

THE CITIZENS-FARMERS BANK
REPORT OF CONDITION - September 30, 2018



ASSETS

Cash & balances due: Noninterest-bearing balances	2,353,000
Cash & balances due: Interest-bearing balances	4,659,000
Securities: Held-to-maturity securities	13,213,000
Securities: Available-for-sale securities	16,527,000
Federal funds sold	27,000
Securities purchased under agreements to resell	0
Loans and leases held for sale	0
Loans and leases, net of unearned income	87,981,000
Less: Allowance for loan and lease losses	1,067,000
Loans and leases, net of unearned income and allowance	86,914,000
Trading Assets	0
Premises and fixed assets	3,040,000
Other real estate owned	68,000
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	3,989,000
Total assets	<u>130,790,000</u>

LIABILITIES

Deposits: In domestic offices	106,651,000
Deposits: In domestic offices, noninterest-bearing	20,703,000
Deposits: In domestic offices, interest-bearing	85,948,000
Federal funds purchased	0
Securities sold under agreements to repurchase	0
Trading Liabilities	0
Other borrowed money	2,500,000
Subordinated notes and debentures	0
Other liabilities	522,000
Total Liabilities	<u>109,673,000</u>

EQUITY CAPITAL

Bank Equity Capital

Perpetual preferred stock and related surplus	0
Common stock	50,000
Surplus	5,200,000
Retained earnings	16,159,000
Accumulated and other comprehensive income	(292,000)
Other equity capital components	0
Total bank equity capital	21,117,000
Noncontrolling (minority) interests in consolidated subsidiaries	0
Total equity capital	<u>21,117,000</u>
Total liabilities and equity capital	<u>130,790,000</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.