

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, 2025

ASSETS

Cash and Balances Due from Depository Institutions		
Non-Interest Bearing Balances		3,249,527.68
Interest Bearing Balances		9,493,758.05
Securities		
Held to Maturity Securities		-
Available for Sale Securities		281,325,423.94
Fed Funds Sold		0.46
 Total Loans	456,874,110.18	
Unearned Discounts & Reserves	63,126.61	
LESS: Allowance for Credit Losses	(2,069,870.00)	
Net Loans		454,867,366.79
 Premises & Fixed Assets		655,498.35
Other Real Estate Owned		2,819,985.16
Other Assets		3,898,269.65
Total Assets		756,309,830.08

LIABILITIES

Non-Interest Bearing Deposits	74,558,036.94	
Interest Bearing Deposits	495,791,017.10	
Total Deposits		570,349,054.04
Fed Funds Purchased		22,903.00
Other Borrowed Money		48,707,902.23
Other Liabilities		3,408,020.84
Total Liabilities		622,487,880.11

EQUITY CAPITAL

Common Stock	3,500,000.00	
Surplus	40,000,000.00	
Undivided Profits	121,785,413.57	
Subtotal Capital	165,285,413.57	
Unrealized Gain/Loss Securities	(31,463,463.60)	
Total Equity Capital		133,821,949.97
Total Liabilities & Equity Capital		756,309,830.08

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

Jasmine Osby
Assistant Vice President

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
David Alders