

**TOMPKINS STATE BANK  
LOAN TO DEPOSIT RATIO 2025**

| <b>QUARTER ENDING</b> | <b>RATIO</b>  |
|-----------------------|---------------|
| <b>March 2025</b>     | <b>57.34%</b> |
| <b>June 2025</b>      | <b>59.81%</b> |
| <b>September 2025</b> | <b>58.67%</b> |
| <b>December 2025</b>  | <b>61.75%</b> |