



Loan-to-Deposit Ratios

As of December 31, 2023, Citizens Bank of the South's total assets were \$310,601,848, including \$229,328,572 in total loans. Net loans were \$226,045,397. Net loans as a percentage of total assets were 72.8 percent.

Total deposits for the bank, as of December 31, 2023, were \$271,412,910.

The following are the bank's loan-to-deposit ratios for each quarter of the prior calendar year (2023).

Date	Loan to Deposit Ratio
March 31, 2023	71.21%
June 30, 2023	74.28%
September 30, 2023	82.56%
December 31, 2023	84.49%