

Citizens 1st BANK**Tyler, Texas****Serving East Texas Since 1920****Offices in Tyler, Jacksonville, Nacogdoches, Rusk****Report of Condition at Close of Business, December 31, 2016****ASSETS**

Cash and Balances Due from Depository Institutions		
Non-Interest Bearing Balances		11,790,633.41
Interest Bearing Balances		23,048,360.59
Securities		
Held to Maturity Securities		-
Available for Sale Securities		414,650,070.43
Fed Funds Sold		173,244.00
Total Loans	275,909,208.87	
Unearned Discounts & Reserves	159,090.40	
LESS: Allowance for Loan & Lease Losses	(1,972,715.90)	
Net Loans		274,095,583.37
Premises & Fixed Assets		1,077,552.45
Other Real Estate Owned		310,385.19
Other Assets		4,752,635.28
Total Assets		729,898,464.72

LIABILITIES

Non-Interest Bearing Deposits	56,956,998.78	
Interest Bearing Deposits	423,254,723.38	
Total Deposits		480,211,722.16
Fed Funds Purchased		-
Other Borrowed Money		105,682,251.56
Other Liabilities		928,083.87
Total Liabilities		586,822,057.59

EQUITY CAPITAL

Common Stock	3,500,000.00	
Surplus	40,000,000.00	
Undivided Profits and Securities Reserve	99,576,407.13	
Total Equity Capital		143,076,407.13
Total Liabilities & Equity Capital		729,898,464.72

I, the undersigned officer, do hereby declare that this Report of Condition is true and correct to the best of my knowledge.

Rick Harrison
Exec. Vice President / Controller

We, the undersigned directors, attest the correctness of this Report of Condition and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with official instructions and is true and correct.

James I. Perkins
Randy Grooms
Charles Hassell
Nelson Clyde IV
R. C. Curtis

Kevin Eltife
Todd Staples
Roe Buckley
Michael C. Clements
David Alders