

CITIZENS BANK & TRUST COMPANY

Campbellsville, Kentucky

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Loan-To-Deposit Ratio

<u>Quarter Ending</u>	<u>Ratio</u>
December 31, 2021	62.17%
March 31, 2022	64.45%
June 30, 2022	63.93%
September 30, 2022	59.60%
December 31, 2022	63.58%
March 31, 2023	62.17%
June 30, 2023	61.75%
September 30, 2023	59.19%
December 31, 2023	58.42%