

THE CITIZENS-FARMERS BANK
REPORT OF CONDITION - December 31, 2023



ASSETS

Cash & balances due: Noninterest-bearing balances	2,869,000
Cash & balances due: Interest-bearing balances	1,858,000
Securities: Held-to-maturity securities	6,781,000
Securities: Available-for-sale securities	35,167,000
Federal funds sold	0
Securities purchased under agreements to resell	0
Loans and leases held for sale	0
Loans and leases held for investment	125,060,000
Less: Allowance for loan and lease losses	1,715,000
Loans and leases, net of allowance	123,345,000
Trading Assets	0
Premises and fixed assets	2,627,000
Other real estate owned	25,000
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	8,790,000
Total assets	<u>181,462,000</u>

LIABILITIES

Deposits: In domestic offices	145,016,000
Deposits: In domestic offices, noninterest-bearing	33,855,000
Deposits: In domestic offices, interest-bearing	111,161,000
Federal funds purchased	1,817,000
Securities sold under agreements to repurchase	0
Trading Liabilities	0
Other borrowed money	9,000,000
Subordinated notes and debentures	0
Other liabilities	1,269,000
Total Liabilities	<u>157,102,000</u>

EQUITY CAPITAL

Bank Equity Capital

Perpetual preferred stock and related surplus	0
Common stock	50,000
Surplus	5,200,000
Retained earnings	20,187,000
Accumulated and other comprehensive income	(1,077,000)
Other equity capital components	0
Total bank equity capital	24,360,000
Noncontrolling (minority) interests in consolidated subsidiaries	0
Total equity capital	<u>24,360,000</u>
Total liabilities and equity capital	<u>181,462,000</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.