



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

12128 Ranch Road 620 N, Austin, TX 78750 (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

12/04/2023 12 20 02 AM

	<u>09/30/2021</u>	<u>12/31/2021</u>	<u>09/30/2021</u>	<u>03/31/2022</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	4,058	4,272	12,058	4,180
Noninterest Income	377	347	1,062	347
Noninterest Expense	2,257	2,533	6,853	2,339
Provision Loan & Lease Losses	135	135	405	150
Net Income	1,635	1,559	4,683	1,612
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.91	2.95	2.98	2.77
Noninterest Income	0.27	0.24	0.26	0.23
Noninterest Expense	1.62	1.75	1.69	1.55
Provision Loan & Lease Losses	0.10	0.09	0.10	0.10
Net Income	1.17	1.08	1.16	1.07
Return on Equity	11.97	11.23	11.67	11.77
Net Int Inc to Avg Earn Assets	3.01	3.08	3.07	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	1.58	1.51		1.50
LN&LS-90+ Days PD & Non-accr to LN&LS	0.18	0.00		0.00
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	64.65	63.88		67.14
Net Loans & Leases to Assets	58.15	57.92		60.87
Net Short Term Liabilities to Assets	-1.88	-2.87		-1.01
Net Over 1 Year Position	75.93	75.75		78.14
Net Over 3 Year Position	61.96	60.27		62.12
Capitalization:				
Leverage Ratio	9.84	9.74		9.61
Total Capital Ratio	15.20	14.50		14.33
Common Equity Tier 1 Cap Ratio	13.95	13.25		13.08
Cash Dividends to Net Income	18.35	0.00	17.08	7.75
Growth Rates:			<u>12 Months</u>	
Total Assets	2.98	7.67	17.48	-1.89
Net Loans & Leases	6.60	7.24	17.68	3.11
Tier 1 Capital	2.50	2.85	8.88	2.64
Balance Sheet \$:				
Net Loans and Leases	329,572	353,442		364,445
Investments	213,634	227,486		209,728
OREO	0	0		0
Total Assets	566,779	610,261		598,740
Total Deposits	509,797	553,257		542,781
Total Liabilities	511,453	554,496		544,907
Total Bank Capital & Min Int	55,326	55,765		53,833
Concentrations % Total Capital:				
Total Real Estate	492.15	524.85		534.80
Non-Owner Occ Commercial Real Estate	326.94	279.24		281.26
Total Commercial Real Estate	397.72	355.45		364.91
Construction & Development	95.67	50.83		44.24

Close

FDIC Certificate # 3127
OCC Charter # 5484
Public Report

FRB District/ID_RSSD 11 / 59352
County MILAM

CITIZENS NATIONAL BANK, CAMERON, TX

12/04/2023 12:00:03 AM

	<u>03/31/2021</u>	<u>12/31/2020</u>	<u>03/31/2021</u>	<u>03/31/2020</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	3,753	3,498	3,753	3,330
Noninterest Income	324	333	324	347
Noninterest Expense	2,278	2,395	2,278	2,324
Provision Loan & Lease Losses	135	105	135	105
Net Income	1,331	1,084	1,331	1,014
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.89	2.82	2.89	3.15
Noninterest Income	0.25	0.27	0.25	0.33
Noninterest Expense	1.76	1.93	1.76	2.20
Provision Loan & Lease Losses	0.10	0.08	0.10	0.10
Net Income	1.03	0.87	1.03	0.96
Return on Equity	10.16	8.34	10.16	8.42
Net Int Inc to Avg Earn Assets	2.98	2.92	2.98	3.29
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	0.01	-0.14	0.01	0.01
LN&LS Allowance to Total LN&LS	1.67	1.65		1.77
LN&LS-90+ Days PD & Non-accr to LN&LS	0.20	0.21		0.00
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	62.06	64.06		67.52
Net Loans & Leases to Assets	55.74	57.28		59.45
Net Short Term Liabilities to Assets	-4.73	-4.41		2.74
Net Over 1 Year Position	71.57	70.59		71.13
Net Over 3 Year Position	60.75	56.11		58.83
Capitalization:				
Leverage Ratio	10.02	10.28		11.41
Total Capital Ratio	16.10	15.88		16.59
Common Equity Tier 1 Cap Ratio	14.85	14.63		15.33
Cash Dividends to Net Income	22.54	47.05	22.54	29.59
Growth Rates:			<u>12 Months</u>	
Total Assets	3.75	5.56	27.09	-6.56
Net Loans & Leases	0.96	4.16	19.17	-1.26
Tier 1 Capital	2.03	1.15	7.89	1.51
Balance Sheet \$:				
Net Loans and Leases	294,528	291,719		247,158
Investments	213,144	196,023		146,327
OREO	0	0		0
Total Assets	528,394	509,285		415,760
Total Deposits	474,564	455,404		366,027
Total Liabilities	475,847	456,994		367,165
Total Bank Capital & Min Int	52,548	52,291		48,595
Concentrations % Total Capital:				
Total Real Estate	438.06	442.61		408.28
Non-Owner Occ Commercial Real Estate	269.41	274.83		241.86
Total Commercial Real Estate	348.14	351.96		322.98
Construction & Development	49.83	49.29		46.14

Close

FDIC Certificate # 3127
 OCC Charter # 5484
 Public Report

FRB District/ID_RSSD 11 / 59352
 County MILAM

CITIZENS NATIONAL BANK, CAMERON, TX

12/04/2023 12:20:02 AM

	<u>06/30/2022</u>	<u>09/30/2022</u>	<u>06/30/2022</u>	<u>12/31/2022</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	4,453	4,442	8,633	4,109
Noninterest Income	364	376	711	352
Noninterest Expense	2,356	2,415	4,695	2,629
Provision Loan & Lease Losses	150	150	300	400
Net Income	1,790	1,772	3,402	1,074
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.99	2.97	2.88	2.75
Noninterest Income	0.24	0.25	0.24	0.24
Noninterest Expense	1.58	1.61	1.57	1.76
Provision Loan & Lease Losses	0.10	0.10	0.10	0.27
Net Income	1.20	1.18	1.14	0.72
Return on Equity	13.43	13.37	12.57	8.00
Net Int Inc to Avg Earn Assets	3.14	3.12	3.02	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	1.47	1.46		1.49
LN&LS-90+ Days PD & Non-accr to LN&LS	0.00	0.02		0.02
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	72.15	72.84		75.94
Net Loans & Leases to Assets	64.64	66.19		68.92
Net Short Term Liabilities to Assets	1.82	-4.28		-3.50
Net Over 1 Year Position	80.16	73.45		72.38
Net Over 3 Year Position	63.82	63.40		65.42
Capitalization:				
Leverage Ratio	9.97	10.17		10.31
Total Capital Ratio	14.27	14.39		14.36
Common Equity Tier 1 Cap Ratio	13.02	13.14		13.11
Cash Dividends to Net Income	16.76	16.93	12.49	27.93
Growth Rates:				
			<u>12 Months</u>	
Total Assets	-0.89	0.87	7.82	0.71
Net Loans & Leases	5.25	3.29	24.07	4.87
Tier 1 Capital	2.58	2.49	11.00	1.28
Balance Sheet \$:				
Net Loans and Leases	383,586	396,191		415,475
Investments	184,069	175,287		159,409
OREO	0	0		0
Total Assets	593,434	598,608		602,839
Total Deposits	531,655	543,953		547,106
Total Liabilities	540,628	545,408		548,684
Total Bank Capital & Min Int	52,806	53,200		54,155
Concentrations % Total Capital:				
Total Real Estate	554.83	562.59		582.50
Non-Owner Occ Commercial Real Estate	301.04	310.24		325.51
Total Commercial Real Estate	382.20	386.13		401.61
Construction & Development	38.20	40.87		47.00

Close

FDIC Certificate # 3127
OCC Charter # 5484
Public Report

FRB District/ID_RSSD 11 / 59352
County MILAM

CITIZENS NATIONAL BANK, CAMERON, TX

12/04/2023 12:20:02 AM

	<u>03/31/2023</u>	<u>06/30/2023</u>	<u>03/31/2023</u>	<u>09/30/2023</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	3,775	3,650	3,775	3,803
Noninterest Income	373	375	373	391
Noninterest Expense	2,529	2,418	2,529	2,314
Provision Loan & Lease Losses	120	120	120	120
Net Income	1,185	1,171	1,185	1,386
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.44	2.37	2.44	2.50
Noninterest Income	0.24	0.24	0.24	0.26
Noninterest Expense	1.63	1.57	1.63	1.52
Provision Loan & Lease Losses	0.08	0.08	0.08	0.08
Net Income	0.76	0.76	0.76	0.91
Return on Equity	8.59	8.30	8.59	9.65
Net Int Inc to Avg Earn Assets	2.53	2.44	2.53	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	1.50	1.53		1.55
LN&LS-90+ Days PD & Non-accr to LN&LS	0.00	0.00		0.06
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	75.53	76.42		77.31
Net Loans & Leases to Assets	68.38	69.06		69.56
Net Short Term Liabilities to Assets	-3.00	2.10		1.83
Net Over 1 Year Position	70.42	73.47		72.12
Net Over 3 Year Position	64.08	63.26		62.83
Capitalization:				
Leverage Ratio	10.10	10.29		10.63
Total Capital Ratio	14.76	15.16		15.50
Common Equity Tier 1 Cap Ratio	13.51	13.90		14.24
Cash Dividends to Net Income	21.10	27.75	21.10	14.43
Growth Rates:			<u>12 Months</u>	
Total Assets	1.68	-1.06	2.38	-0.06
Net Loans & Leases	0.89	-0.07	15.01	0.66
Tier 1 Capital	1.52	1.35	8.09	1.87
Balance Sheet \$:				
Net Loans and Leases	419,158	418,858		421,631
Investments	164,952	157,629		156,248
OREO	0	0		756
Total Assets	612,978	606,485		606,108
Total Deposits	554,978	548,094		545,387
Total Liabilities	556,749	549,915		547,718
Total Bank Capital & Min Int	56,229	56,570		58,390
Concentrations % Total Capital:				
Total Real Estate	577.36	568.62		564.58
Non-Owner Occ Commercial Real Estate	328.65	319.88		321.50
Total Commercial Real Estate	401.21	397.86		397.36
Construction & Development	54.83	44.01		43.52

Close

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

OCC Charter # County: MILAM
5484

12/04/2023 12:20:02
AM

Public Report

	03/31/2021	06/30/2021	03/31/2021	09/30/2021
Income Statement S:	QTR	QTR	YTD	QTR
Net Interest Income	3,753	4,247	3,753	4,058
Noninterest Income	324	361	324	377
Noninterest Expense	2,278	2,318	2,278	2,257
Provision: Loan & Lease Losses	135	135	135	135
Net Income	1,331	1,717	1,331	1,635

Earnings and Profitability:

Percent of Average Assets:

Net Interest Income	2.89	3.13	2.89	2.91
Noninterest Income	0.25	0.27	0.25	0.27
Noninterest Expense	1.76	1.71	1.76	1.62
Provision: Loan & Lease Losses	0.10	0.10	0.10	0.10
Net Income	1.03	1.27	1.03	1.17
Return on Equity	10.16	12.90	10.16	11.97
Net Int Inc to Avg Earn Assets	2.98	3.23	2.98	3.01

Loan and Lease Analysis:

Net Loss to Average Total LN&LS	0.01	0.00	0.01	0.00
LN&LS Allowance to Total LN&LS	1.67	1.64		1.58
LN&LS-90+ Days PD & Non-accr to LN&LS	0.20	0.19		0.18

Liquidity/Interest Rate Risk:

Net Loans & Leases to Deposits ✓	62.06	62.46		64.65
Net Loans & Leases to Assets	55.74	56.17		58.15
Net Short Term Liabilities to Assets	-4.73	-2.18		-1.88
Net Over 1 Year Position	71.57	74.79		75.93
Net Over 3 Year Position	60.75	64.01		61.96

Capitalization:

Leverage Ratio	10.02	9.87		9.84
Total Capital Ratio	16.10	15.59		15.20
Common Equity Tier 1 Cap Ratio	14.85	14.34		13.95
Cash Dividends to Net Income	22.54	11.65	22.54	18.35

Growth Rates:

			12 Months	
Total Assets	3.75	4.16	27.09	2.98
Net Loans & Leases	0.96	4.97	19.17	6.60
Tier 1 Capital	2.03	2.92	7.89	2.50

Balance Sheet \$:

Net Loans and Leases	294,528	309,164		329,572
Investments	213,144	217,873		213,634
OREO	0	0		0
Total Assets	528,394	550,375		566,779
Total Deposits	474,564	494,969		509,797
Total Liabilities	475,847	496,447		511,453
Total Bank Capital & Min Int	52,548	53,928		55,326

Concentrations % Total Capital:

Total Real Estate	438.06	454.90		492.15
Non-Owner Occ Commercial Real Estate	269.41	293.98		326.94
Total Commercial Real Estate	348.14	366.46		397.72
Construction & Development	49.83	73.65		95.67