



Loan-to-Deposit Ratios

As of December 31, 2024, Citizens Bank of the South's total assets were \$338,617,169, including \$246,798,118 in total loans. Net loans were \$243,319,942. Net loans as a percentage of total assets were 71.9 percent.

Total deposits for the bank, as of December 31, 2024 were \$295,892,195.25.

The following are the bank's loan-to-deposit ratios for each quarter of the prior calendar year (2024).

Date	Loan to Deposit Ratio
March 31, 2024	83.05%
June 30, 2024	84.91%
September 30, 2024	87.36%
December 31, 2024	84.59%