



Citizens National Bancshares Of Bossier, Inc.

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Telephone (318) 747-6000

April 20, 2017

Fellow Citizens National Bancshares of Bossier, Inc. Shareholders

Dear Fellow Shareholders:

Since 1985, the Board of Directors has worked diligently to serve you in a manner in which you can be proud. 2016 was a year filled with both challenges and opportunities. It was a year the company posted its largest profit in thirty-one years and one where we lost one of our founding members, John McConathy. In the enclosed annual report for 2016 you will find details of our financial performance and a tribute to a few of our clients in the community responsible for our success.

The Board and Management Team have built this company on a firm foundation that will prepare us to grow to \$1 Billion in assets and beyond. As we move forward toward these goals, we have been very fortunate to attract additional talent to the company that will strengthen this financial institution. Rest assured however, we are focused on being the best we can be rather than simply the biggest we can be.

We are honored and united by the opportunity you afford us to represent you as a shareholder in Citizens. Our continual commitment to you is to adhere to the ideals of transparency, integrity, fair dealing and good governance. All the while being good corporate citizens, excellent stewards of company resources, and providing a fair return on your investment.

With warmest regards,

The Board of Directors
Citizens National Bank, N.A.
Citizens National Bancshares of Bossier, Inc.

L. Clary Anthony, Jr.

John W. Garmany

Edward R. Glover

Will C. Hubbard

J. Kevin McCotter

Mark L. Montgomery

C. S. Sentell III

Jason D. Smith

M. Dennis Wilson

Robert Garland

G. Kent Gibson

Jay Hearnberger

Glenn I. Jackson

Wayne McMahan

James W. Rogers

Ronnie D. Sheffield

James P. Williams