



**CITIZENS TRUST BANK**

A relationship you can bank on

**Regions Served:** Georgia

**Lending Focus:** Commercial Real Estate and Commercial & Industrial

**Status:** CDFI and MDI

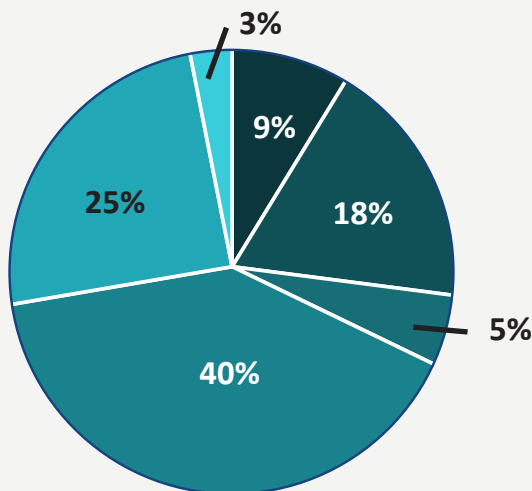
**Website:** www.ctbconnect.com



**U.N. Sustainable Development Goals \***

Since 1921, Citizens Trust Bank (CTB) has been a trusted partner for businesses and individuals, providing local decision-making, flexible lending, and financial expertise to build wealth across generations. Led by a Black, woman CEO, CTB is both a Community Development Financial Institution (CDFI) and a Minority Depository Institution (MDI), dedicated to advancing economic empowerment. The bank plays a crucial role in closing the racial wealth gap and fostering financial inclusion, with a strong focus on uplifting Black and Brown communities through targeted financial education and support.

### TOTAL OUTSTANDING PORTFOLIO



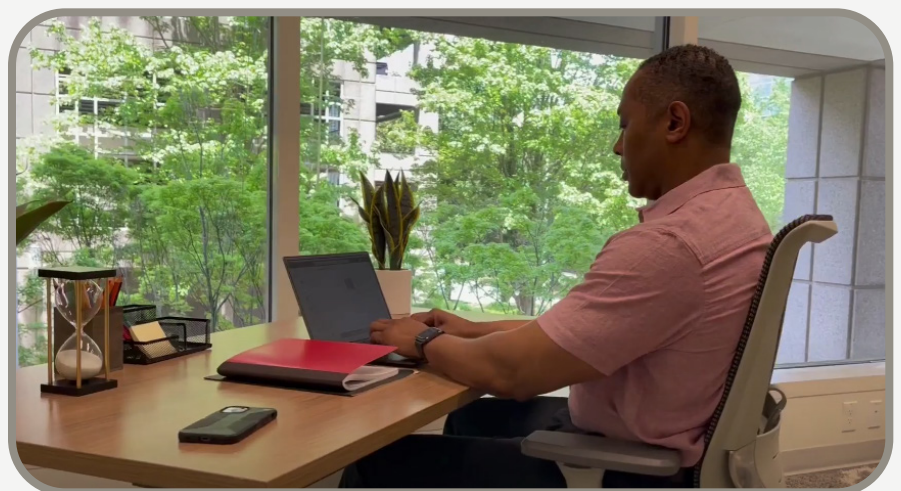
**Citizens Trust Bank has an impactful history of social and civil rights justice, and financial equality in their communities.**

### EMPOWERING BUSINESS GROWTH

Citizens Trust Bank has been instrumental in supporting the growth of companies like Nntegral, Inc., a leader in cloud transition services. By providing crucial financial backing, Citizens Trust Bank helped Nntegral transform innovative ideas into successful global solutions.

Through strategic partnerships, the bank empowers businesses to expand their vision and achieve significant impact, underscoring its commitment to fostering long-term business success.

	<i>In 000's</i>
Construction & Land Development	\$ 32,456
Single Family	\$ 67,930
Multifamily	\$ 18,969
Commercial Real Estate	\$ 148,996
Commercial & Industrial	\$ 91,238
Consumer Loans	\$ 11,548
Other	\$ 2,725
<b>TOTAL:</b>	<b>\$ 372,769</b>



Source: Call Report Data at 12/31/2023

\*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.