



Citizens National Bancshares of Bossier, Inc.

February 14, 2023

Dear Fellow Shareholders:

The Board of Directors is pleased to distribute your enclosed dividend of \$1.00 per share. This distribution of earnings is consistent with the company's commitment to provide its shareholders with a portion of the company's earning each year.

2022 was another good year for Citizens National Bank, N.A. We saw loan and deposit growth in all of our markets and continue to be pleased with the growth we are seeing in our South Louisiana expansion. Last year was our first full year of operations in our Metairie office. The Jefferson Parish community and the Greater New Orleans area represent significant opportunities for CNB. With the opening of our Mandeville location in late 2022 we expect even more growth in 2023. Additionally, we continue to see growth in our Northwest Louisiana markets. Our commitment to these markets was recognized early in 2023 with our being named the Business of the Year by the Bossier Chamber of Commerce.

We look forward to seeing all of our shareholders during our 2023 Annual Meeting on Thursday April 20. Please mark your calendar now and plan to join our team to celebrate the successes of 2022 and discuss the company's plan for 2023 and beyond.

With warmest regards,

Jason D. Smith