	69
List Service and Brkrd Dep to Deps	0.00	1.51	55	0.00	2.18	50	0.00	2.78	44	0.00	3.16	41	0.00	4.36	34
Sec Bor + sec FFP to Tot Bor + FFP	N/A	2.51	N/A	N/A	7.75	N/A	N/A	1.92	N/A	N/A	0.31	N/A	N/A	0.27	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	2.97	N/A	N/A	2.44	N/A	N/A	3.47	N/A	N/A	5.09	N/A	N/A	21.55	N/A
Total Deposits	280,768		263,857			263,857			212,678			222,166			215,129
Individ, Partnerships, and Corp.	100,172		78,534			78,534			76,779			63,124			59,786
U.S. Govt, States & Political Sub in U.S.	0		0			0			0			0			0
Comm Bank & Other Dep Inst. in U.S.	0		0			0			0			0			0
Banks in Foreign Countries	0		0			0			0			0			0
Foreign Govts and Official Inst.	380,940		342,391			342,391			289,457			285,290			274,915
Total Deposits															
Domestic Demand Deposits	21,315		19,427			19,427			15,476			15,866			14,919
Domestic Other Transaction Accts	17,185		14,301			14,301			12,320			10,100			10,941
Domestic Nontransaction Accts	342,440		308,663			308,663			261,661			259,324			249,055
Total Domestic Deposits	380,940		342,391			342,391			289,457			285,290			274,915
Deposits in Foreign Offices	N/A		N/A			N/A			N/A			N/A			N/A
Total Deposits	380,940		342,391			342,391			289,457			285,290			274,915
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	17,996		16,340			16,340			17,499			16,307			17,123
Short Term Non Core Funding	12,535		11,194			11,194			13,779			11,225			12,351
Core Deposits	362,944		326,052			326,052			271,957			268,982			257,793
Time Deps \$250M & Under Mat < 1 Yr	24,228		26,329			26,329			24,295			26,161			30,940
Time Deps \$250M & Under Mat > 1 Yr	17,129		15,694			15,694			18,820			19,313			17,962
Time Deps over \$250M Mat < 1 Yr	12,535		11,194			11,194			13,779			11,225			12,351
Time Deps over \$250M Mat > 1 Yr	5,461		5,146			5,146			3,720			5,082			4,772
Fed Home Loan Bor Mat < 1 Yr	0		0			0			0			0			0

	12/31/2021				12/31/2020				12/31/2019				12/31/2018				12/31/2017			
	BANK	PG 5	PCT		BANK	PG 5	PCT		BANK	PG 5	PCT		BANK	PG 5	PCT		BANK	PG 5	PCT	
Percent of Total Deposits																				
Individ, Partnerships, and Corp.	91.00	89.28	55		93.82	89.38	67		90.11	88.79	52		90.47	89.26	52		92.91	89.51	62	
U.S. Govt, States & Political Sub in U.S.	9.00	9.40	50		6.18	8.96	39		9.89	9.38	55		9.53	9.05	55		7.09	8.85	44	
Comm Bank & Other Dep Inst. in U.S.	0.00	0.54	46		0.00	0.81	43		0.00	0.97	40		0.00	0.84	42		0.00	0.80	44	
Banks in Foreign Countries	0.00	0.02	98		0.00	0.03	98		0.00	0.11	98		0.00	0.12	98		0.00	0.08	98	
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		0.00	0.00	99	
Total deposits	100.00	100.00	96		100.00	100.00	97		100.00	100.00	1		100.00	100.00	93		100.00	100.00	96	
Domestic Demand Deposits	47.67	26.80	92		46.68	22.86	94		44.46	16.91	96		45.81	16.51	97		41.43	16.50	95	
Domestic Other Transaction Accts	13.06	12.91	50		13.00	10.76	58		13.05	8.68	67		12.91	8.73	68		13.11	9.37	68	
Domestic Nontransaction Accts	39.27	58.08	10		40.32	64.50	5		42.49	72.88	3		41.27	73.26	2		45.46	73.05	5	
Total Domestic Deposits	100.00	100.00	99		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		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		100.00	100.00	99	
Liquidity/Funding Ratios																				
Net Non Core Fund Dep \$250M	-17.66	-7.89	24		-26.67	-3.83	10		-27.82	3.22	4		-36.14	5.20	2		-36.72	6.57	1	
Core Deposits	87.05	82.03	78		84.46	79.11	74		83.86	76.84	82		84.88	77.07	84		84.97	76.41	85	
Short Term Non Core Funding	0.68	4.49	6		0.56	5.53	3		0.42	6.93	1		0.62	7.36	2		0.68	8.26	2	
S.T Inv to S.T. Ncore Fund	2,195.95	504.25	92		3,678.73	375.20	97		4,983.29	193.02	99		4,144.29	158.19	98		3,855.28	136.82	99	
S.T. Asset to S.T. Liabilities	273.75	249.01	66		401.68	202.40	87		310.61	159.15	87		326.12	153.33	89		314.78	148.79	89	
Net S.T. Liabilities to Assets	-10.28	-11.73	51		-21.21	-9.24	17		-16.86	-5.26	19		-19.91	-4.41	12		-20.14	-4.11	10	
Net Loans & Leases to Deposits	29.19	67.94	2		36.64	75.84	2		38.62	82.43	2		38.01	83.06	2		36.83	82.20	2	
Net LN&LS to Core Deposits	29.42	72.55	2		36.88	82.45	2		38.81	91.22	2		38.28	91.78	2		37.24	91.69	1	
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	33.66	N/A		N/A	37.71	N/A		N/A	44.39	N/A		N/A	44.57	N/A		N/A	57.49	N/A	
Brokered Deposits to Deposits	0.00	0.91	63		0.00	1.27	59		0.00	1.73	52		0.00	2.15	49		0.00	3.28	40	
Listing Service Dep to Deposits	0.00	0.35	74		0.00	0.59	71		0.00	0.69	68		0.00	0.64	69		0.00	0.65	69	
List Service and Brkr Dep to Deps	0.00	1.51	55		0.00	2.18	50		0.00	2.78	44		0.00	3.16	41		0.00	4.36	34	
Sec Bor + sec FFP to Tot Bor + FFP	N/A	2.51	N/A		N/A	7.75	N/A		N/A	1.92	N/A		N/A	0.31	N/A		N/A	0.27	N/A	
Recip Brkr Dep to Tot Brkr Dep	N/A	2.97	N/A		N/A	2.44	N/A		N/A	3.47	N/A		N/A	5.09	N/A		N/A	21.55	N/A	
Total Deposits																				
Individ, Partnerships, and Corp.	414,890				351,727				288,208				293,108				305,313			
U.S. Govt, States & Political Sub in U.S.	41,021				23,173				31,638				30,883				23,298			
Comm Bank & Other Dep Inst. in U.S.	0				0				0				0				0			
Banks in Foreign Countries	0				0				0				0				0			
Foreign Govts and Official Inst.	0				0				0				0				0			
Total Deposits	455,910				374,899				319,847				323,991				328,611			
Domestic Demand Deposits	217,338				175,002				142,215				148,431				136,130			
Domestic Other Transaction Accts	59,541				48,734				41,728				41,835				43,093			
Domestic Nontransaction Accts	179,032				151,164				135,903				133,725				149,388			
Total Domestic Deposits	455,910				374,899				319,847				323,991				328,611			
Deposits in Foreign Offices	N/A				N/A				N/A				N/A				N/A			
Total Deposits	455,910				374,899				319,847				323,991				328,611			
Other Liquidity/Funding Data																				
Non Core Liabilities \$250M	3,557				2,468				1,592				2,337				3,646			
Short Term Non Core Funding	3,557				2,468				1,592				2,337				2,594			
Core Deposits	452,353				372,431				318,255				321,653				324,966			
Time Deps \$250M & Under Mat < 1 Yr	27,196				28,535				28,786				31,033				33,260			
Time Deps \$250M & Under Mat > 1 Yr	8,431				6,998				7,648				6,615				7,413			
Time Deps over \$250M Mat < 1 Yr	3,557				2,468				1,592				2,337				2,594			
Time Deps over \$250M Mat > 1 Yr	0				0				0				0				1,052			
Fed Home Loan Bor Mat < 1 Yr	0				0				0				0				0			

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Percent of Total Deposits															
Indivd, Partnerships, and Corp.	80.44	87.30	23	79.97	87.35	20	79.53	86.65	21	82.72	86.63	30	82.71	86.89	29
U.S. Govt, States & Political Sub in U.S.	19.56	11.86	80	20.03	11.78	81	20.47	12.18	81	17.28	12.08	75	17.29	11.78	76
Comm Banks & Other Dep Inst. in U.S.	0.00	0.19	69	0.00	0.21	68	0.00	0.33	65	0.00	0.45	64	0.00	0.47	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	0.00	0.00	99
Foreign Govts and Official Inst.	0.00	0.15	99	0.00	0.17	99	0.00	0.17	99	0.00	0.16	99	0.00	0.12	99
Total deposits	100.00	100.00	94	100.00	100.00	94	100.00	100.00	94	100.00	100.00	93	100.00	100.00	96
Domestic Demand Deposits	26.78	27.55	52	26.37	26.35	54	24.69	22.90	60	20.37	22.58	44	24.50	22.07	64
Domestic Other Transaction Accts	15.36	18.06	43	15.23	17.89	40	15.15	17.28	42	17.45	17.65	49	14.24	18.16	36
Domestic Nontransaction Accts	57.87	53.40	64	58.40	54.78	63	60.16	58.90	56	62.17	58.91	62	61.26	58.82	58
Total Domestic Deposits	100.00	100.00	99	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	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	100.00	100.00	99
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	5.56	-9.87	84	2.21	-8.68	75	-3.45	-1.29	41	-3.84	1.24	34	-1.59	0.78	41
Core Deposits	80.94	81.19	42	78.98	79.10	44	79.93	76.68	61	81.66	77.05	68	82.64	77.96	69
Short Term Non Core Funding	2.57	4.37	38	1.30	4.98	12	0.69	6.02	4	1.82	6.40	15	1.75	6.09	15
S.T Inv to S.T. Ncore Fund	113.50	570.29	19	500.32	497.56	67	1,510.59	300.45	93	528.83	257.80	80	429.10	269.43	77
S.T. Asset to S.T. Liabilities	141.51	207.78	38	212.93	202.37	61	291.51	171.05	83	182.87	160.15	68	163.47	156.73	63
Net S.T. Liabilities to Assets	-4.31	-10.87	66	-10.62	-11.11	50	-17.59	-7.73	24	-11.64	-6.36	33	-9.28	-6.36	37
Net Loans & Leases to Deposits	65.22	57.27	67	68.05	63.20	57	67.71	70.32	44	66.65	70.22	44	63.65	69.30	39
Net LN&LS to Core Deposits	71.52	61.25	73	75.28	68.19	62	74.04	77.73	43	71.79	77.24	42	68.37	75.72	41
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	22.16	N/A	N/A	29.93	N/A	N/A	39.60	N/A	N/A	45.17	N/A	N/A	42.61	N/A
Brokered Deposits to Deposits	0.00	0.42	76	0.00	0.79	72	0.00	1.42	67	0.00	1.92	65	0.00	1.61	64
Listing Service Dep to Deposits	0.00	0.11	86	0.00	0.20	85	0.00	0.28	81	0.00	0.34	82	0.00	0.30	83
List Service and Brkrd Dep to Deps	0.00	0.77	70	0.00	1.29	66	0.00	2.05	62	0.00	2.61	60	0.00	2.34	60
Sec Bor + sec FFP to Tot Bor + FFP	N/A	4.46	N/A	N/A	4.94	N/A	N/A	0.71	N/A	N/A	4.31	N/A	N/A	1.84	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	2.33	N/A	N/A	2.93	N/A	N/A	1.63	N/A	N/A	2.32	N/A	N/A	7.16	N/A
Total Deposits															
Indivd, Partnerships, and Corp.	115,885			100,564			92,620			91,462			93,385		
U.S. Govt, States & Political Sub in U.S.	28,179			25,191			23,834			19,104			19,518		
Comm Banks & Other Dep Inst. in U.S.	0			0			0			0			0		
Banks in Foreign Countries	0			0			0			0			0		
Foreign Govts and Official Inst.	0			0			0			0			0		
Total Deposits	144,064			125,755			116,454			110,566			112,903		
Domestic Demand Deposits	38,576			33,162			28,751			22,526			27,656		
Domestic Other Transaction Accts	22,122			19,149			17,644			19,297			16,082		
Domestic Nontransaction Accts	83,366			73,444			70,059			68,743			69,165		
Total Domestic Deposits	144,064			125,755			116,454			110,566			112,903		
Deposits in Foreign Offices	N/A			N/A			N/A			N/A			N/A		
Total Deposits	144,064			125,755			116,454			110,566			112,903		
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	12,704			12,076			9,963			7,914			7,791		
Short Term Non Core Funding	4,163			1,865			916			2,282			2,227		
Core Deposits	131,360			113,679			106,491			102,652			105,112		
Time Deps \$250M & Under Mat < 1 Yr	12,669			11,673			11,318			15,376			16,361		
Time Deps \$250M & Under Mat > 1 Yr	23,070			23,178			23,834			19,847			19,370		
Time Deps over \$250M Mat < 1 Yr	4,163			1,865			916			2,227			2,227		
Time Deps over \$250M Mat > 1 Yr	8,541			10,211			9,047			5,632			5,564		
Fed Home Loan Bor Mat < 1 Yr	0			0			0			0			0		

