

703 Carlyle Rd.
Bartelso, IL 62218-0236
618.765.2112

160 Louis St.
Beckemeyer, IL 62219-0335
618.227.8584



205 Germantown Rd.
Breese, IL 62230-0220
618.526.4202

601 Main St.
Germantown, IL 62245-0246
618.523.4202

**SERVING OUR COMMUNITY WITH FOUR CONVENIENT
FULL-SERVICE BANKING CENTERS WITH A
NETWORKED ATM AT EACH BANKING CENTER
OFF-PREMISE ATMs ARE LOCATED AT:
642 N. 4TH ST., BREESE, IL 62230
206 W. STATE ROUTE 161, ALBERS, IL 62215**

**SEE OUR "PRODUCTS & SERVICES" BROCHURE
& OUR DRIVE-UP ENVELOPE
FOR A LIST OF OUR SERVICES**

Geographies Identified In Our Assessment Area	
Tract	Towns
9001	Aviston, Trenton
9002	Aviston, Breese, St. Rose, Carlyle
9003	Breese, Beckemeyer
9004.01 9004.02	Carlyle, Shattuc Carlyle
9005	Bartelso, Carlyle, Hoffman, Centralia
9006.01 9006.02	Germantown, Bartelso Germantown, Albers, Damiansville, New Baden

**GERMANTOWN TRUST & SAVINGS BANK
2024 Loan-to-Deposit Ratios**

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Loans (in thousands)	\$264,314	\$270,886	\$275,861	\$278,057
Deposits (in thousands)	\$386,107	\$384,434	\$389,279	\$392,399
L/D ratio	68.46%	70.46%	70.86%	70.86%



"WHERE QUALITY PEOPLE MAKE A QUALITY BANK"
BARTELSON • BECKEMEYER • BREESE • GERMANTOWN • WWW.GTSB.COM

