

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, 2023

ASSETS

Cash and Balances Due from Depository Institutions		
Non-Interest Bearing Balances		5,620,836.06
Interest Bearing Balances		27,874,988.52
Securities		
Held to Maturity Securities		-
Available for Sale Securities		332,764,112.05
Fed Funds Sold		381,663.00
Total Loans	367,071,337.62	
Unearned Discounts & Reserves	45,755.88	
LESS: Allowance for Loan & Lease Losses	(1,526,061.09)	
Net Loans		365,590,832.10
Premises & Fixed Assets		658,169.46
Other Real Estate Owned		-
Other Assets		4,297,195.81
Total Assets		737,187,797.00

LIABILITIES

Non-Interest Bearing Deposits	75,950,244.40	
Interest Bearing Deposits	480,642,262.39	
Total Deposits		556,592,506.79
Fed Funds Purchased		-
Other Borrowed Money		60,534,352.55
Other Liabilities		3,043,083.66
Total Liabilities		620,169,943.00

EQUITY CAPITAL

Common Stock	3,500,000.00	
Surplus	40,000,000.00	
Undivided Profits and Securities Reserve	73,518,054.31	
Total Equity Capital		117,017,854.00
Total Liabilities & Equity Capital		737,187,797.00

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
David Alders