

CITIZENS BANK & TRUST COMPANY

Campbellsville, Kentucky

Loan-To-Deposit Ratio

<u>Quarter Ending</u>	<u>Ratio</u>
September 30, 2023	59.19%
December 31, 2023	58.42%
March 31, 2024	58.19%
June 30, 2024	63.30%
September 30, 2024	64.47%
December 31, 2024	63.22%
March 31, 2025	63.90%
June 30, 2025	59.35%
September 30, 2025	61.40%