

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, 2021**

ASSETS

Cash and Balances Due from Depository Institutions		
Non-Interest Bearing Balances		3,995,234.61
Interest Bearing Balances		90,462,454.30
Securities		
Held to Maturity Securities		-
Available for Sale Securities		446,405,030.33
Fed Funds Sold		19,266.00
Total Loans	256,325,153.62	
Unearned Discounts & Reserves	103,290.18	
LESS: Allowance for Loan & Lease Losses	(1,736,021.48)	
Net Loans		254,692,422.32
Premises & Fixed Assets		723,711.89
Other Real Estate Owned		299,000.00
Other Assets		4,399,460.31
Total Assets		800,996,579.76

LIABILITIES

Non-Interest Bearing Deposits	83,201,743.71	
Interest Bearing Deposits	496,424,239.36	
Total Deposits		579,625,983.07
Fed Funds Purchased		-
Other Borrowed Money		78,221,802.45
Other Liabilities		1,451,068.37
Total Liabilities		659,298,853.89

EQUITY CAPITAL

Common Stock	3,500,000.00	
Surplus	40,000,000.00	
Undivided Profits and Securities Reserve	98,197,725.87	
Total Equity Capital		141,697,725.87
Total Liabilities & Equity Capital		800,996,579.76

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
R. C. Curtis
Kevin Eltife

Todd Staples
Roe Buckley
Michael C. Clements
David Alders