

**CITIZENS BANK & TRUST COMPANY**

**Campbellsville, Kentucky**

**Loan-To-Deposit Ratio**

<u>Quarter Ending</u>	<u>Ratio</u>
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%
March 31, 2024	58.19%
June 30, 2024	63.30%
September 30, 2024	64.47%
December 31, 2024	63.22%