

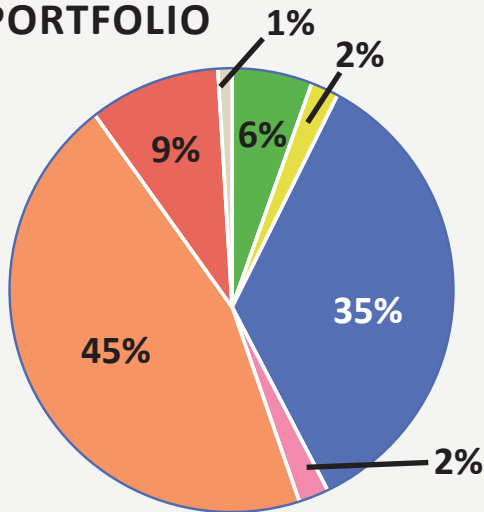


**U.N.
Sustainable
Development
Goals ***

Regions Served: Edmond, Oklahoma
Lending Focus: Commercial Real Estate and Single Family
Status: CDFI and MDI
Website: www.mycitizens.bank

Founded in 1901, Citizens Bank of Edmond has been a cornerstone of the Edmond, Oklahoma community for over a century. As one of only 14 women-led financial institutions in the United States, the bank exemplifies leadership and innovation. Citizens Bank of Edmond is employee-owned and deeply committed to community involvement. With total assets exceeding \$380 million, Citizens Bank of Edmond continues to grow and adapt to meet the needs of its customers.

TOTAL OUTSTANDING PORTFOLIO



Over 120 Years of Serving Customers and Enhancing their Community with Unmatched Commitment and Innovation.

EMPOWERING RETAIL ENTREPRENEURS: RISE BY CITIZENS

Citizens Bank of Edmond collaborated with the Independent Shopkeepers Association and launched RISE, an innovative retail incubator program revitalizing downtown Edmond. This program empowers aspiring entrepreneurs by offering affordable access to prime retail locations for just \$50 per month. Since its inception in 2020, RISE has filled vacant storefronts, attracted foot traffic, and fostered community engagement. Several participants have successfully transitioned from pop-up shops to permanent businesses, significantly boosting the local economy.

	<i>In 000's</i>
Construction & Land Development	\$ 17,250
Farm	\$ 6,031
Single Family	\$ 110,807
Multifamily	\$ 7,465
Commercial Real Estate	\$ 143,848
Commercial & Industrial	\$ 28,249
Consumer Loans	\$ 1,219
Other	\$ 3,022
TOTAL:	\$ 317,891



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.

2023 SNAPSHOT LOAN ORIGINATIONS



399
TOTAL LOANS



23
CONSTRUCTION &
LAND DEVELOPMENT



221
SINGLE
FAMILY



4
MULTIFAMILY



19
COMMERCIAL
REAL ESTATE

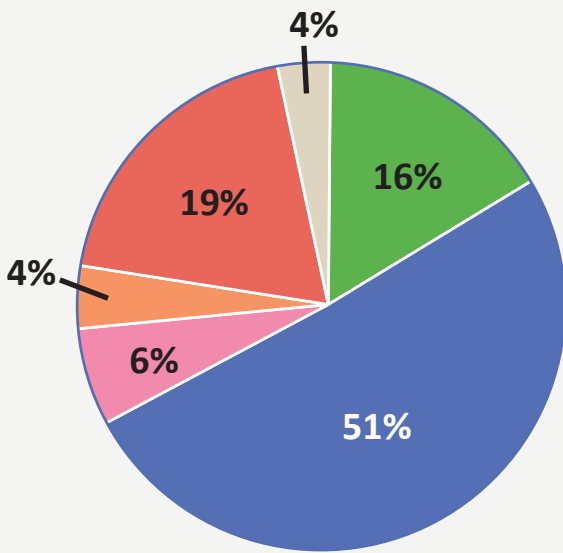


55
COMMERCIAL &
INDUSTRIAL



77
CONSUMER
LOANS

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



Driving Economic and Community Vibrancy: Heard on Hurd



Citizens Bank of Edmond has significantly shaped the cultural landscape and economy of Edmond through its sponsorship of “Heard on Hurd,” a monthly festival held every third Saturday from March through October. Over the past 11 years, this event has hosted over 500 local vendors and generated more than \$60 million in economic activity, fostering job creation and boosting local businesses. Beyond its economic impact, “Heard on Hurd” strengthens community bonds by providing a space for families, friends, and neighbors to celebrate local talent and creativity.

2023 LOAN ORIGINATIONS

	<i>In '000's</i>
Construction & Land Development	\$ 31,099,692
Single Family	\$ 97,987,765
Multifamily	\$ 12,057,720
Commercial Real Estate	\$ 7,751,262
Commercial & Industrial	\$ 36,879,955
Consumer Loans	\$ 6,723,080
TOTAL:	\$ 192,499,474

Source:
Citizens Bank of Edmond 2023 loan origination

