Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the needs of this community, consistent with safe and sound operations. The OCC 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 OCC; 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 CRA Public File | Citizens National Bank | Texas | Round Rock, Cedar Park, Pflugerville, Taylor.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available through the OCC's website at www.OCC.gov.

You may send written comments about our performance in helping to meet community credit needs to Elisha Smith, CRA Officer, PO Drawer 111, Cameron, TX 76520 and the Deputy Comptroller, South Region, Office of the Comptroller of the Currency, 1700 Pacific Ave., Suite 3600, Dallas, Texas 75201. Your letter, together with any response by us, will be considered by the OCC 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 OCC. You may also request from the OCC an announcement of our applications covered by the CRA files with the OCC. 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, Texas 75201, an announcement of applications covered by the CRA filed by bank holding companies.

Branch Locations

118 South Houston, Cameron, TX 76520 (254) 697-6653

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 St., Coupland, TX 78615 (512) 856-2404

X110 South Mays St., Round Rock, TX 78664 (512) 218-5100

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

1711 East Central Texas Expressway, Suite 105, Killeen, TX 76541 (512) 218-5102

317 S Austin St, Brenham, TX 77833 (979) 421-8066

Close

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
OCC Charter # 5484 County: MILAM 03/10/2026 02:45:13 PM
Public Report

Income Statement $:	12/31/2025 QTR	12/31/2025 QTR	12/31/2025 YTD	12/31/2025 QTR
Net Interest Income	5,925	5,925	21,627	5,925
Noninterest Income	395	395	2,213	395
Noninterest Expense	3,171	3,171	11,703	3,171
Provision: Loan & Lease Losses	41	41	126	41
Net Income	2,549	2,549	9,608	2,549
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	3.62	3.62	3.40	3.62
Noninterest Income	0.24	0.24	0.35	0.24
Noninterest Expense	1.94	1.94	1.84	1.94
Provision: Loan & Lease Losses	0.03	0.03	0.02	0.03
Net Income	1.56	1.56	1.51	1.56
Return on Equity	12.78	12.78	12.72	12.78
Net Int Inc to Avg Earn Assets	3.74	3.74	3.52	3.74
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	1.57	1.57		1.57
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	72.56	72.56		72.56
Net Loans & Leases to Assets	63.29	63.29		63.29
Net Short Term Liabilities to Assets	-9.87	-9.87		-9.87
Net Over 1 Year Position	63.52	63.52		63.52
Net Over 3 Year Position	22.28	22.28		22.28
Capitalization:				
Leverage Ratio	12.54	12.54		12.54
Total Capital Ratio	18.32	18.32		18.32
Common Equity Tier 1 Cap Ratio	17.07	17.07		17.07
Cash Dividends to Net Income	0.00	0.00	0.00	0.00
Growth Rates:			12 Months	
Total Assets	2.72	2.72	6.56	2.72
Net Loans & Leases	-2.31	-2.31	-0.91	-2.31
Tier 1 Capital	3.21	3.21	13.27	3.21
Balance Sheet $:				
Net Loans and Leases	417,846	417,846		417,846
Investments	215,819	215,819		215,819
OREO	0	0		0
Total Assets	660,205	660,205		660,205
Total Deposits	575,885	575,885		575,885
Total Liabilities	578,778	578,778		578,778
Total Bank Capital & Min Int	81,427	81,427		81,427
Concentrations % Total Capital:				
Total Real Estate	440.90	440.90		440.90
Non-Owner Occ Commercial Real Estate	261.38	261.38		261.38
Total Commercial Real Estate	329.25	329.25		329.25
Construction & Development	18.45	18.45		18.45

Close

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
OCC Charter # 5484 County: MILAM 03/10/2026 02:45:13 PM
Public Report

Income Statement $:	06/30/2025 QTR	09/30/2025 QTR	06/30/2025 YTD	09/30/2025 QTR
Net Interest Income	5,369	5,593	10,109	5,593
Noninterest Income	1,006	415	1,403	415
Noninterest Expense	2,832	2,950	5,582	2,950
Provision: Loan & Lease Losses	0	0	85	0
Net Income	2,856	2,363	4,696	2,363
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	3.43	3.52	3.23	3.52
Noninterest Income	0.64	0.26	0.45	0.26
Noninterest Expense	1.81	1.86	1.78	1.86
Provision: Loan & Lease Losses	0.00	0.00	0.03	0.00
Net Income	1.83	1.49	1.50	1.49
Return on Equity	15.43	12.29	12.91	12.29
Net Int Inc to Avg Earn Assets	3.55	3.64	3.34	3.64
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	1.52		1.52
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	76.63	76.14		76.14
Net Loans & Leases to Assets	67.09	66.55		66.55
Net Short Term Liabilities to Assets	-14.67	-12.81		-12.81
Net Over 1 Year Position	57.69	59.62		59.62
Net Over 3 Year Position	15.25	16.07		16.07
Capitalization:				
Leverage Ratio	12.32	12.52		12.52
Total Capital Ratio	18.16	17.46		17.46
Common Equity Tier 1 Cap Ratio	16.91	16.21		16.21
Cash Dividends to Net Income	0.00	0.00	0.00	0.00
Growth Rates:			12 Months	
Total Assets	0.69	2.33	3.78	2.33
Net Loans & Leases	-0.04	1.49	-2.20	1.49
Tier 1 Capital	3.85	3.06	12.23	3.06
Balance Sheet $:				
Net Loans and Leases	421,425	427,713		427,713
Investments	179,240	187,796		187,796
OREO	0	0		0
Total Assets	628,112	642,741		642,741
Total Deposits	549,961	561,775		561,775
Total Liabilities	552,474	564,570		564,570
Total Bank Capital & Min Int	75,638	78,171		78,171
Concentrations % Total Capital:				
Total Real Estate	474.62	468.81		468.81
Non-Owner Occ Commercial Real Estate	281.46	277.59		277.59
Total Commercial Real Estate	348.56	343.44		343.44
Construction & Development	28.94	31.12		31.12

Close

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
OCC Charter # 5484 County: MILAM 03/10/2026 02:45:13 PM
Public Report

Income Statement $:	06/30/2025 QTR	06/30/2025 QTR	06/30/2025 YTD	06/30/2025 QTR
Net Interest Income	5,369	5,369	10,109	5,369
Noninterest Income	1,006	1,006	1,403	1,006
Noninterest Expense	2,832	2,832	5,582	2,832
Provision: Loan & Lease Losses	0	0	85	0
Net Income	2,856	2,856	4,696	2,856
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	3.43	3.43	3.23	3.43
Noninterest Income	0.64	0.64	0.45	0.64
Noninterest Expense	1.81	1.81	1.78	1.81
Provision: Loan & Lease Losses	0.00	0.00	0.03	0.00
Net Income	1.83	1.83	1.50	1.83
Return on Equity	15.43	15.43	12.91	15.43
Net Int Inc to Avg Earn Assets	3.55	3.55	3.34	3.55
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	0.00	0.00		0.00
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	76.63	76.63		76.63
Net Loans & Leases to Assets	67.09	67.09		67.09
Net Short Term Liabilities to Assets	-14.67	-14.67		-14.67
Net Over 1 Year Position	57.69	57.69		57.69
Net Over 3 Year Position	15.25	15.25		15.25
Capitalization:				
Leverage Ratio	12.32	12.32		12.32
Total Capital Ratio	18.16	18.16		18.16
Common Equity Tier 1 Cap Ratio	16.91	16.91		16.91
Cash Dividends to Net Income	0.00	0.00	0.00	0.00
Growth Rates:			12 Months	
Total Assets	0.69	0.69	3.78	0.69
Net Loans & Leases	-0.04	-0.04	-2.20	-0.04
Tier 1 Capital	3.85	3.85	12.23	3.85
Balance Sheet $:				
Net Loans and Leases	421,425	421,425		421,425
Investments	179,240	179,240		179,240
OREO	0	0		0
Total Assets	628,112	628,112		628,112
Total Deposits	549,961	549,961		549,961
Total Liabilities	552,474	552,474		552,474
Total Bank Capital & Min Int	75,638	75,638		75,638
Concentrations % Total Capital:				
Total Real Estate	474.62	474.62		474.62
Non-Owner Occ Commercial Real Estate	281.46	281.46		281.46
Total Commercial Real Estate	348.56	348.56		348.56
Construction & Development	28.94	28.94		28.94

Close

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
OCC Charter # 5484 County: MILAM 05/13/2025 11:03:00 AM
Public Report

Income Statement $:	03/31/2025 QTR	03/31/2025 QTR	03/31/2025 YTD	03/31/2025 QTR
Net Interest Income	4,740	4,740	4,740	4,740
Noninterest Income	397	397	397	397
Noninterest Expense	2,750	2,750	2,750	2,750
Provision: Loan & Lease Losses	85	85	85	85
Net Income	1,840	1,840	1,840	1,840
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	3.03	3.03	3.03	3.03
Noninterest Income	0.25	0.25	0.25	0.25
Noninterest Expense	1.76	1.76	1.76	1.76
Provision: Loan & Lease Losses	0.05	0.05	0.05	0.05
Net Income	1.17	1.17	1.17	1.17
Return on Equity	10.32	10.32	10.32	10.32
Net Int Inc to Avg Earn Assets	3.13	3.13	3.13	3.13
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	1.54	1.54		1.54
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	76.84	76.84		76.84
Net Loans & Leases to Assets	67.58	67.58		67.58
Net Short Term Liabilities to Assets	-14.42	-14.42		-14.42
Net Over 1 Year Position	57.95	57.95		57.95
Net Over 3 Year Position	15.42	15.42		15.42
Capitalization:				
Leverage Ratio	11.85	11.85		11.85
Total Capital Ratio	17.72	17.72		17.72
Common Equity Tier 1 Cap Ratio	16.47	16.47		16.47
Cash Dividends to Net Income	0.00	0.00	0.00	0.00
Growth Rates:			12 Months	
Total Assets	0.69	0.69	2.05	0.69
Net Loans & Leases	-0.02	-0.02	-1.93	-0.02
Tier 1 Capital	2.54	2.54	10.40	2.54
Balance Sheet $:				
Net Loans and Leases	421,583	421,583		421,583
Investments	174,481	174,481		174,481
OREO	0	0		0
Total Assets	623,829	623,829		623,829
Total Deposits	548,647	548,647		548,647
Total Liabilities	551,395	551,395		551,395
Total Bank Capital & Min Int	72,434	72,434		72,434
Concentrations % Total Capital:				
Total Real Estate	492.20	492.20		492.20
Non-Owner Occ Commercial Real Estate	284.86	284.86		284.86
Total Commercial Real Estate	351.83	351.83		351.83
Construction & Development	23.55	23.55		23.55

Close

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
OCC Charter # 5484 County: MILAM 03/28/2025 01:55:00 PM
Public Report

Income Statement $:	12/31/2024 QTR	12/31/2024 QTR	12/31/2024 YTD	12/31/2024 QTR
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:			12 Months	
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

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
OCC Charter # 5484 County: MILAM 03/28/2025 01:55:00 PM
Public Report

Income Statement $:	09/30/2024 QTR	09/30/2024 QTR	09/30/2024 YTD	09/30/2024 QTR
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:			12 Months	
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

Close

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
OCC Charter # 5484 County: MILAM 03/28/2025 01:55:00 PM
Public Report

Income Statement $:	06/30/2024 QTR	06/30/2024 QTR	06/30/2024 YTD	06/30/2024 QTR
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:			12 Months	
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

Close

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
OCC Charter # 5484 County: MILAM 03/28/2025 01:55:00 PM
Public Report

Income Statement $:	03/31/2024 QTR	03/31/2024 QTR	03/31/2024 YTD	03/31/2024 QTR
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:			12 Months	
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

Close

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
OCC Charter # 5484 County: MILAM 03/18/2024 12:22:54 AM
Public Report

Income Statement $:	12/31/2023 QTR	12/31/2023 QTR	12/31/2023 YTD	12/31/2023 QTR
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:			12 Months	
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

Close

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
OCC Charter # 5484 County: MILAM 03/28/2025 01:55:00 PM
Public Report

Income Statement $:	09/30/2023 QTR	09/30/2023 QTR	09/30/2023 YTD	09/30/2023 QTR
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:			12 Months	
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

Close

FDIC Certificate # 3127 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
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Public Report

Income Statement $:	06/30/2023 QTR	06/30/2023 QTR	06/30/2023 YTD	06/30/2023 QTR
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:			12 Months	
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 FRB District/ID_RSSD 11 / 59352 CITIZENS NATIONAL BANK; CAMERON, TX
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Public Report

Income Statement $:	03/31/2023 QTR	03/31/2023 QTR	03/31/2023 YTD	03/31/2023 QTR
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:			12 Months	
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