

Citizens 1st BANK
Tyler, Texas

Serving East Texas Since 1920

Offices in Tyler, Jacksonville, Nacogdoches, Rusk

Report of Condition at Close of Business, March 31, 2018

ASSETS

Cash and Balances Due from Depository Institutions		
Non-Interest Bearing Balances		3,023,218.80
Interest Bearing Balances		15,129,303.79
Securities		
Held to Maturity Securities		-
Available for Sale Securities		448,928,858.87
Fed Funds Sold		17,673.00
Total Loans	251,549,449.12	
Unearned Discounts & Reserves	156,930.78	
LESS: Allowance for Loan & Lease Losses	(1,817,958.73)	
Net Loans		249,888,421.17
Premises & Fixed Assets		967,279.37
Other Real Estate Owned		347,129.87
Other Assets		3,153,479.32
Total Assets		721,455,364.19

LIABILITIES

Non-Interest Bearing Deposits	54,106,259.65	
Interest Bearing Deposits	438,081,335.02	
Total Deposits		492,187,594.67
Fed Funds Purchased		-
Other Borrowed Money		86,048,265.43
Other Liabilities		1,197,152.38
Total Liabilities		579,433,012.48

EQUITY CAPITAL

Common Stock	3,500,000.00	
Surplus	40,000,000.00	
Undivided Profits and Securities Reserve	98,522,351.71	
Total Equity Capital		142,022,351.71
Total Liabilities & Equity Capital		721,455,364.19

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