

THE CITIZENS-FARMERS BANK  
REPORT OF CONDITION - March 31, 2024



**ASSETS**

Cash & balances due: Noninterest-bearing balances	2,790,000
Cash & balances due: Interest-bearing balances	5,651,000
Securities: Held-to-maturity securities	6,205,000
Securities: Available-for-sale securities	29,968,000
Federal funds sold	0
Securities purchased under agreements to resell	0
Loans and leases held for sale	0
Loans and leases held for investment	126,002,000
Less: Allowance for loan and lease losses	1,718,000
Loans and leases, net of allowance	124,284,000
Trading Assets	0
Premises and fixed assets	2,615,000
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets: Goodwill	0
Intangible assets: Other intangible assets	0
Other assets	8,202,000
Total assets	<u>179,715,000</u>

**LIABILITIES**

Deposits: In domestic offices	153,291,000
Deposits: In domestic offices, noninterest-bearing	34,628,000
Deposits: In domestic offices, interest-bearing	118,663,000
Federal funds purchased	0
Securities sold under agreements to repurchase	0
Trading Liabilities	0
Other borrowed money	0
Subordinated notes and debentures	0
Other liabilities	1,552,000
Total Liabilities	<u>154,843,000</u>

**EQUITY CAPITAL**

**Bank Equity Capital**

Perpetual preferred stock and related surplus	0
Common stock	50,000
Surplus	5,200,000
Retained earnings	20,850,000
Accumulated and other comprehensive income	(1,228,000)
Other equity capital components	0
Total bank equity capital	24,872,000
Noncontrolling (minority) interests in consolidated subsidiaries	0
Total equity capital	<u>24,872,000</u>
Total liabilities and equity capital	<u>179,715,000</u>

I, Randy Harms, President of the Citizens-Farmers Bank of Cole Camp attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.