



118 S Houston
Cameron, TX 76520
cnbanktexas.com
DIFFERENT. BETTER.

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the needs of this community, consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain Information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Office of Comptroller of Currency, Southern District, 500 North Akard Street, Suite 1600, Dallas, TX, 75201. You may send written comments about our performance in helping to meet community credit needs to Elisha Smith, CRA Officer, PO Box 111, Cameron, TX 76520 and the Deputy Comptroller, Office of Comptroller of Currency, Southern District, 500 North Akard Street, Suite 1600, Dallas, TX 75201. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public. Comments can also be emailed to CRACOMMENTS@OCC.TREAS.GOV

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA files with the Comptroller. We are an affiliate of Central Texas Financial Corporation, a bank holding company. You may request from the Banking Supervision Dept, Federal Reserve Bank of Dallas, 2200 N. Pearl St, Dallas, TX 75201, an announcement of applications covered by the CRA filed by bank holding companies.

Branch Locations

140 East Cameron, Rockdale, TX 76567 (512) 446-5700

316 North Main, Taylor, TX 76574 (512) 352-7641

104 West Austin, Giddings, TX 78942 (979) 542-3136

601 FM 685, Pflugerville, TX 78660 (512) 670-1200

102 Hoxie, Coupland, TX 78615 (512) 856-2331

110 S. Mays St., Round Rock, TX 78664 (512) 218-5100

14300 Ronald Reagan Blvd., Building 3, Suite 301, Cedar Park, TX 78641 (512) 335-4226

1711 E. Centex Expressway, Suite 105, Killeen, TX 76541 (512) 218-5102

Close

FDIC Certificate # 3127
OCC Charter # 5484
Public Report

FRB District/ID_RSSD 11 / 59352
County: MILAM

CITIZENS NATIONAL BANK; CAMERON, TX

03/28/2025 01:55:00 PM

	<u>12/31/2024</u>	<u>12/31/2024</u>	<u>12/31/2024</u>	<u>12/31/2024</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	4,716	4,716	17,149	4,716
Noninterest Income	375	375	1,948	375
Noninterest Expense	2,899	2,899	10,877	2,899
Provision: Loan & Lease Losses	-205	-205	-214	-205
Net Income	2,070	2,070	6,736	2,070
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	3.01	3.01	2.77	3.01
Noninterest Income	0.24	0.24	0.31	0.24
Noninterest Expense	1.85	1.85	1.76	1.85
Provision: Loan & Lease Losses	-0.13	-0.13	-0.03	-0.13
Net Income	1.32	1.32	1.09	1.32
Return on Equity	11.98	11.98	10.28	11.98
Net Int Inc to Avg Earn Assets	3.07	3.07	2.86	3.07
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.00	0.00	-0.01	0.00
LN&LS Allowance to Total LN&LS	1.52	1.52		1.52
LN&LS-90+ Days PD & Non-accr to LN&LS	0.06	0.06		0.06
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	77.16	77.16		77.16
Net Loans & Leases to Assets	68.06	68.06		68.06
Net Short Term Liabilities to Assets	-14.86	-14.86		-14.86
Net Over 1 Year Position	56.40	56.40		56.40
Net Over 3 Year Position	15.97	15.97		15.97
Capitalization:				
Leverage Ratio	11.55	11.55		11.55
Total Capital Ratio	17.61	17.61		17.61
Common Equity Tier 1 Cap Ratio	16.35	16.35		16.35
Cash Dividends to Net Income	0.00	0.00	0.00	0.00
Growth Rates:			<u>12 Months</u>	
Total Assets	0.52	0.52	1.11	0.52
Net Loans & Leases	-1.01	-1.01	-1.28	-1.01
Tier 1 Capital	2.94	2.94	10.26	2.94
Balance Sheet \$:				
Net Loans and Leases	421,672	421,672		421,672
Investments	171,044	171,044		171,044
OREO	0	0		0
Total Assets	619,533	619,533		619,533
Total Deposits	546,507	546,507		546,507
Total Liabilities	549,387	549,387		549,387
Total Bank Capital & Min Int	70,146	70,146		70,146
Concentrations % Total Capital:				
Total Real Estate	505.86	505.86		505.86
Non-Owner Occ Commercial Real Estate	296.68	296.68		296.68
Total Commercial Real Estate	362.47	362.47		362.47
Construction & Development	30.32	30.32		30.32

Close

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	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	4,308	4,308	12,433	4,308
Noninterest Income	406	406	1,573	406
Noninterest Expense	2,697	2,697	7,978	2,697
Provision: Loan & Lease Losses	-16	-16	-9	-16
Net Income	1,634	1,634	4,666	1,634
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.80	2.80	2.69	2.80
Noninterest Income	0.26	0.26	0.34	0.26
Noninterest Expense	1.75	1.75	1.73	1.75
Provision: Loan & Lease Losses	-0.01	-0.01	0.00	-0.01
Net Income	1.06	1.06	1.01	1.06
Return on Equity	9.82	9.82	9.67	9.82
Net Int Inc to Avg Earn Assets	2.89	2.89	2.78	2.89
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.00	0.00	-0.01	0.00
LN&LS Allowance to Total LN&LS	1.56	1.56		1.56
LN&LS-90+ Days PD & Non-accr to LN&LS	0.23	0.23		0.23
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	78.16	78.16		78.16
Net Loans & Leases to Assets	69.12	69.12		69.12
Net Short Term Liabilities to Assets	-10.16	-10.16		-10.16
Net Over 1 Year Position	60.48	60.48		60.48
Net Over 3 Year Position	19.14	19.14		19.14
Capitalization:				
Leverage Ratio	11.43	11.43		11.43
Total Capital Ratio	17.04	17.04		17.04
Common Equity Tier 1 Cap Ratio	15.79	15.79		15.79
Cash Dividends to Net Income	0.00	0.00	0.00	0.00
Growth Rates:				
			<u>12 Months</u>	
Total Assets	1.83	1.83	1.68	1.83
Net Loans & Leases	-1.14	-1.14	1.03	-1.14
Tier 1 Capital	2.38	2.38	8.78	2.38
Balance Sheet \$:				
Net Loans and Leases	425,988	425,988		425,988
Investments	162,518	162,518		162,518
OREO	0	0		0
Total Assets	616,311	616,311		616,311
Total Deposits	545,009	545,009		545,009
Total Liabilities	548,227	548,227		548,227
Total Bank Capital & Min Int	68,084	68,084		68,084
Concentrations % Total Capital:				
Total Real Estate	523.42	523.42		523.42
Non-Owner Occ Commercial Real Estate	301.13	301.13		301.13
Total Commercial Real Estate	367.26	367.26		367.26
Construction & Development	32.33	32.33		32.33

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Income Statement \$:				
Net Interest Income	4,157	4,157	8,125	4,157
Noninterest Income	396	396	1,167	396
Noninterest Expense	2,643	2,643	5,281	2,643
Provision: Loan & Lease Losses	-83	-83	7	-83
Net Income	1,452	1,452	3,032	1,452
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.72	2.72	2.64	2.72
Noninterest Income	0.26	0.26	0.38	0.26
Noninterest Expense	1.73	1.73	1.71	1.73
Provision: Loan & Lease Losses	-0.05	-0.05	0.00	-0.05
Net Income	0.95	0.95	0.98	0.95
Return on Equity	9.06	9.06	9.61	9.06
Net Int Inc to Avg Earn Assets	2.81	2.81	2.73	2.81
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	-0.02	-0.02	-0.01	-0.02
LN&LS Allowance to Total LN&LS	1.54	1.54		1.54
LN&LS-90+ Days PD & Non-accr to LN&LS	0.11	0.11		0.11
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	80.20	80.20		80.20
Net Loans & Leases to Assets	71.20	71.20		71.20
Net Short Term Liabilities to Assets	-6.63	-6.63		-6.63
Net Over 1 Year Position	63.68	63.68		63.68
Net Over 3 Year Position	22.34	22.34		22.34
Capitalization:				
Leverage Ratio	11.22	11.22		11.22
Total Capital Ratio	16.29	16.29		16.29
Common Equity Tier 1 Cap Ratio	15.03	15.03		15.03
Cash Dividends to Net Income	0.00	0.00	0.00	0.00
Growth Rates:				
			<u>12 Months</u>	
Total Assets	-0.99	-0.99	-0.21	-0.99
Net Loans & Leases	0.24	0.24	2.88	0.24
Tier 1 Capital	2.16	2.16	8.23	2.16
Balance Sheet \$:				
Net Loans and Leases	430,912	430,912		430,912
Investments	146,640	146,640		146,640
OREO	0	0		0
Total Assets	605,209	605,209		605,209
Total Deposits	537,306	537,306		537,306
Total Liabilities	540,129	540,129		540,129
Total Bank Capital & Min Int	65,080	65,080		65,080
Concentrations % Total Capital:				
Total Real Estate	537.43	537.43		537.43
Non-Owner Occ Commercial Real Estate	307.90	307.90		307.90
Total Commercial Real Estate	378.05	378.05		378.05
Construction & Development	29.79	29.79		29.79

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Income Statement \$:				
Net Interest Income	3,968	3,968	3,968	3,968
Noninterest Income	771	771	771	771
Noninterest Expense	2,638	2,638	2,638	2,638
Provision: Loan & Lease Losses	90	90	90	90
Net Income	1,580	1,580	1,580	1,580
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.56	2.56	2.56	2.56
Noninterest Income	0.50	0.50	0.50	0.50
Noninterest Expense	1.70	1.70	1.70	1.70
Provision: Loan & Lease Losses	0.06	0.06	0.06	0.06
Net Income	1.02	1.02	1.02	1.02
Return on Equity	10.17	10.17	10.17	10.17
Net Int Inc to Avg Earn Assets	2.65	2.65	2.65	2.65
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.00	0.00	0.00	0.00
LN&LS Allowance to Total LN&LS	1.56	1.56		1.56
LN&LS-90+ Days PD & Non-accr to LN&LS	0.06	0.06		0.06
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	78.81	78.81		78.81
Net Loans & Leases to Assets	70.32	70.32		70.32
Net Short Term Liabilities to Assets	1.22	1.22		1.22
Net Over 1 Year Position	63.83	63.83		63.83
Net Over 3 Year Position	27.92	27.92		27.92
Capitalization:				
Leverage Ratio	10.83	10.83		10.83
Total Capital Ratio	15.93	15.93		15.93
Common Equity Tier 1 Cap Ratio	14.67	14.67		14.67
Cash Dividends to Net Income	0.00	0.00	0.00	0.00
Growth Rates:			<u>12 Months</u>	
Total Assets	-0.23	-0.23	-0.28	-0.23
Net Loans & Leases	0.64	0.64	2.55	0.64
Tier 1 Capital	2.41	2.41	7.38	2.41
Balance Sheet \$:				
Net Loans and Leases	429,859	429,859		429,859
Investments	154,975	154,975		154,975
OREO	0	0		0
Total Assets	611,284	611,284		611,284
Total Deposits	545,457	545,457		545,457
Total Liabilities	548,173	548,173		548,173
Total Bank Capital & Min Int	63,111	63,111		63,111
Concentrations % Total Capital:				
Total Real Estate	544.49	544.49		544.49
Non-Owner Occ Commercial Real Estate	309.89	309.89		309.89
Total Commercial Real Estate	380.86	380.86		380.86
Construction & Development	28.23	28.23		28.23

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	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	4,025	4,025	15,253	4,025
Noninterest Income	453	453	1,592	453
Noninterest Expense	2,476	2,476	9,737	2,476
Provision: Loan & Lease Losses	67	67	427	67
Net Income	1,468	1,468	5,210	1,468
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.62	2.62	2.48	2.62
Noninterest Income	0.29	0.29	0.26	0.29
Noninterest Expense	1.61	1.61	1.58	1.61
Provision: Loan & Lease Losses	0.04	0.04	0.07	0.04
Net Income	0.96	0.96	0.85	0.96
Return on Equity	9.82	9.82	9.09	9.82
Net Int Inc to Avg Earn Assets	2.72	2.72	2.55	2.72
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	-0.02	-0.02	-0.01	-0.02
LN&LS Allowance to Total LN&LS	1.55	1.55		1.55
LN&LS-90+ Days PD & Non-accr to LN&LS	0.06	0.06		0.06
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	77.77	77.77		77.77
Net Loans & Leases to Assets	69.71	69.71		69.71
Net Short Term Liabilities to Assets	1.32	1.32		1.32
Net Over 1 Year Position	64.38	64.38		64.38
Net Over 3 Year Position	32.94	32.94		32.94
Capitalization:				
Leverage Ratio	10.68	10.68		10.68
Total Capital Ratio	15.58	15.58		15.58
Common Equity Tier 1 Cap Ratio	14.33	14.33		14.33
Cash Dividends to Net Income	31.34	31.34	23.70	31.34
Growth Rates:			<u>12 Months</u>	
Total Assets	1.09	1.09	1.64	1.09
Net Loans & Leases	1.31	1.31	2.81	1.31
Tier 1 Capital	1.56	1.56	6.45	1.56
Balance Sheet \$:				
Net Loans and Leases	427,144	427,144		427,144
Investments	157,139	157,139		157,139
OREO	0	0		0
Total Assets	612,719	612,719		612,719
Total Deposits	549,229	549,229		549,229
Total Liabilities	551,535	551,535		551,535
Total Bank Capital & Min Int	61,184	61,184		61,184
Concentrations % Total Capital:				
Total Real Estate	557.12	557.12		557.12
Non-Owner Occ Commercial Real Estate	317.43	317.43		317.43
Total Commercial Real Estate	394.14	394.14		394.14
Construction & Development	39.55	39.55		39.55

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	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	3,803	3,803	11,228	3,803
Noninterest Income	391	391	1,139	391
Noninterest Expense	2,314	2,314	7,261	2,314
Provision: Loan & Lease Losses	120	120	360	120
Net Income	1,386	1,386	3,742	1,386
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.50	2.50	2.43	2.50
Noninterest Income	0.26	0.26	0.25	0.26
Noninterest Expense	1.52	1.52	1.57	1.52
Provision: Loan & Lease Losses	0.08	0.08	0.08	0.08
Net Income	0.91	0.91	0.81	0.91
Return on Equity	9.65	9.65	8.86	9.65
Net Int Inc to Avg Earn Assets	2.50	2.50	2.49	2.50
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.00	0.00	0.00	0.00
LN&LS Allowance to Total LN&LS	1.55	1.55		1.55
LN&LS-90+ Days PD & Non-accr to LN&LS	0.06	0.06		0.06
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	77.31	77.31		77.31
Net Loans & Leases to Assets	69.56	69.56		69.56
Net Short Term Liabilities to Assets	1.83	1.83		1.83
Net Over 1 Year Position	72.12	72.12		72.12
Net Over 3 Year Position	62.83	62.83		62.83
Capitalization:				
Leverage Ratio	10.63	10.63		10.63
Total Capital Ratio	15.50	15.50		15.50
Common Equity Tier 1 Cap Ratio	14.24	14.24		14.24
Cash Dividends to Net Income	14.43	14.43	20.71	14.43
Growth Rates:			<u>12 Months</u>	
Total Assets	-0.06	-0.06	1.25	-0.06
Net Loans & Leases	0.66	0.66	6.42	0.66
Tier 1 Capital	1.87	1.87	6.15	1.87
Balance Sheet \$:				
Net Loans and Leases	421,631	421,631		421,631
Investments	156,248	156,248		156,248
OREO	756	756		756
Total Assets	606,108	606,108		606,108
Total Deposits	545,387	545,387		545,387
Total Liabilities	547,718	547,718		547,718
Total Bank Capital & Min Int	58,390	58,390		58,390
Concentrations % Total Capital:				
Total Real Estate	564.58	564.58		564.58
Non-Owner Occ Commercial Real Estate	321.50	321.50		321.50
Total Commercial Real Estate	397.36	397.36		397.36
Construction & Development	43.52	43.52		43.52

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Income Statement \$:				
Net Interest Income	3,650	3,650	7,425	3,650
Noninterest Income	375	375	748	375
Noninterest Expense	2,418	2,418	4,947	2,418
Provision: Loan & Lease Losses	120	120	240	120
Net Income	1,171	1,171	2,356	1,171
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.37	2.37	2.40	2.37
Noninterest Income	0.24	0.24	0.24	0.24
Noninterest Expense	1.57	1.57	1.60	1.57
Provision: Loan & Lease Losses	0.08	0.08	0.08	0.08
Net Income	0.76	0.76	0.76	0.76
Return on Equity	8.30	8.30	8.47	8.30
Net Int Inc to Avg Earn Assets	2.44	2.44	2.49	2.44
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.00	0.00	0.00	0.00
LN&LS Allowance to Total LN&LS	1.53	1.53		1.53
LN&LS-90+ Days PD & Non-accr to LN&LS	0.00	0.00		0.00
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	76.42	76.42		76.42
Net Loans & Leases to Assets	69.06	69.06		69.06
Net Short Term Liabilities to Assets	2.10	2.10		2.10
Net Over 1 Year Position	73.47	73.47		73.47
Net Over 3 Year Position	63.26	63.26		63.26
Capitalization:				
Leverage Ratio	10.29	10.29		10.29
Total Capital Ratio	15.16	15.16		15.16
Common Equity Tier 1 Cap Ratio	13.90	13.90		13.90
Cash Dividends to Net Income	27.75	27.75	24.41	27.75
Growth Rates:				
			<u>12 Months</u>	
Total Assets	-1.06	-1.06	2.20	-1.06
Net Loans & Leases	-0.07	-0.07	9.20	-0.07
Tier 1 Capital	1.35	1.35	6.79	1.35
Balance Sheet \$:				
Net Loans and Leases	418,858	418,858		418,858
Investments	157,629	157,629		157,629
OREO	0	0		0
Total Assets	606,485	606,485		606,485
Total Deposits	548,094	548,094		548,094
Total Liabilities	549,915	549,915		549,915
Total Bank Capital & Min Int	56,570	56,570		56,570
Concentrations % Total Capital:				
Total Real Estate	568.62	568.62		568.62
Non-Owner Occ Commercial Real Estate	319.88	319.88		319.88
Total Commercial Real Estate	397.86	397.86		397.86
Construction & Development	44.01	44.01		44.01

Close

FDIC Certificate # 3127
OCC Charter # 5484
Public Report

FRB District/ID_RSSD 11 / 59352
County: MILAM

CITIZENS NATIONAL BANK; CAMERON, TX

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	<u>03/31/2023</u>	<u>03/31/2023</u>	<u>03/31/2023</u>	<u>03/31/2023</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	3,775	3,775	3,775	3,775
Noninterest Income	373	373	373	373
Noninterest Expense	2,529	2,529	2,529	2,529
Provision: Loan & Lease Losses	120	120	120	120
Net Income	1,185	1,185	1,185	1,185
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.44	2.44	2.44	2.44
Noninterest Income	0.24	0.24	0.24	0.24
Noninterest Expense	1.63	1.63	1.63	1.63
Provision: Loan & Lease Losses	0.08	0.08	0.08	0.08
Net Income	0.76	0.76	0.76	0.76
Return on Equity	8.59	8.59	8.59	8.59
Net Int Inc to Avg Earn Assets	2.53	2.53	2.53	2.53
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.00	0.00	0.00	0.00
LN&LS Allowance to Total LN&LS	1.50	1.50		1.50
LN&LS-90+ Days PD & Non-accr to LN&LS	0.00	0.00		0.00
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	75.53	75.53		75.53
Net Loans & Leases to Assets	68.38	68.38		68.38
Net Short Term Liabilities to Assets	-3.00	-3.00		-3.00
Net Over 1 Year Position	70.42	70.42		70.42
Net Over 3 Year Position	64.08	64.08		64.08
Capitalization:				
Leverage Ratio	10.10	10.10		10.10
Total Capital Ratio	14.76	14.76		14.76
Common Equity Tier 1 Cap Ratio	13.51	13.51		13.51
Cash Dividends to Net Income	21.10	21.10	21.10	21.10
Growth Rates:				
			<u>12 Months</u>	
Total Assets	1.68	1.68	2.38	1.68
Net Loans & Leases	0.89	0.89	15.01	0.89
Tier 1 Capital	1.52	1.52	8.09	1.52
Balance Sheet \$:				
Net Loans and Leases	419,158	419,158		419,158
Investments	164,952	164,952		164,952
OREO	0	0		0
Total Assets	612,978	612,978		612,978
Total Deposits	554,978	554,978		554,978
Total Liabilities	556,749	556,749		556,749
Total Bank Capital & Min Int	56,229	56,229		56,229
Concentrations % Total Capital:				
Total Real Estate	577.36	577.36		577.36
Non-Owner Occ Commercial Real Estate	328.65	328.65		328.65
Total Commercial Real Estate	401.21	401.21		401.21
Construction & Development	54.83	54.83		54.83

Close

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FRB District/ID_RSSD 11 / 59352
County: MILAM

CITIZENS NATIONAL BANK; CAMERON, TX

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	<u>12/31/2022</u>	<u>12/31/2022</u>	<u>12/31/2022</u>	<u>12/31/2022</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	4,109	4,109	17,184	4,109
Noninterest Income	352	352	1,439	352
Noninterest Expense	2,629	2,629	9,739	2,629
Provision: Loan & Lease Losses	400	400	850	400
Net Income	1,074	1,074	6,248	1,074
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.75	2.75	2.87	2.75
Noninterest Income	0.24	0.24	0.24	0.24
Noninterest Expense	1.76	1.76	1.63	1.76
Provision: Loan & Lease Losses	0.27	0.27	0.14	0.27
Net Income	0.72	0.72	1.04	0.72
Return on Equity	8.00	8.00	11.58	8.00
Net Int Inc to Avg Earn Assets	2.80	2.80	2.99	2.80
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.00	0.00	0.00	0.00
LN&LS Allowance to Total LN&LS	1.49	1.49		1.49
LN&LS-90+ Days PD & Non-accr to LN&LS	0.02	0.02		0.02
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	75.94	75.94		75.94
Net Loans & Leases to Assets	68.92	68.92		68.92
Net Short Term Liabilities to Assets	-3.50	-3.50		-3.50
Net Over 1 Year Position	72.38	72.38		72.38
Net Over 3 Year Position	65.42	65.42		65.42
Capitalization:				
Leverage Ratio	10.31	10.31		10.31
Total Capital Ratio	14.36	14.36		14.36
Common Equity Tier 1 Cap Ratio	13.11	13.11		13.11
Cash Dividends to Net Income	27.93	27.93	16.41	27.93
Growth Rates:				
			<u>12 Months</u>	
Total Assets	0.71	0.71	-1.22	0.71
Net Loans & Leases	4.87	4.87	17.55	4.87
Tier 1 Capital	1.28	1.28	9.29	1.28
Balance Sheet \$:				
Net Loans and Leases	415,475	415,475		415,475
Investments	159,409	159,409		159,409
OREO	0	0		0
Total Assets	602,839	602,839		602,839
Total Deposits	547,106	547,106		547,106
Total Liabilities	548,684	548,684		548,684
Total Bank Capital & Min Int	54,155	54,155		54,155
Concentrations % Total Capital:				
Total Real Estate	582.50	582.50		582.50
Non-Owner Occ Commercial Real Estate	325.51	325.51		325.51
Total Commercial Real Estate	401.61	401.61		401.61
Construction & Development	47.00	47.00		47.00

Close

FDIC Certificate # 3127
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FRB District/ID_RSSD 11 / 59352
County: MILAM

CITIZENS NATIONAL BANK; CAMERON, TX

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	<u>09/30/2022</u>	<u>09/30/2022</u>	<u>09/30/2022</u>	<u>09/30/2022</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	4,442	4,442	13,075	4,442
Noninterest Income	376	376	1,087	376
Noninterest Expense	2,415	2,415	7,110	2,415
Provision: Loan & Lease Losses	150	150	450	150
Net Income	1,772	1,772	5,174	1,772
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.97	2.97	2.91	2.97
Noninterest Income	0.25	0.25	0.24	0.25
Noninterest Expense	1.61	1.61	1.58	1.61
Provision: Loan & Lease Losses	0.10	0.10	0.10	0.10
Net Income	1.18	1.18	1.15	1.18
Return on Equity	13.37	13.37	12.80	13.37
Net Int Inc to Avg Earn Assets	3.12	3.12	3.06	3.12
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.00	0.00	0.00	0.00
LN&LS Allowance to Total LN&LS	1.46	1.46		1.46
LN&LS-90+ Days PD & Non-accr to LN&LS	0.02	0.02		0.02
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	72.84	72.84		72.84
Net Loans & Leases to Assets	66.19	66.19		66.19
Net Short Term Liabilities to Assets	-4.28	-4.28		-4.28
Net Over 1 Year Position	73.45	73.45		73.45
Net Over 3 Year Position	63.40	63.40		63.40
Capitalization:				
Leverage Ratio	10.17	10.17		10.17
Total Capital Ratio	14.39	14.39		14.39
Common Equity Tier 1 Cap Ratio	13.14	13.14		13.14
Cash Dividends to Net Income	16.93	16.93	14.01	16.93
Growth Rates:				
			<u>12 Months</u>	
Total Assets	0.87	0.87	5.62	0.87
Net Loans & Leases	3.29	3.29	20.21	3.29
Tier 1 Capital	2.49	2.49	10.98	2.49
Balance Sheet \$:				
Net Loans and Leases	396,191	396,191		396,191
Investments	175,287	175,287		175,287
OREO	0	0		0
Total Assets	598,608	598,608		598,608
Total Deposits	543,953	543,953		543,953
Total Liabilities	545,408	545,408		545,408
Total Bank Capital & Min Int	53,200	53,200		53,200
Concentrations % Total Capital:				
Total Real Estate	562.59	562.59		562.59
Non-Owner Occ Commercial Real Estate	310.24	310.24		310.24
Total Commercial Real Estate	386.13	386.13		386.13
Construction & Development	40.87	40.87		40.87

Close

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FRB District/ID_RSSD 11 / 59352
County: MILAM

CITIZENS NATIONAL BANK; CAMERON, TX

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	<u>06/30/2022</u>	<u>06/30/2022</u>	<u>06/30/2022</u>	<u>06/30/2022</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	4,453	4,453	8,633	4,453
Noninterest Income	364	364	711	364
Noninterest Expense	2,356	2,356	4,695	2,356
Provision: Loan & Lease Losses	150	150	300	150
Net Income	1,790	1,790	3,402	1,790
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.99	2.99	2.88	2.99
Noninterest Income	0.24	0.24	0.24	0.24
Noninterest Expense	1.58	1.58	1.57	1.58
Provision: Loan & Lease Losses	0.10	0.10	0.10	0.10
Net Income	1.20	1.20	1.14	1.20
Return on Equity	13.43	13.43	12.57	13.43
Net Int Inc to Avg Earn Assets	3.14	3.14	3.02	3.14
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.00	0.00	0.00	0.00
LN&LS Allowance to Total LN&LS	1.47	1.47		1.47
LN&LS-90+ Days PD & Non-accr to LN&LS	0.00	0.00		0.00
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	72.15	72.15		72.15
Net Loans & Leases to Assets	64.64	64.64		64.64
Net Short Term Liabilities to Assets	1.82	1.82		1.82
Net Over 1 Year Position	80.16	80.16		80.16
Net Over 3 Year Position	63.82	63.82		63.82
Capitalization:				
Leverage Ratio	9.97	9.97		9.97
Total Capital Ratio	14.27	14.27		14.27
Common Equity Tier 1 Cap Ratio	13.02	13.02		13.02
Cash Dividends to Net Income	16.76	16.76	12.49	16.76
Growth Rates:				
			<u>12 Months</u>	
Total Assets	-0.89	-0.89	7.82	-0.89
Net Loans & Leases	5.25	5.25	24.07	5.25
Tier 1 Capital	2.58	2.58	11.00	2.58
Balance Sheet \$:				
Net Loans and Leases	383,586	383,586		383,586
Investments	184,069	184,069		184,069
OREO	0	0		0
Total Assets	593,434	593,434		593,434
Total Deposits	531,655	531,655		531,655
Total Liabilities	540,628	540,628		540,628
Total Bank Capital & Min Int	52,806	52,806		52,806
Concentrations % Total Capital:				
Total Real Estate	554.83	554.83		554.83
Non-Owner Occ Commercial Real Estate	301.04	301.04		301.04
Total Commercial Real Estate	382.20	382.20		382.20
Construction & Development	38.20	38.20		38.20

Close

FDIC Certificate # 3127
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FRB District/ID_RSSD 11 / 59352
County: MILAM

CITIZENS NATIONAL BANK; CAMERON, TX

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	<u>03/31/2022</u>	<u>03/31/2022</u>	<u>03/31/2022</u>	<u>03/31/2022</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	4,180	4,180	4,180	4,180
Noninterest Income	347	347	347	347
Noninterest Expense	2,339	2,339	2,339	2,339
Provision: Loan & Lease Losses	150	150	150	150
Net Income	1,612	1,612	1,612	1,612
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.77	2.77	2.77	2.77
Noninterest Income	0.23	0.23	0.23	0.23
Noninterest Expense	1.55	1.55	1.55	1.55
Provision: Loan & Lease Losses	0.10	0.10	0.10	0.10
Net Income	1.07	1.07	1.07	1.07
Return on Equity	11.77	11.77	11.77	11.77
Net Int Inc to Avg Earn Assets	2.91	2.91	2.91	2.91
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.00	0.00	0.00	0.00
LN&LS Allowance to Total LN&LS	1.50	1.50		1.50
LN&LS-90+ Days PD & Non-accr to LN&LS	0.00	0.00		0.00
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	67.14	67.14		67.14
Net Loans & Leases to Assets	60.87	60.87		60.87
Net Short Term Liabilities to Assets	-1.01	-1.01		-1.01
Net Over 1 Year Position	78.14	78.14		78.14
Net Over 3 Year Position	62.12	62.12		62.12
Capitalization:				
Leverage Ratio	9.61	9.61		9.61
Total Capital Ratio	14.33	14.33		14.33
Common Equity Tier 1 Cap Ratio	13.08	13.08		13.08
Cash Dividends to Net Income	7.75	7.75	7.75	7.75
Growth Rates:				
			<u>12 Months</u>	
Total Assets	-1.89	-1.89	13.31	-1.89
Net Loans & Leases	3.11	3.11	23.74	3.11
Tier 1 Capital	2.64	2.64	11.37	2.64
Balance Sheet \$:				
Net Loans and Leases	364,445	364,445		364,445
Investments	209,728	209,728		209,728
OREO	0	0		0
Total Assets	598,740	598,740		598,740
Total Deposits	542,781	542,781		542,781
Total Liabilities	544,907	544,907		544,907
Total Bank Capital & Min Int	53,833	53,833		53,833
Concentrations % Total Capital:				
Total Real Estate	534.80	534.80		534.80
Non-Owner Occ Commercial Real Estate	281.26	281.26		281.26
Total Commercial Real Estate	364.91	364.91		364.91
Construction & Development	44.24	44.24		44.24