

**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, 2017****ASSETS**

Cash and Balances Due from Depository Institutions		
Non-Interest Bearing Balances		3,723,272.65
Interest Bearing Balances		20,086,502.92
Securities		
Held to Maturity Securities		-
Available for Sale Securities		455,896,936.61
Fed Funds Sold		250,679.00
Total Loans	254,813,606.63	
Unearned Discounts & Reserves	129,865.58	
LESS: Allowance for Loan & Lease Losses	(1,816,522.42)	
Net Loans		253,126,949.79
Premises & Fixed Assets		998,531.75
Other Real Estate Owned		393,900.16
Other Assets		4,929,664.08
<b>Total Assets</b>		<b>739,406,436.96</b>

**LIABILITIES**

Non-Interest Bearing Deposits	59,209,566.41	
Interest Bearing Deposits	442,908,200.05	
Total Deposits		502,117,766.46
Fed Funds Purchased		-
Other Borrowed Money		91,927,332.78
Other Liabilities		1,168,680.98
<b>Total Liabilities</b>		<b>595,213,780.22</b>

**EQUITY CAPITAL**

Common Stock	3,500,000.00	
Surplus	40,000,000.00	
Undivided Profits and Securities Reserve	100,692,656.74	
<b>Total Equity Capital</b>		<b>144,192,656.74</b>
<b>Total Liabilities &amp; Equity Capital</b>		<b>739,406,436.96</b>

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