



Citizens Holding Company

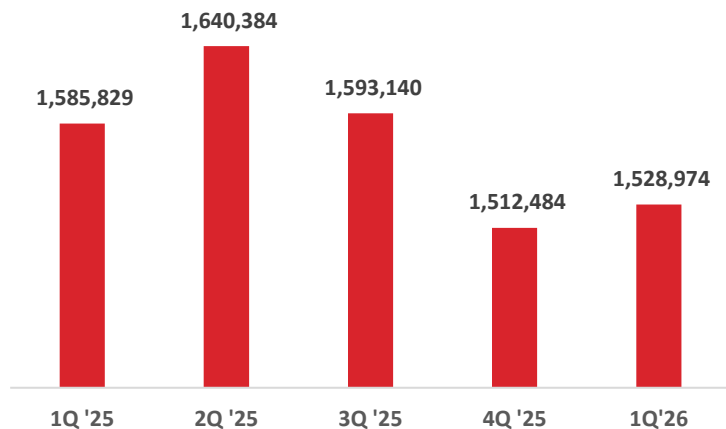
OTCQX: CIZN

# STRATEGIC FOCUS

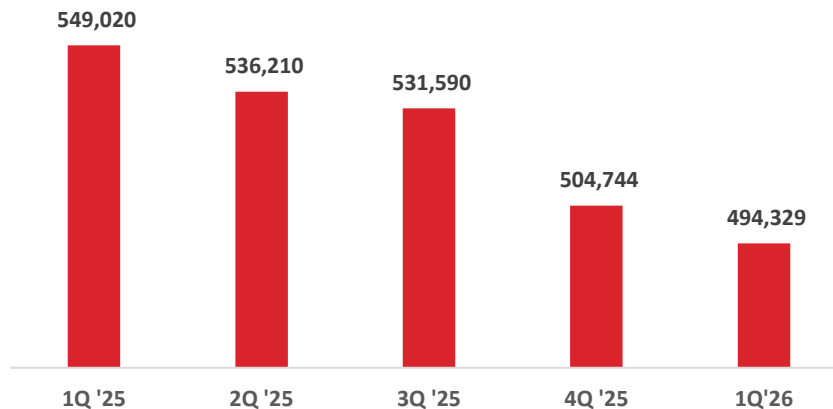
- Enhance Profitability Levels Through Net Interest Margin Expansion, Increased Focus on Non-Interest Revenue Streams & Operational Efficiency Improvement
- Strengthen Balance Sheet Composition With Increased Focus on Lending Coupled with Build Out of Credit and Operational Infrastructure
- Utilize Liquidity Potential Of Public/Institutional Funds By Deploying Reciprocity Through ICS
- Shift Interest Rate Sensitivity Position To Be Less Liability Sensitive Through Reduction of Bond Portfolio, Reinvestment In Cash and Loans and Utilization of Financial Derivatives
- Maintain Strong Regulatory Capital Ratios While Improving TCE/TA Ratio As Interest Rates Drop

# BALANCE SHEET\*

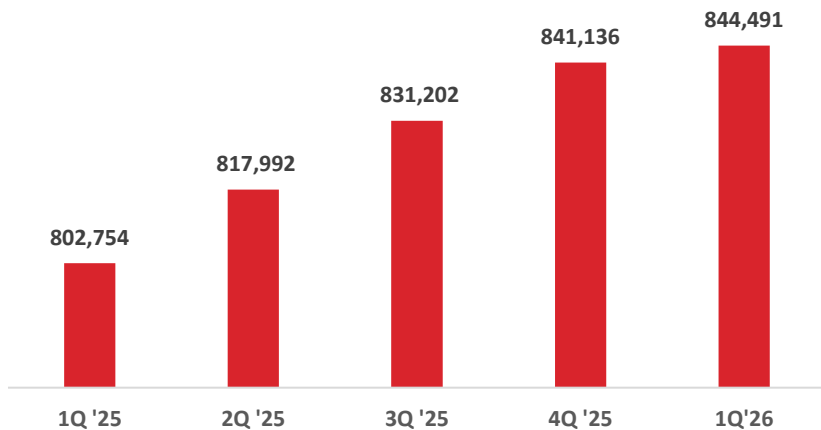
## Assets



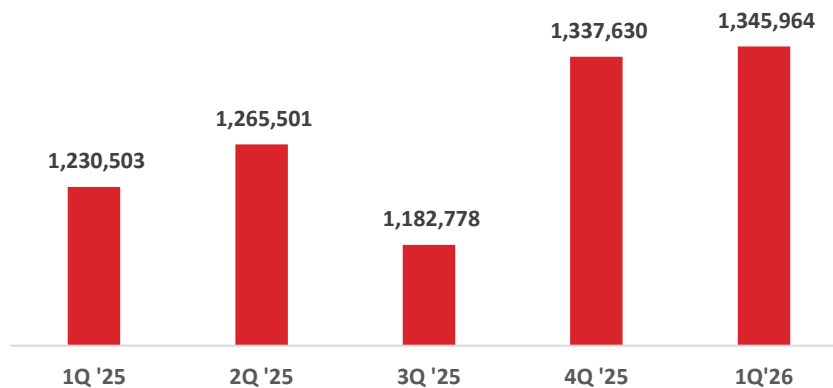
## Securities



## Loans



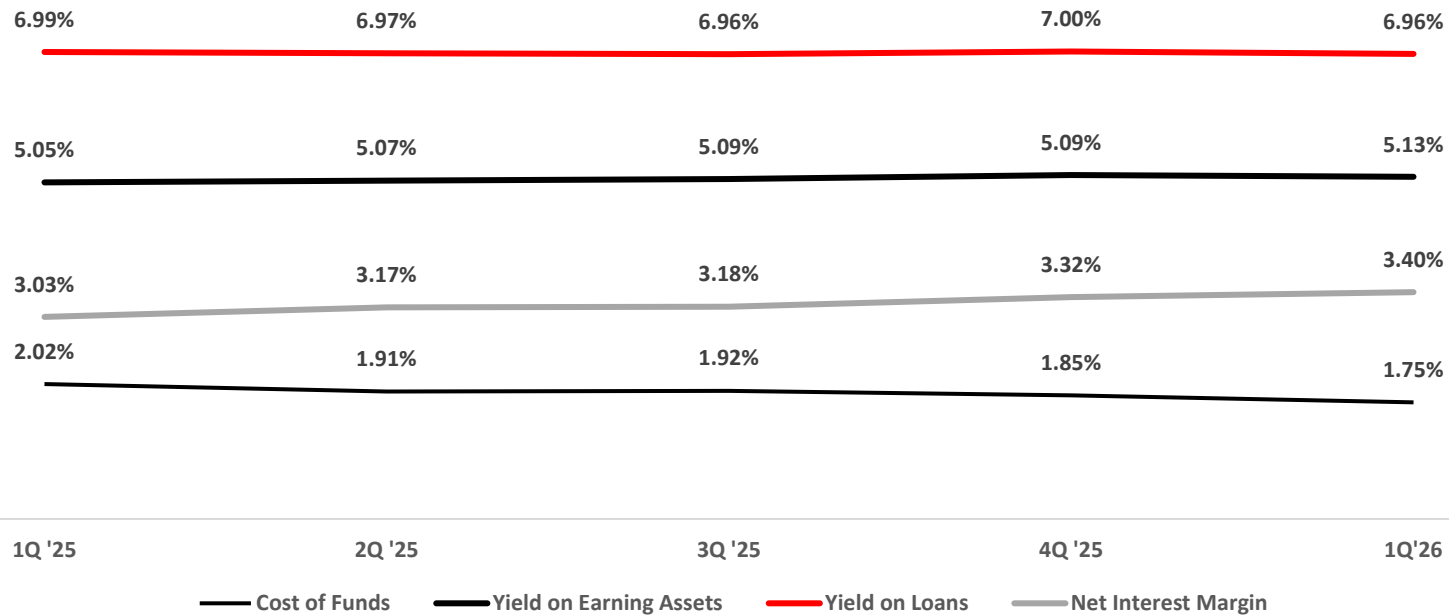
## Deposits



\* Bank Only Financial Information

# HISTORICAL NIM ANALYSIS\*

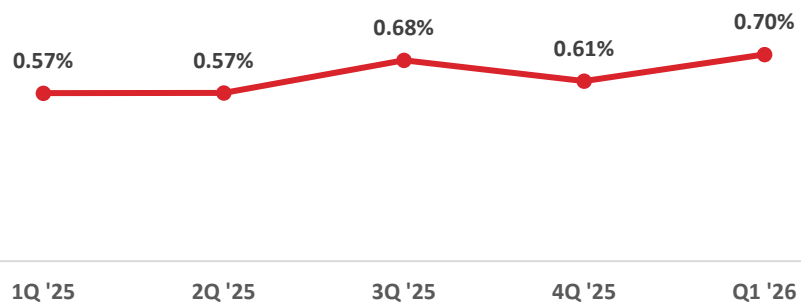
## Quarterly Yields & Costs (%)



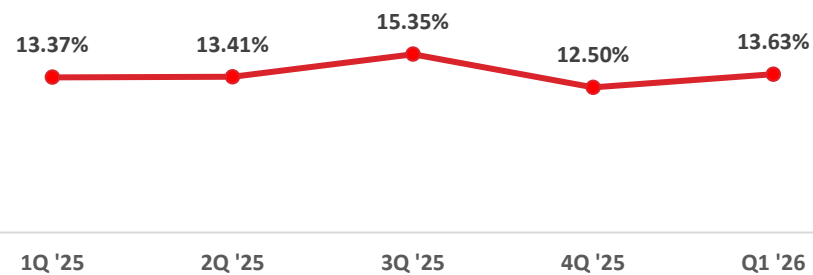
\* Bank Only Financial Information

# PROFITABILITY RATIOS\*

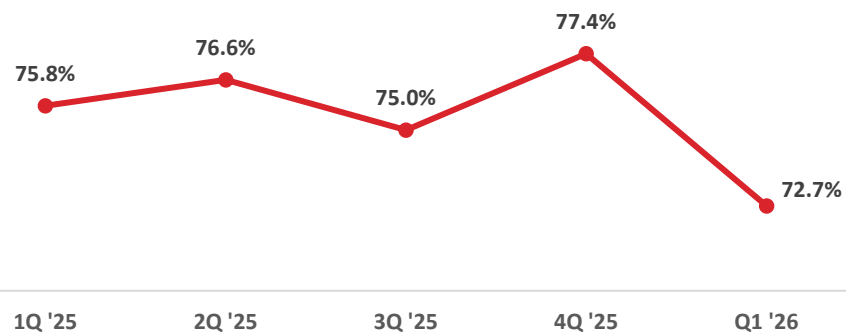
### ROAA\*



### ROAE\*



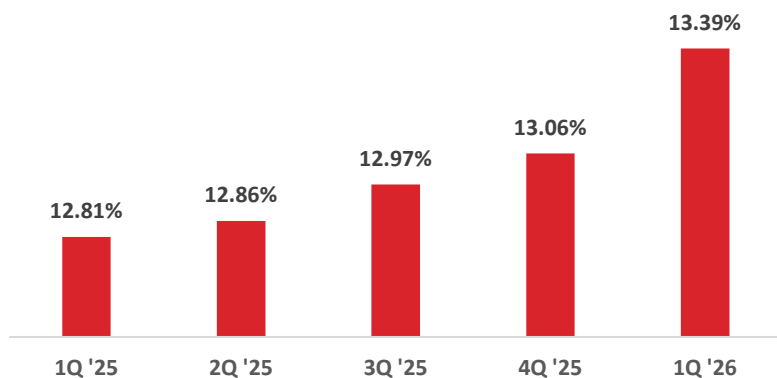
### Efficiency Ratio\*



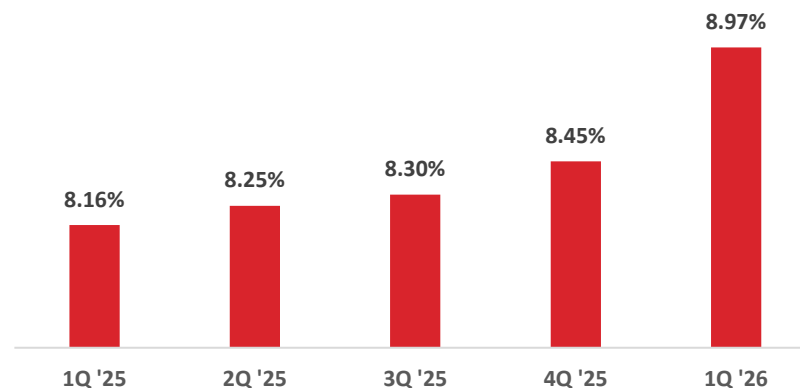
\* Quarter to date – Bank Only Financial Information

# CAPITAL

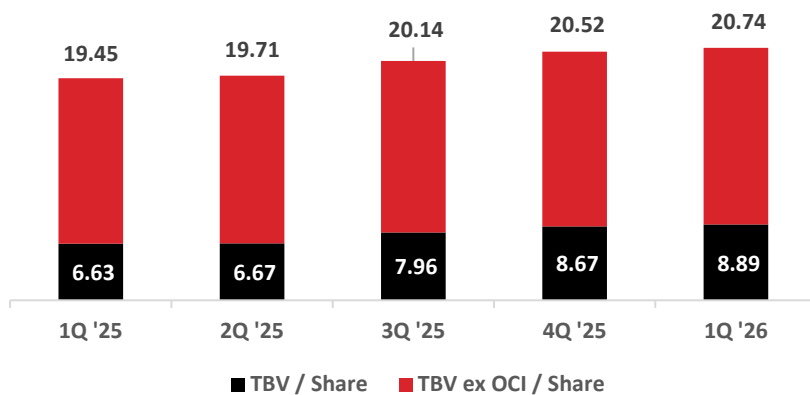
Total RB Capital\*



Leverage Ratio\* (%)



Tangible Book Value



- Strategic shift to loans from securities impacted capital ratios coupled with balance sheet growth to offset the impact of bond portfolio, capital accretion began to accelerate in 2Q '25
- AOCI significantly impacts TBV, however, history of consistent TBV ex OCI / share.
- 3% TBV growth in 1Q '26 from prior quarter, should see TBV continue to accelerate in the coming quarters

\* Bank Only Financial Information