

**TOMPKINS STATE BANK  
LOAN TO DEPOSIT RATIO 2024**

<b>QUARTER ENDING</b>	<b>RATIO</b>
<b>March 2024</b>	<b>59.95%</b>
<b>June 2024</b>	<b>61.08%</b>
<b>September 2024</b>	<b>59.96%</b>
<b>December 2024</b>	<b>59.43%</b>