

CRA PUBLIC FILE

Citizens Bank & Trust Net Loans to Deposits Ratios

03/31/2021	59.01%
06/30/2021	54.26%
09/30/2021	46.81%
12/31/2021	45.32%
03/31/2022	43.28%
06/30/2022	45.43%
09/30/2022	46.54%
12/31/2022	51.25%
03/31/2023	51.79%
06/30/2023	54.56%
09/30/2023	56.35%
12/31/2023	56.57%