



Loan-to-Deposit Ratios

As of December 31, 2025, Citizens Bank of the South's total assets were \$361,706,170, including \$283,147,353 in total loans. Net loans were \$279,471,201. Net loans as a percentage of total assets were 77.3 percent.

Total deposits for the bank, as of December 31, 2025 were \$309,364,209.76.

The following are the bank's loan-to-deposit ratios for each quarter of the prior calendar year (2025).

Date	Loan to Deposit Ratio
March 31, 2025	87.41%
June 30, 2025	88.71%
September 30, 2025	87.95%
December 31, 2025	90.71%