

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, 2019**

ASSETS

Cash and Balances Due from Depository Institutions		
Non-Interest Bearing Balances		7,189,894.55
Interest Bearing Balances		54,655,090.30
Securities		
Held to Maturity Securities		-
Available for Sale Securities		394,477,040.52
Fed Funds Sold		-
Total Loans	254,285,137.41	
Unearned Discounts & Reserves	102,290.02	
LESS: Allowance for Loan & Lease Losses	(1,602,692.08)	
Net Loans		252,784,735.35
Premises & Fixed Assets		835,807.75
Other Real Estate Owned		400,835.60
Other Assets		4,510,475.63
Total Assets		714,853,879.70

LIABILITIES

Non-Interest Bearing Deposits	62,177,795.63	
Interest Bearing Deposits	406,242,998.09	
Total Deposits		468,420,793.72
Fed Funds Purchased		205,893.00
Other Borrowed Money		98,976,159.22
Other Liabilities		1,498,776.74
Total Liabilities		569,101,622.68

EQUITY CAPITAL

Common Stock	3,500,000.00	
Surplus	40,000,000.00	
Undivided Profits and Securities Reserve	102,252,257.02	
Total Equity Capital		145,752,257.02
Total Liabilities & Equity Capital		714,853,879.70

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