

Citizens 1st BANK

Tyler, Texas

Serving East Texas Since 1920

Offices in Tyler, Jacksonville, Nacogdoches, Rusk

Report of Condition at Close of Business, June 30, 2017**ASSETS**

Cash and Balances Due from Depository Institutions		
Non-Interest Bearing Balances		4,265,788.17
Interest Bearing Balances		2,825,576.26
Securities		
Held to Maturity Securities		-
Available for Sale Securities		444,061,547.36
Fed Funds Sold		-
Total Loans	271,608,956.35	
Unearned Discounts & Reserves	134,524.59	
LESS: Allowance for Loan & Lease Losses	(1,792,991.63)	
Net Loans		269,950,489.31
Premises & Fixed Assets		1,048,590.40
Other Real Estate Owned		310,385.19
Other Assets		4,640,184.06
Total Assets		727,102,560.75

LIABILITIES

Non-Interest Bearing Deposits	49,565,386.83	
Interest Bearing Deposits	407,397,370.85	
Total Deposits		456,962,757.68
Fed Funds Purchased		2,752,525.00
Other Borrowed Money		111,366,493.87
Other Liabilities		1,097,159.14
Total Liabilities		572,178,935.69

EQUITY CAPITAL

Common Stock	3,500,000.00	
Surplus	40,000,000.00	
Undivided Profits and Securities Reserve	111,423,625.06	
Total Equity Capital		154,923,625.06
Total Liabilities & Equity Capital		727,102,560.75

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