

WE ARE STRONGER TOGETHER



CITIZENS TRUST BANK

A relationship you can bank on

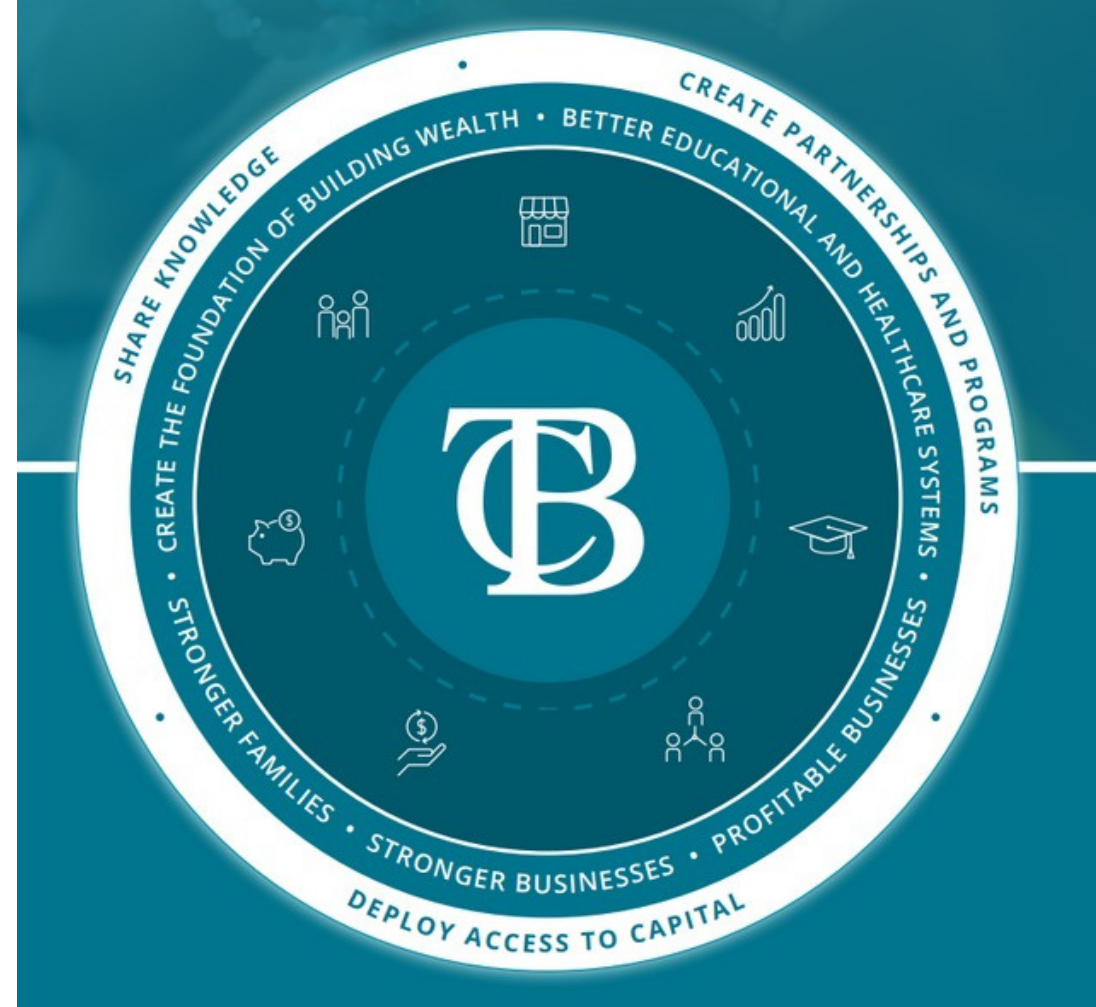
Our Impact Story

2022



We Are A CATALYST

Citizens Trust Bank is at the center of the community's ecosystem. We remain dedicated to sharing and promoting knowledge, deploying capital, and stimulating like-missioned partnerships. Through our work, we deliver customized, convenient, and efficient financial solutions and digital tools needed to enable the dreams of families and businesses.



Our IMPACT STORY

Committed to sustaining the health of the communities we serve; our goal is to be a catalyst in creating vital community ecosystems. Whether providing the resources to help customers become homeowners or helping them grow their businesses, our growth is their growth. This is our story of impact as we continue to empower change.

Our Five Tenants of Empowering Change

1 ECONOMIC DEVELOPMENT

Funded \$200 million+ loans to small businesses during the 2020-21 pandemic.

Committed to lending over \$358 million+ by 2024

To support the growth and operating capital for small and minority businesses

Expected to create an estimated 19,000 new jobs.



2 FINANCIAL INCLUSION: ACCESS and CONVENIENCE

Our Mission:

Provide access to financial services in underserved communities

Build relationships to deliver financial services to broader communities

Our Reach

Serving Customers across the country (in 48 States)

Digital Access to accommodate customers where they are

20% Continued Growth in Online Banking year over year

Our Response

88% of the number of Loans to small businesses

86% of the number of Loans to minority communities

40% of lendable dollars to non-minority communities and businesses

3 AFFORDABLE HOUSING

Assisted in over \$67 million in home mortgages during 2020-2022.

90% Home mortgages to minority customers through VA, FHA, USDA, Conventional, and Refinance loan options

Creating the American Dream through homeownership for approximately 175 families per year.

Committed to funding over \$150 million in housing initiatives through 2024

Funded over \$20 million in multi-family housing.

Providing housing in LMI communities.

Creating the perfect balance is key.. Join us.

Our IMPACT STORY

Our Five Tenants of Empowering Change

4 FINANCIAL EDUCATION

Online empowerment resources, tools and videos to help businesses as well as families make sense of their finances and reach their financial goals.



+4000 CTB hosted homeownership workshops

+14,000 middle and high school students and 16 school partners through CTB F.I.T. (Financial Independence Training)

+16,000 consumer and business users of digital, self-paced money management modules on CTB financial education platform

5 INNOVATIVE SOLUTIONS and STRATEGIC ALLIANCES

SUPPLIER DIVERSITY FINANCING
Partnerships with the corporate community to promote diversity within their supply chains

- Established partnerships with 3 Fortune 500 Companies by providing working capital to minority businesses to become suppliers

SSBCI STATE SMALL BUSINESS CREDIT INITIATIVE PROGRAM
SSBCI Program as a Preferred Lender assisting small businesses and manufacturers.

MUNICIPAL SMALL BUSINESS PROGRAMS
Developed and administered a small business loan program in partnership with 2 municipalities.

COMMUNITY RELIEF LOANS
An alternative to predatory, payday loans this small dollar (\$500 - \$1550) unsecured loan delivers a loan solution in persistently impoverished communities.

- 14+ year track record of success



INNOVATIVE SOLUTIONS and STRATEGIC ALLIANCES

Engaging in partnerships with larger Companies to promote diversity and inclusion has confirmed the power and strength of working together.

We have forged alliances with partners whose values align with ours and who are committed to the pursuit of economic equality for minority communities.

These partnerships add value by helping businesses expand and grow, creating jobs, and creating healthy and sustainable communities. An alignment that makes us all better and stronger.



Creating the perfect balance is key. Join us.

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We're Stronger
TOGETHER

With Diversity and inclusion are woven into every aspect of our economic ecosystem, we welcome new partners that align with and trust our commitment to make a difference in reducing racial, wealth, and funding gaps. Fruitful partnerships are a testament to how we are truly stronger together.
This is our story of impact - 2022 -



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