

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Benjamin M. Watson

Name of the Holding Company Director and Official

President and Director

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Benjamin M. Watson

Signature of Holding Company Director and Official

08/06/2018

Date of Signature

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2017

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

BSJ Bancshares, Inc

Legal Title of Holding Company

P.O. Box 7

(Mailing Address of the Holding Company) Street / P.O. Box

St. Joseph

LA

71366

City

State

Zip Code

307 Plank Road, St. Joseph, LA 71366

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Mike Thompson

Secretary/Treasurer

Name

Title

(318) 766-3246

Area Code / Phone Number / Extension

(318) 766-4564

Area Code / FAX Number

mthompson@ckbonline.com

E-mail Address

www.ckbonline.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<u>0</u>
In accordance with the General Instructions for this report (check only one),		
1. a letter justifying this request is being provided along with the report		<input type="checkbox"/>
2. a letter justifying this request has been provided separately ...		<input type="checkbox"/>
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

For holding companies not registered with the SEC—
 Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report
 will be sent under separate cover
 is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

FORM FR Y-6

**BSJ BANCSHARES, INC
ST JOSEPH, LOUISIANA**

FISCAL YEAR ENDING DECEMBER 31, 2017

Report Item:

- 1: The bank holding company prepares an annual report for its shareholders. Two copies are enclosed.**
- 2: Organization Chart**



BSJ Bancshares, Inc., has no ownership interest in any institution other than Cross Keys Bank. At present, BSJ Bancshares, Inc., owns 40,000 shares, or 100%, of Cross Keys Bank stock. Cross Keys Bank owns 100% of the stock of CKB Investments, Inc.

Results: A list of branches for your depository institution: **CROSS KEYS BANK (ID_RSSD: 755252)**.
This depository institution is held by **BSJ BANCSHARES, INC. (1132382)** of **SAINT JOSEPH, LA**.
The data are as of **12/31/2017**. Data reflects information that was received and processed through **01/04/2018**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

Actions

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	755252	CROSS KEYS BANK	307 PLANK ROAD	SAINT JOSEPH	LA	71366	TENSAS	UNITED STATES	Not Required	Not Required	CROSS KEYS BANK	755252	
OK		Full Service	4942845	BOSSIER CITY BUSINESS CENTER	5015 SHED ROAD, SUITE 100	BOSSIER CITY	LA	71111	BOSSIER	UNITED STATES	Not Required	Not Required	CROSS KEYS BANK	755252	
OK		Full Service	3536229	MONROE BRANCH	1401 HUDSON LN	MONROE	LA	71201	OUACHITA	UNITED STATES	Not Required	Not Required	CROSS KEYS BANK	755252	
OK		Full Service	1393213	STERLINGTON BRANCH	167 KEYSTONE ROAD	MONROE	LA	71203	OUACHITA	UNITED STATES	Not Required	Not Required	CROSS KEYS BANK	755252	
OK		Full Service	3536256	RAYVILLE BRANCH	1913 JULIA ST	RAYVILLE	LA	71269	RICHLAND	UNITED STATES	Not Required	Not Required	CROSS KEYS BANK	755252	
OK		Full Service	4725280	SHREVEPORT BUSINESS CENTER	8740 QUIMPER PLACE	SHREVEPORT	LA	71115	CADDO	UNITED STATES	Not Required	Not Required	CROSS KEYS BANK	755252	
OK		Full Service	1429158	TALLULAH BRANCH	115 N CHESTNUT ST	TALLULAH	LA	71282	MADISON	UNITED STATES	Not Required	Not Required	CROSS KEYS BANK	755252	
OK		Limited Service	3943872	CYPRESS STREET ADMINISTRATIVE OFFICE	3101 CYPRESS STREET, SUITE 3	WEST MONROE	LA	71291	OUACHITA	UNITED STATES	Not Required	Not Required	CROSS KEYS BANK	755252	
OK		Full Service	3536247	WEST MONROE BRANCH	400 MCMILLAN RD	WEST MONROE	LA	71291	OUACHITA	UNITED STATES	Not Required	Not Required	CROSS KEYS BANK	755252	

Form FR Y-6

BSJ Bancshares, Inc
 St. Joseph, Louisiana
 Fiscal Year Ending 12/31/2017

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending MM/DD/YYYY			Securities Holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending MM/DD/YYYY (but not at fiscal year-end)		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Watson/Vizard Family	United States	161,347 shares 40.3367%			
Rebecca Vizard, Joseph, Louisiana	St. United States	58,519 shares 14.6298%			
Philip B. Watson, Jr. Joseph, Louisiana	St. United States	42,630 shares 10.6575%			
William W. Watson St. Joseph, Louisiana	United States	5,746 Shares 1.4365%			
Michael R. Vizard, St. Joseph, Louisiana	United States	10,315 shares 2.1835%			
Benjamin M. Watson St. Joseph, Louisiana	United States	6,881 shares 1.7203%			
Scott H. Watson Joseph, Louisiana	St. United States	6,430 shares 1.6075%			
All Other Family Members	United States	30,826 shares 7.7067%			

Form FR Y-6

BSJ Bancshares, Inc.
St. Joseph, Louisiana
Fiscal Year Ending 12/31/2017

Report Item 4: Insiders

(1) Name & Address (City, State, Country)	(2) Principal Occupation, if other than with holding company	(3)(a) Title/Position with holding company	(3)(b) Title/Position with Subsidiaries (including subsidiary name)	(3)(c) Title/Position with Other Businesses (including business name)	(4)(a) Percentage of Voting Securities in holding company	(4)(b) Percentage of Voting Securities in Subsidiaries (including subsidiary name)	(4)(c) Percentage of Voting Securities in any other co. (including co. name) if ≥ 25%
William W. Watson St. Joseph, LA USA	Banker	Principal Securities Holder			1.4365%		
Rebecca W. Vizard St. Joseph, LA USA	Interior Designer	Principal Securities Holder			14.6298%		50% BVIZ, LLC, 37.50% Vizard Improvements LLC, 33.33% HMV, LLC, 43.32% Touchdown Holding Family Limited Partnership
Michael R. Vizard St. Joseph, LA USA	Banker	Vice-Chairman of the Board	Chief Executive Officer, Cross Keys Bank		2.5788%		50% BVIZ, LLC, 37.50% Vizard Improvements LLC, 33.33% HMV, LLC
Benjamin M. Watson, St. Joseph, LA USA	Banker	President	Chief Financial Officer		1.7203%		33.33% Watson Brothers Farms
Philip B. Watson, Jr. St. Joseph, LA USA	Retired Attorney	Principal Securities Holder			10.6575%		
Scott H. Watson Tallulah, LA USA	Chemical/Seed Store Manager	Principal Securities Holder			1.6075%		33.33% Watson Brothers Farms 100% Choctaw Planting, Co. Inc., 50% Goldman Enterprises, Inc., 50% Two-Three, Inc., 50% C, E, & K, Inc., 33.3% Waterproof Investments, LLC, 33.3% Goldman Investments, LLC.
Harry T. Goldman III Waterproof, LA USA	Retired Farmer	Principal Securities Holder		Director, President Choctaw Planting Co, Inc., Director President Goldman Enterprises, Inc., Director, President Two-Three, Inc., Director, President C,E & K, Inc.	0.8904%		



Cross Keys Bank

2018 Newsletter

MAKE YOURSELF AT HOME



Finding the perfect home can be a challenge, but finding the perfect loan doesn't have to be. Rely on our expertise to obtain a loan that best suits your needs.



Beverly Joiner
Senior Vice President
Mortgage Lending
318.361.9050
NMLS #754906



Landon Joiner
Mortgage Loan Officer
318.361.9050
NMLS #1713077



Tammy McKee
Mortgage Loan Officer
318.698.9050
NMLS #343792



Cross Keys Bank
Mortgage

www.crosskeys.bank

Member
FDIC
EQUAL OPPORTUNITY
LENDER
NMLS ID #743038

Cross Keys Bank is a full service bank founded in 1902 to meet the needs of a growing community. For the past 116 years, service, honor, and integrity have been the guiding principles of Cross Keys Bank, but personal commitment is what sets us apart. We are neighbors and friends who value the traditions that strengthen community while embracing the innovations that make life a little more convenient for everyone. From personal checking, savings, insurance and investment accounts to a full range of business banking products, the friendly professionals at Cross Keys Bank are here for you. Visit any of our convenient locations or call on us if you need help with any of our products.

Our mission is to help our customers succeed. By their success we will succeed.



Table of Contents

Letter From the Chief Executive Officer and President.....	4
Recognizing Retirees.....	6
New Officers and Employee Promotions.....	8
Investments.....	9
Dear Geek Girl.....	10
CKB Employee Day.....	12
Mortgage Department Donations.....	14
Community Education.....	16
CKB Donations.....	20
Cross Keys Travel Club.....	22
Community Involvement.....	24
Message to Our Shareholders and Customers.....	28
CKB Officers.....	29
Comparative Statement of Condition.....	30
Comparative Statement of Earnings.....	31



Michael Vizard



Shane Bridges

Letter from the Chief Executive Officer and President

Our Cross Keys Bank employees, The Krewe du Keys, paraded into the New Year to launch our 2018 theme, "Keys to Success", at our annual Employee Day gathering held on President's Day. We utilize this day to show appreciation for our "krewe" as well as to recognize and celebrate our Employee of the Year, all while honoring Presidents past and present. Even if you don't like our current President's style, our hope is that his policy "trumps" his style as recent changes initiated by him, including tax reform and regulatory relief, continue to breathe new life into our economy.

With the improving economy, we have seen rates beginning to rise and managing interest rate risk is of paramount importance in our industry. At Cross Keys Bank, value comes from the relationship we have with our customers and we want our customers to win by giving them a fair price. Our desire is to earn and retain your business by reserving the best rates for our loyal customers. If you come to us for a Certificate of Deposit, we can customize the terms to fit just about anyone's needs. And yes, we have interest checking and savings accounts, but even with that, we believe we will earn your loyalty by being consistent, competitive and fair.

Cross Keys celebrates 116 years of service to our customers this year and, as always, we give thanks to all who contributed to our success and we pray for our brothers and sisters who are no longer with us. One particular former employee who recently passed away is Polly Caldwell. Polly retired in 2011 after 33 years of service and as the head of our data processing department. Polly was a most dedicated employee and we are forever grateful for her loyal service. She was a true friend and will be sorely missed.

As we continue to enhance our products and services, one area of focus continues to be cybersecurity and the threat of Cybercrime. Fighting "the bad guys" is hard enough when they are standing right in front of you, much less when you cannot see or hear where they come from. As such, we continue to remain diligent in our efforts to protect our customer's information. Our SecurLOCK Equip application is a fabulous tool that allows one to completely lock down their Cross Keys Debit card. You have the power to lock it down even if

someone happens to obtain your Debit card and pin number.

Businesses have the latest authentication technologies that provide a secure environment to utilize our web-based cash management tools without having to physically come to us.

Perusing the pages of our newsletter and annual report, you will see that Cross Keys continues to offer the very best in community banking, and our motto, "Service with Honor and Integrity," resonates as we carry out our mission to help you succeed.

With the right tools and the right people, we will continue to thrive and provide excellence in service as we seek to increase our deposit base and market share in the communities we serve. We humbly ask you to consider doing all of your banking with Cross Keys Bank. The banking world continues to change and we have plans for remodeling two of our current locations and relocating our Shreveport office to a more central location on Line Avenue near Piermont to better serve our customers. Still, much of our focus continues to shift to the digital world and whether it is the computer at your home or office, your iPad, or the phone in your pocket, it is easier to do business with Cross Keys Bank than ever before. If you don't want to take our word for it there is nothing more convincing than the testimonial of a satisfied customer who happens to live in a town where we don't even have a branch located. The following speaks for itself:

Dear Michael,

I wanted to let you know that I closed my Chase checking account today. After many years of living away and banking primarily with Cross Keys and using Chase as a backup checking account, I have decided it is just too easy to bank solely at Cross Keys Bank.

The folks here at my local Chase branch are nice. There was really no recent event that precipitated my decision. Cross Keys beat Jamie Dimon fair and square.

Below are the 7 top reasons I am now solely a Cross Keys Bank customer.

1. CKB customer service. What can I say? The folks I deal with on the bank and insurance side of your business are just simply the best. One might think it's because I am friends with some of the owners of Cross Keys, but I don't think that's it. After years of calls to the St. Joe and Monroe offices, I would have run across a sour teller or agent. Somebody would have let their guard down if it was just that I was friends with the owners. I mean, they can't all know - every single call. I do sometimes call and the person I speak to I know personally. But many times not. Usually, the person I speak to can help with my call. But what's really important to me is that, if they cannot, they are very candid and get me to someone who can assist me in the best manner. It's just simply awesome service and a culture that I have not seen duplicated elsewhere.

2. I love Cross Keys' internet banking site. Especially the functionality of being able to add the category of the expense manually. That function has caused me to discontinue the need of using Quicken and I can easily track my expenses and budget online.

3. I like the paper statement and don't mind paying the \$5 for it. In fact, I feel like I'm cheating CKB. Chase (and other banks my relatives use) do not offer statements anymore that show the little picture of the checks. Please don't ever drop that functionality. I know it's got to be expensive to do that. I would pay more to keep that feature.

4. Your online banking app is really easy to use, more so than Chase's. With the relatively recent addition of being able to see messages on the app, I am now totally covered when traveling and can always see important information from CKB and can send messages from my phone.

5. The interest on my Kasasa checking is unbeatable. That's why I keep a large balance.

6. Cross Keys refunds all the ATM fees on both ends when I withdraw cash from banks here in my hometown in Texas.

7. And finally, OK - did I say that your employees are simply the best!

Thanks for such great service,
James Hearne

So, come on, what are you waiting for? Join us today!

Michael Vizard, Chief Executive Officer
Shane Bridges, President



WHY WAIT WHEN YOU CAN EARN

Ask for **KASASA** checking

Get the benefits and convenience you expect while earning back with **Kasasa Cash**. Earn up to 2.05% APY on balances up to \$10,000 and receive ATM and Bill Pay refunds on qualified accounts.*



Cross Keys Bank Member FDIC

www.crosskeys.bank

*Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions.

Recognizing Retirees



Shane Bridges, Paul Meeks, Bill Watson, and Michael Vizard
Paul Meeks – Board Member, December 1999 to January 2018



Shane Bridges, Rhonda George, Michael Vizard, and Lee Riordan
Rhonda George – Sterlington Branch, July 14, 1989 to July 15, 2017



Terri Smith, Shane Bridges, and Lee Riordan
Terri Smith – Sterlington Branch, March 1, 1998 to October 31, 2017



Marcella Vinson, Shane Bridges, Veronica Plaisance, Bill Watson, Faye Dandridge, Qualeen Grace, Ben Watson, and Kristen VandeVen
Faye Dandridge – Saint Joseph Branch, March 1, 1990 to May 31, 2017



Michael Vizard and Jeanette Colvin

Jeanette Colvin – Saint Joseph Branch, May 1965 to December 1975 and May 1986 to October 15, 2017



Jim Cuthbert and Scottie Lindstrom, Jim's "boss in his early banking days"

Jim Cuthbert – Monroe Branch, June 24, 1996 to June 30, 2017



Michael Vizard and Mary Nell Rushing

Mary Nell Rushing – Saint Joseph Branch, January 2008 to June 30, 2017



PREPARED FOR THE FUTURE

No one knows what the future holds, but with proper planning and coverage from Cross Keys Insurance, you can relax knowing that you're prepared for anything. We represent many excellent insurance carriers to provide products for both personal and business risks.

Contact us today at **318.340.0027** to learn more about Commercial Insurance, Personal Insurance and Life & Health Insurance.



Chad Monsour

Senior Vice President

cmonsour@crosskeys.bank



Rhonda Roberson

Customer Service Representative

rroberson@crosskeys.bank



**Cross Keys Bank
Insurance**

MEMBER OF



**Community Financial
INSURANCE CENTER**

Cross Keys Bank Building 1401 Hudson Lane, Suite 100 Monroe

Not a deposit • Not FDIC insured • Not insured by any federal government agency • Not guaranteed by "the bank" • May go down in value • Insurance agent may be employed by "the bank" or a third party • The insurance company, and not "the bank" is underwriting the insurance product.

New Officers



Justin Gambill
*Vice President, Loan Officer,
Shreveport*

Justin has been in banking since May 2013 and a loan officer since May 2014. He and his wife, Trista, have a five year old son named Drake and a four year old daughter named Raylee. He is an avid outdoorsman, participating in hunting, fishing, boating and camping. He and his wife also own and operate two daycares in Bossier City under the name Epic Learning Center.



Landon Joiner
*Mortgage Loan Officer,
Monroe*

Landon is a resident from Richland Parish and a graduate of Mangham High School and University of Louisiana at Monroe. Landon is a member of First Baptist Church of Archibald. He enjoys hunting, fishing and working out. He joined the Mortgage Loan Department in December, 2017 and is anxious to work with customers in purchasing their home or refinancing their home.

Employee Promotions



Kelly Coates
*Assistant Vice President,
BSA, OFAC, & Security Officer,
Monroe*

Kelly Coates started working for Cross Keys Bank in October, 2010 at the Hudson Lane location. She and her husband Jamie live in the West Ouachita area in West Monroe and have five children together. Kelly currently serves on the board of two local non-profits and is a part time college student at ULM. She spends her free time cooking, playing with her pets, and camping with her family.



Shelly Harrell
*Vice President, Executive
Administrative Assistant,
Board Secretary, Monroe*

Shelly started at Cross Keys Bank in January 2010, but has been in banking since 2000. She and her husband, Jeremy, have been married for almost 13 years and have one wonderful 10 year old daughter named Allie. They live in Frenchman's Bend with their two rescue dogs, Hannah and Olivia. She attends North Monroe Baptist Church and enjoys spending time with her family, reading, going to the movies, and spending time at her camp on the river.

New Employees

Nakinna Adams
*Universal Banker,
Shreveport*
William Allen
Teller, West Monroe
Jordan Boyd
Teller, West Monroe

Destiny Brown
Teller, Rayville
Mandy Franklin
Teller, Sterlington
Megan Garza
Teller, Saint Joseph

Caleb Gonzalas
Runner, Monroe
Mallory Gwin
Teller, Tallulah
Katie Hamm
*Executive Administrative
Assistant, Monroe*

Chase Henry
IT Assistant, Monroe
Deshawn Johnson
Teller, Saint Joseph
Rusti Murphy
Teller, West Monroe

Brooke Reeves
Teller, Sterlington
Lauren Ruhl
Teller, Monroe
Daniel Wheat
IT Assistant, Monroe

Five Things to Do Before Meeting With an Advisor

Mauri Turner – Investment Advisor

Americans' financial lives are increasingly complex. It's not unusual to have checking and savings accounts, a 401(k), IRAs, and other personal investments. Keeping track of all your savings and investments has prompted many individuals to seek guidance. If you are part of this growing majority, you may have already scheduled a meeting with an advisor. To make the most of your time together, keep this premeeting checklist in mind:

Do some research. Entire sections of bookstores are dedicated to personal finance and investing topics. Read a book or magazine to get familiar with planning strategies and terms. Ask others who have used financial planning professionals to share their experiences.

Organize your thoughts. Spend some time thinking about your financial needs, investment goals, and time frame. If you are uncertain about your own needs and goals, communicate that fact to the advisor. He or she should be able to ask the right questions to help you determine your goals, assess your needs and resources, and match both to your tolerance for risk.

Gather the appropriate paperwork. Consider which documents -- such as a will, bank and investment account statements, insurance policies, and tax returns -- to bring to the meeting. To be on the safe side, call in advance and ask what documents would be helpful.

Determine your top three areas of concern. Does retirement planning top your list? What about minimizing your tax burden? Funding college tuition? To help create a plan focused on your unique situation, your advisor will have to ask questions. Be prepared to discuss what is most important to you and have answers in mind (or written down) prior to your meeting.

Prepare questions for your advisor. To succeed, this relationship must be built on trust. It's important that you feel comfortable with your advisor and the services he or she will provide. Ask about the type and level of advice you should expect. Will they be referring you to others specializing in certain areas? Talk about how often you should meet for a "check up" or to rebalance your portfolio.

Financial planning is a lifelong process, and a trusted advisor can help see you through all of life's financial opportunities and challenges.



YOUR GOALS YOUR FUTURE OUR EXPERTISE

Our dedication is firmly rooted in our goal to provide high-quality, comprehensive financial services in an atmosphere that allows us to get to know you better – your family, your business, your financial goals and our *Investment Services*.

Mauri Turner

Investment Advisor

318.361.3136

mauri.turner@lpl.com



**Cross Keys Bank
Investment Services**

Cross Keys Bank Building 1401 Hudson Lane, Suite 100 Monroe

Registered Representative of LPL, member FINRA/SIPC. LPL and its affiliated insurance agencies offer securities, advisory services and certain insurance products and are not affiliated with Cross Keys Investment Services or Cross Keys Bank. LPL does not provide tax or legal advice. Products are not FDIC or NCUA insured, not Bank or Credit Union guaranteed, and may lose value including loss of principal.



Dear Geek Girl

Kristen Vandeven, AVP,
Electronic eBanking Officer

The question I get asked over and over again is “How do I stop the bad guys from taking my debit card information?” The simple answer is that there is no way to stop outsiders from taking your information unless you quit placing it where others can see it. That means not paying with debit cards, not utilizing the ACH network for Direct Deposit or Direct Debit payments, and not using electronic funds transfers at all. In case you haven’t noticed, it is very difficult to live in a cash only world.

So the next step would be to protect yourself and your information. Treat your data the same way you set the alarm and lock your house, or take the keys out of the ignition and lock your car. Be wary of who you give access to your data. Do you randomly give out copies of your house key to people on the street? Then why would you save your username and password on various websites and browsers? Do you tape a note with your house alarm code to the front door? Then why would you post identifiable information about yourself online for the whole world to find? Remember, not all websites are equal when it comes to security.

So what steps can you take to protect your bank information?

- Do not reuse usernames and passwords.
- Do not save your usernames and passwords in browsers and on websites
- Enroll in Online Banking and review your account daily
- Sign up for SecurLOCK Equip and setup alerts for all debit card transactions



SECURE BANKING ANYTIME, ANYWHERE

Did you know that there have been 8,190 Data Breaches reported since 2005? That is a total of 1,057,771,011 records exposed.

Cross Keys Bank proudly offers mobile conveniences like our Mobile App, SecurLOCK Equip, Touch ID, Apple Pay, and SMS Text Fraud Alerts. These tools allow added security AND efficient account management anytime, anywhere.



Cross Keys Bank

www.crosskeys.bank

Member
FDIC



Top 20 Under 40

The Monroe Chamber of Commerce, the News-Star, DeltaBusiness Magazine, and the Northeast Louisiana Young Professionals recognize the Top 20 Under 40 professionals in the area each year. For 2017, Northeast Louisiana's brightest young professionals were chosen through a nomination process open to the public.

Shelly Harrell, VP, Executive Administrative Assistant, Monroe, and **Lee Riordan**, VP, Branch Manager and Lender, Sterlington, were recognized as nominees.



ULM Graduates

Congratulations to two of our employees, Katie Hamm and Cierra Wallace, for their graduation from the University of Louisiana Monroe! Katie earned a Bachelor of Business Administration with a Minor in Marketing and Cierra earned a Bachelor of Arts in Psychology. Cross Keys Bank is so proud of these two!



Bauer Five-Star Rating

"Because community banks put their focus on local people and small businesses, they are perfectly positioned to provide the specialized support that is unique to their area," acknowledges Karen L. Dorway, president of BauerFinancial. "Community banks, like Cross Keys Bank, promote local growth by investing back into the same neighborhoods that their deposits come from. By fostering these local relationships, they achieve two

goals: they are highly capitalized and they are accountable to their customers."

Earning and maintaining this top 5-Star rating for 103 consecutive quarters puts Cross Keys Bank in the most prominent position as a "Best of Bauer Bank", a designation reserved for banks that have maintained Bauer's highest rating consistently for the last 25 years or longer.

CKB Employee Day 2018

Cross Keys Bank employees gathered on February 19th at the Desiard Plaza Centre for their annual Employee Day. This year's theme, Krewe du Keys, boasted a Mardi Gras theme with king cakes, plenty of selfies, costumes and props fit for a New Orleans parade, the viral game Speak Out, prize drawings, Employee Service Awards, and much more! Each year the hilarity ensues and each year we are thankful for all of the fun we get to experience with our Cross Keys Bank family.

During our Employee Day Awards ceremony, we were pleased to announce Shelly Harrell as our 2017 Employee of the Year.

Shelly is a team player and a great example of the attitude everyone in the workplace should have. She shows compassion in her job as well as at her church, in the community, and with her family. She always has a smile on her face and is always willing to help other employees when needed, no matter their department. Shelly is organized, driven, and cares deeply about her work. Congratulations, Shelly!



Cross Keys Bank Team, February 2018



Bradley Bridges and Michael Vizard



Lynn Marshall and Martha Rogan



Michael Vizard, Myrna Ward, Martha Rogan, Tabatha McHenry, Cathy Holmes, Johnny Williams, Nakinna Adams, Cierra Wallace, Jeremy Rodden, Peter Hays, Lauren Ruhl, Chad Monsour, and Holli Cole



Bradley Bridges and Shane Bridges





Pam Essex received her Five Year Service Award from Michael Vizard



Renee Gossett received her Five Year Service Award from Michael Vizard and Shane Bridges



Mike Thompson received his Ten Year Service Award from Michael Vizard and Shane Bridges



Babbette Adcock received her Ten Year Service Award from Michael Vizard and Shane Bridges



Claire Rosenzweig received her Ten Year Service Award from Shane Bridges and Michael Vizard



Shane Bridges received his Fifteen Year Service Award from Michael Vizard



Cathy Holmes received her Thirty Year Service Award from Shane Bridges and Michael Vizard



Shelly Harrell received her Employee of the Year Award from Michael Vizard and Shane Bridges

Mortgage Donations

Every year, Envoy Mortgage and the Cross Keys Bank Mortgage Team combine forces to participate in their own Mortgage Donations Challenge. If loan volume goals are exceeded, these mortgage groups are able to donate to different charities and organizations in the region. In 2017, a total of \$15,000 was donated to various non-profit groups including the American Cancer Society Relay for Life event, the Northeast Louisiana Veterans Cemetery, NOVA Workforce, the Parkway Panthers baseball team, the Susan G. Komen Foundation Race for the Cure event in Northeast and Northwest Louisiana, and the PAWS of NELA Pet Parade event.



The American Cancer Society is a nationwide voluntary health organization dedicated to eliminating cancer through funding and conducting research, sharing expert information, supporting patients, and spreading the word about prevention.



The Northeast Louisiana Veterans Cemetery is dedicated to the military men and women in our region.



The North Louisiana Affiliate of Susan G. Komen is dedicated to combating breast cancer at every front. They provide free screening, education, and support.



NOVA's mission, as a job intermediary, is to identify and connect the workforce needs of employers with training entities and with the residents of Northeast Louisiana seeking living wage employment and benefits.



PAWS of NELA works to reduce and aid the population of unwanted and lost companion animals in our community and to support and encourage the positive interaction between pets and people.



Parkway High School in Bossier City is home to the Parkway Panthers Varsity baseball team.

Third Annual Charity Classic Golf Tourney

Cross Keys Bank held its Third Annual Charity Classic Golf Tournament benefiting the Food Bank of Northeast Louisiana on Monday, September 25th at the Calvert Crossing Golf Club in Calhoun. Golfers and staff members spent the day golfing and enjoying the sunny skies. Teams were comprised of three golfers with the chance to win group or individual prizes. The four flights included Senior, Ladies, Championship, and Open.

First Flight Winners

- 1st Place – Scott Watson
- 2nd Place – Harry Barrett
- 3rd Place – Jan Johnston, DDS

Ladies Flight Winners

- 1st Place – Care Solutions, Inc.
- 2nd Place – Great Day, Inc.
- 3rd Place – Buddy Love



Rick Guillot, Shelly Harrell, Lee Riordan, Willie Roberson, Kandy George, Linda Green, Melissa Mcilwain, and Claire Rosenzweig



Chris Fuller, Anthony Jacola, and Dan Tripp



Rick Guillot, Ricky Guillot, and Buddy Aulds



Ashley White, Rick Guillot, Jean Toth, Mandy Smart, and Shane Bridges

Tallulah Academy Occupation Day

Mrs. Leslye Ellerbee's first grade class at Tallulah Academy learned about occupations. Our Madison Parish Market Manager, Jeremy Rodden, and Audrey Rodden from First South Farm Credit shared their knowledge about being bankers.



United Way Dollars and \$ense Fair

The Dollars and \$ense Reality Fair is a financial education simulation in which students actively learn how to make better financial decisions and gain knowledge of budgeting, saving and spending. Cross Keys Bank employees, Walter Hillman, Lynn Marshall, and Carol Free, attended multiple fairs to share their financial knowledge with different schools in Northeast Louisiana.



Cross Keys Bank's 365 to Bank Shadow Day

The CKB 365 to Bank Shadow Day program aims to introduce students to the banking world as well as offer financial literacy resources.

Rayville High School Senior, Asia Wallace, is pictured with Walter Hillman and Carol Free. Tallulah Academy Senior, Claire Watson, is pictured with Jeremy Rodden and Walter Hillman. These seniors were selected to participate in the program.





LBA Washington Trip

Cross Keys Bank joined the Louisiana Banker's Association for their 2017 trip to Washington. Michael Vizard and Mandy Smart visited the Federal Deposit Insurance Corporation and, along with Shelly Harrell and her family, met with Congressman Ralph Abraham.



Bradley Bridges represented CKB at the GSB Reception

Bradley Bridges attended the Louisiana Bankers Night while at LSU Graduate School of Banking.



United Way Luncheon

Cross Keys Bank Shreveport bankers, Merrill Wautlet, Justin Gambill, and Peter Hays, attended the United Way of Northwest Louisiana luncheon.



YOUR FUTURE OFFICE IS HERE

Conveniently located and competitive on price. Just a couple of ways we respect your time, all of the time.

On Site Management, Full Service Leases

Office Suites • Flexible Floor Plans • Conference Room
Nightly Janitorial Service • Security Cameras

Call today to arrange a full tour

Babbette Adcock

Property Manager

318.361.3132

babs@crosskeys.bank



Cross Keys Bank Building

In the Mid-City Business District with easy access to I-20
1401 Hudson Lane, Monroe



Teacher Appreciation

Our Sterlington bankers, Lee Riordan and Terri Smith, attended multiple Sterlington School Teacher Appreciation functions to show their support for our local educators.



Richland Parish 4H Club Great Pumpkin Contest

Hunter Seneff, pictured with Richland Parish Market President, Walter Hillman, took 3rd place for the 2017 Richland Parish 4H Club Great Pumpkin Contest with his Great Pumpkin weighing in at a whopping 82.5 pounds!



CKB Rayville Supports Special Olympics

Cross Keys Bank was thrilled to be a sponsor of the 2017 Rayville Kiwanis Special Olympics. The event included special athletes from five surrounding parishes participating in a variety of different activities. Cross Keys Bank employees have been involved with this event for the past eleven years. This year, Melissa Mcilwain, Liz Linson, and Kandy George had the opportunity to volunteer.



Revive 5

The Revive 5 is a unique race supporting the revitalization and recovery in rural areas of Louisiana. The Revive 5k was held in beautiful Saint Joseph with amazing views of Lake Bruin and the state park. 2017 marked the 5th annual Revive 5k marathon.

Participants: (Front) Faye Dandridge, Renee Gossett, Kandy George, Kristen VandeVen, Marcella Vinson, and Robin McVay
 (Back) Cathy Holmes, Mary Nell Rushing, Mike Thompson, Ben Watson, Amanda Rushing, Brooke Spillars, Susan Hosea, and Michael Vizard



PAWS of NELA Pet Parade

Cross Keys Bank employees attended the 2017 Mardi Gras Pet Parade in support of PAWS of NELA.

Participants: (Left) Reannon Borquist, Anne Lane, Becky Keys, Taylor Varner, Beverly Joiner, Patricia Ardis, Melissa Mcilwain, Linda Green, Karla Richardson, Johnny Williams, Claire Rosenzweig, Kelly Coates, and Kandy George
 (Right) Riley Bridges and Shane Bridges with Queen Josie May

Wish Comes True Donation

Jeremy Rodden, Sydney Lee Booth, and Pam Essex went to the Olive Branch in Tallulah for financial abuse training and to present a check for Wish Comes True. The check presented was used to provide a fresh water aquarium for the residents to enjoy.



The Shepherd Center Donation

Jane Barnett from The Shepherd Center received a check from our St. Joseph branch manager, Robin McVay. In honor of each bank employee & director, Cross Keys made a donation to The Shepherd Center ministry which provides food & clothing to the poor and needy.

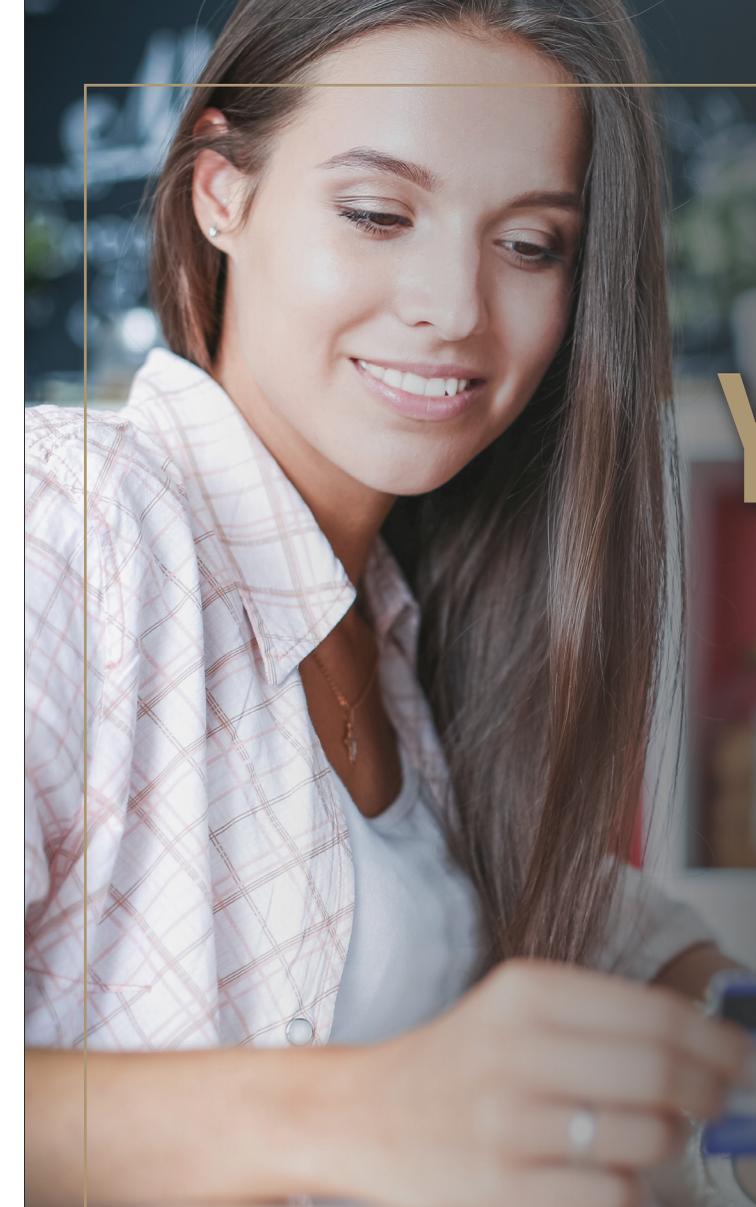


Susan G Komen Donation

Cross Keys Bank proudly supporting Susan G. Komen and the Race for the Cure! This cause is one near to our hearts and we will continue to support this amazing organization.

Employees shown: (Front) Anne Lane, Karla Richardson, Becky Keys, Kay Gray, and Amy Anderson
(Back) Mandy Smart, Taylor Varner, Kelly Coates, Chad Monsour, and Shane Bridges





IT'S LIKE
YOU GET PAID
TO
BANK HERE

Ask for **KASASA**® checking

Kasasa Cash Back rewards you for what you spend each month. Get cash back on everyday debit card purchases and receive ATM and Bill Pay refunds on qualified accounts.*



Cross Keys Bank

Member
FDIC

www.crosskeys.bank

*Contact one of our bank service representatives for additional information, details, restrictions, processing limitations and enrollment instructions.

Cross Keys Travel Club

The Cross Keys Travel Club celebrated its 9th trip May 28-June 10 with a 2-week adventure in Ireland and Northern Ireland. The 27 travelers enjoyed new friendships, stunning scenery, beautiful weather, great food and very friendly locals as we saw the best of the historic and legendary Emerald Isle.

In August, the 10th group discovered the wonders of Alaska and the Canadian Yukon as they followed trails of the Gold Rush. Eagles, grizzlies, brown bear, caribou, moose, elk and other wildlife competed with calving glaciers and sunsets on fire for the best photo ops. Again, the food was outstanding, and the locals proudly demonstrated the true pioneer spirit.

The more adventurous travelers recently explored Iceland, and a gentle tour of Switzerland, Austria and Bavaria is planned in August. February of 2019 will find our club in Australia and New Zealand.



New members are welcome, and the only requirement is a desire to travel. For reservations or more information, call now.

Jim Cuthbert

318.237.5833

bankerpaw@yahoo.com





Complete the Streets with Tensas Healthy Communities

Tensas Healthy Communities hosted Complete the Streets to share ideas with attendees about how walking & biking can be safer, more convenient, and fun for families in the area. This event also promoted overall wellness, including financial well-being education with Cross Keys Bank employees, Sydney Booth, Kristen VandeVen, Robin McVay, and George Matthews.



Annual Dove Hunt

Cross Keys Bank employees gathered on Lake Bruin for a day of fishing and the annual dove hunt.

Bill Watson sent off hunters Peter Hays and Shane Bridges.



Think Pink Tea

Glenwood Regional Medical Center held its tenth annual Think Pink Tea event. This widely popular event helps to spread the important message of early detection while celebrating the lives of breast cancer survivors in an empowering way.

Cross Keys Bank employee, Babbette Adcock, enjoyed the event with her mom, Belinda, and sister, Ainslea.





Red River Balloon Rally

For the second time since the 1990s, Shreveport hosted the Red River Balloon Rally and U.S. National Hot Air Balloon Championship. Cross Keys Bank in Shreveport sponsored one of the balloons decorating the city sky.



Day at the Lake at Poverty Point

The Richland Parish Sheriff's Office and Triad hosted the 13th annual Day at the Lake at Poverty Point Reservoir in Delhi. The event is anticipated by the community each year and Cross Keys Bank employees, Walter Hillman, Carol Free, and Kim Wilson, were happy to join in on the fun!



4-H University

Geek Girl and eBanking expert Kristen Sutton VandeVen took a trip down to Baton Rouge with the Tensas Parish 4-H Group to attend the 103rd annual 4-H University, where bright, young minds compete in contests and learn about different career choices.

Run for Mercy

When you Run for Mercy, you support Mercy's free-of-charge Christian residential program that provides hope and life transformation for young women facing difficult life circumstances. Employees from our Cross Keys Bank locations supported this cause with their families and friends.

Participants: (Front) Amy Anderson, Chasity Mc Murray, Shelly Harrell, Nils and Reannon Borquist, and Kandy George
(Back) Angelica Brodnax, Anne Lane, Patricia Ardis, Shane Bridges, and Dave Camus



Tensas Healthy Communities Back to School Bash

Tensas Healthy Communities kicked off the school year with their Back to School Bash. Cross Keys Bank employees, Kristen Vandevan, Robin McVay, Cathy Holmes, Amanda Rushing, and Jeanette Colvin, attended this health and wellness fair to teach financial education to adults and children.



American Advertising Federation Awards

Alliance One Advertising received Best Campaign, 2 Golds, and 1 Bronze for their work with Cross Keys Bank at the American Advertising Federation Awards Ceremony.

Babbette Adcock attended with Alliance One Advertising employees, Ainslea Snellenberger and Brenda Tarver, to receive the awards on behalf of Cross Keys Bank.



BSJ Bancshares, Inc. 2017 Annual Report





Message to our Shareholders and Customers

Dear Friends,

For the year ended December 31, 2017, BSJ Bancshares, Inc. had total earnings of \$4,314,128, with taxable income expected to approximately equal \$3,600,000. Total assets as of that date were \$354,165,036, which represents growth of about five percent in the last year.

As always, we'd like to thank you for

utilizing Cross Keys Bank for your business and personal needs as a depositor and as a borrower. We also ask that you encourage your friends and associates to utilize our services. We make this possible with state of the art technology that gives you quick and easy access to your accounts, and we have a top notch lending team that actively seeks loans to financially sound borrowers. Our Mortgage Department is capable of providing residential property financing just about anywhere. Through our **CKB Mobile Banking App**, we provide you with a virtual branch that gives you access to your accounts and the **ability to deposit checks**, pay bills and even make purchases with a smart phone.

We provide the **very best in debit card security**, as we now offer debit cards with EMV chip technology and the **SecurLOCK Equip App**. This app will

allow you to manage and monitor the use of your Cross Keys Bank debit card with your smart phone.

We continue to offer all types of insurance through Cross Keys Insurance Agency and investment opportunities with Cross Keys Investment Services. Lastly, we always provide the personal service that will make the transition of business to Cross Keys Bank from other institutions smooth and easy. So there is really no reason why you shouldn't do all of your banking with **Cross Keys Bank!**

Once again, our management team and Board of Directors remain committed to safeguarding your investment. On behalf of our employees and the Board of Directors, we wish you, your family, and friends a healthy and prosperous 2018.

Benjamin M. Watson – President, BSJ Bancshares, Inc.



CKB Board of Directors (left to right) Brooks Watson, Bo Shaw, Michael Vizard, Darrell Vandeven, Jan Johnston, Shane Bridges, Paul Meeks, Ben Watson



BSJ Bancshares, Inc. Board (left to right) Michael Vizard, Bill Watson, Ben Watson, Becky Vizard, Scott Watson, Tru Goldman

2017 Board of Directors of Cross Keys Bank

Michael R. Vizard – *Chairman*
Shane Bridges – *Banker*
Kevin Bryan – *Architect*
Jan Bagwell Johnston – *DDS*
Paul Meeks – *Manufacturer*
E.D. Shaw, III – *Businessman*
Darrell VandeVen – *Planter*
Benjamin M. Watson – *Banker*
William Brooks Watson – *Attorney*

2017 Cross Keys Bank Officers

Michael R. Vizard – *Chief Executive Officer (CEO)*
Shane Bridges – *President & Chief Credit Officer (CCO)*
Mandy Smart – *Executive VP & Chief Operations Officer (COO)*
Benjamin M. Watson – *Executive VP & Chief Financial Officer (CFO)*

Rick Guillot – *Market President, West Monroe*
Chris Fuller – *Market President, Monroe & Sterlington*
Walter Hillman – *Market President, Richland & Madison*
Mike Thompson – *Market President, Tensas*
Merrill Wautlet – *Market President, Northwest Louisiana*

Linda Green – *SVP, Credit Department Manager*
Samuel C. Feldhaus – *SVP, IT & Information Security Officer*
Beverly Joiner – *SVP, Mortgage Lending*
Chad Monsour – *SVP, Cross Keys Insurance*
William Brooks Watson – *SVP, Legal Counsel*

Bradley Bridges – *VP, Lending, West Monroe*
Justin Gambill – *VP, Lending, Shreveport*
Shelly Harrell – *VP, Executive Administrative Assistant*
Pete Hays – *VP, Lending, Bossier*
Veronica Plaisance – *VP, Board Secretary, Executive Administrative Assistant, Lending, St. Joseph*
Lee Riordan – *VP, Branch Manager, Lending, Sterlington*
Tracey Robinson – *VP, Mortgage Department*

2017 Board of Directors of BSJ Bancshares, Inc.

Rebecca Vizard, *Chairman*
Harry Truman Goldman, III
Benjamin M. Watson
Scott Watson
William W. Watson
Michael R. Vizard

Jeremy Rodden – *VP, Market Manager, Madison Parish*
Megan Smith – *VP, Compliance Officer*

Babbette Adcock – *AVP, Hudson Lane Leasing & Properties Manager*

Patricia Ardis – *AVP, Collection Officer*

Reannon Borquist – *AVP, BSA, OFAC, Security Officer & Training Coordinator*

Kelly Coates – *AVP, Executive Administrative Assistant*

Carol Free – *AVP, Branch Manager, Lending, Rayville*

Kandy George – *AVP, Branch Manager, Lending, Tallulah*

Robin McVay – *AVP, Branch Manager, St. Joseph and Operations Assistant*

Sharon O'Briant – *AVP, Mortgage Department*

Claire Rosenzweig – *AVP, Assistant Controller*

Kristen VandeVen – *AVP, Electronic (E) Banking Officer*

Pam Essex – *Asst Branch Manager, Lending, Tallulah*

Sydney Booth – *CRA Officer, Credit Analyst & Loan Review*

George Matthews – *Loan Officer, St. Joseph*

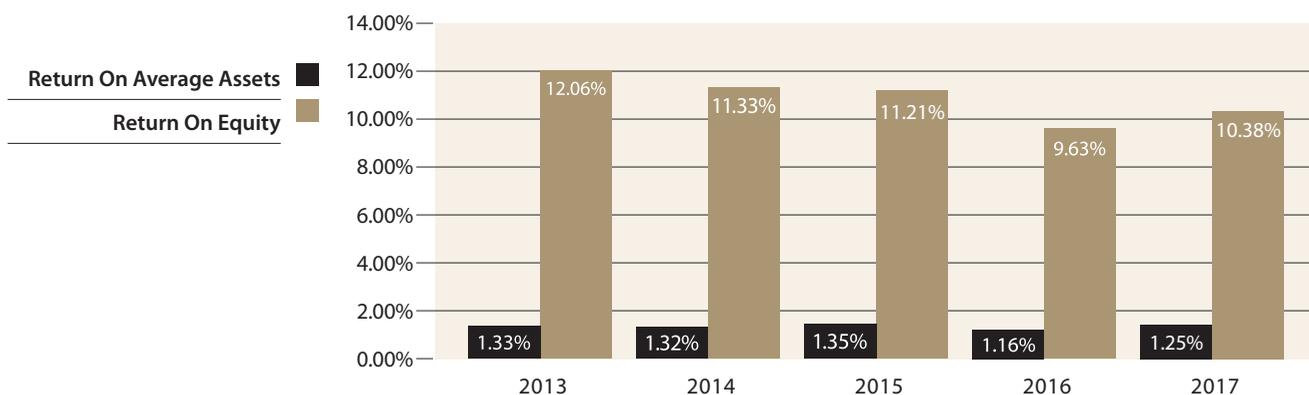
Tammy McKee – *Mortgage Loan Officer, Bossier*

2017 Annual Reports

Comparative Statement of Condition

RESOURCES AT YEAR END	2013 (Audited)	2014 (Audited)	2015 (Audited)	2016 (Audited)	2017 (Unaudited)
Cash and Due from Banks	\$7,533,891	\$9,824,213	\$11,117,109	\$22,183,952	\$21,068,095
Investment Securities*	\$142,499,735	\$137,557,254	\$112,478,712	\$108,923,049	\$91,260,612
Loans	\$144,486,800	\$166,309,457	\$186,728,820	\$196,451,052	\$227,046,791
Provision For Loan Loss	(\$1,362,077)	(\$1,192,343)	(\$1,179,112)	(\$1,604,303)	\$2,151,608
Loans Net of Provisions For Loss	\$143,124,723	\$165,117,114	\$185,549,708	\$194,846,749	\$224,895,183
Fed Funds Sold	\$0	\$0	\$0	\$0	\$0
Bank Buildings/Equipment	\$5,160,052	\$5,366,833	\$5,359,314	\$5,111,211	\$5,561,529
Interest Earned — Not Collected	\$2,033,611	\$1,982,899	\$1,710,101	\$2,006,431	\$1,981,367
Other Assets	\$4,087,245	\$4,251,756	\$4,575,863	\$4,326,864	\$9,398,250
Total Assets	\$304,439,259	\$324,100,069	\$320,790,807	\$337,398,256	\$354,165,036
LIABILITIES AT YEAR END	2013	2014	2015	2016	2017
Deposits	\$243,082,055	\$250,735,248	\$242,858,812	\$256,580,851	\$268,266,714
Repurchase Agreements	\$0	\$0	\$0	\$1,435,811	\$1,143,166
FHLB Borrowings	\$25,278,281	\$31,959,130	\$34,375,806	\$36,542,513	\$38,574,152
Other Liabilities	\$1,280,163	\$954,313	\$1,549,663	\$1,511,430	\$2,732,446
Total Liabilities	\$269,640,499	\$283,648,691	\$278,784,281	\$296,070,605	\$310,716,478
Capital	\$39,832,492	\$42,100,119	\$39,672,945	\$40,561,062	\$42,596,509
Treasury Stock	(\$4,390,595)	(\$4,269,059)	\$0	\$0	\$0
Number of Shares Treasury Stock	56,935	55,669	0	0	0
Unrealized Gain (Loss) on Sec	(\$653,137)	\$2,620,318	\$2,333,581	\$766,589	\$852,049
Total Stockholders Equity	\$34,788,760	\$40,451,378	\$42,006,526	\$41,327,651	\$43,448,558
Total Liabilities and Capital	\$304,439,259	\$324,100,069	\$320,790,807	\$337,398,256	\$354,165,036

RETURN ON AVERAGE ASSETS & RETURN ON EQUITY

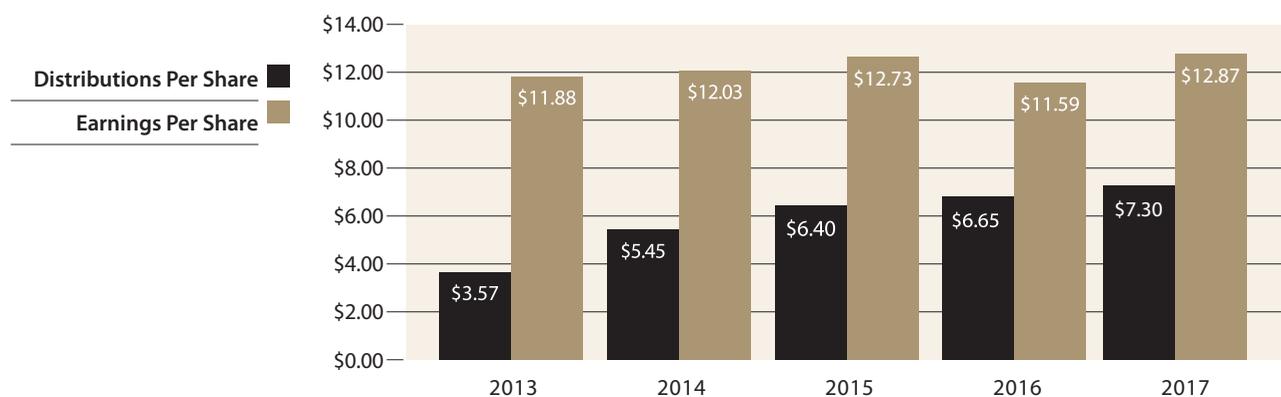


Comparative Statement of Earnings

OPERATING INCOME	2013 <i>(Audited)</i>	2014 <i>(Audited)</i>	2015 <i>(Audited)</i>	2016 <i>(Audited)</i>	2017 <i>(Unaudited)</i>
Interest Income	\$12,389,626	\$12,744,019	\$13,176,089	\$13,890,594	\$14,765,689
Interest Expense	\$1,651,203	\$1,439,376	\$1,474,608	\$1,622,625	\$2,199,013
Net Interest Margin	\$10,738,423	\$11,304,643	\$11,701,481	\$12,267,969	\$12,566,676
Other Income	\$2,997,645	\$3,121,254	\$3,531,281	\$4,054,832	\$3,823,010
Total Income	\$13,736,068	\$14,425,897	\$15,232,762	\$16,322,801	\$16,389,686
Operating Expenses	\$9,635,069	\$10,396,374	\$10,894,947	\$11,785,390	\$11,317,595
Provision For Bad Debts	\$23,687	(\$112,176)	\$0	\$670,117	\$757,963
Total Operating Expenses	\$9,658,756	\$10,284,198	\$10,894,947	\$12,455,507	\$12,075,558
Federal Income Taxes	\$0*	\$0*	\$0*	\$0*	\$0*
Earnings After Taxes	\$4,077,312	\$4,141,699	\$4,337,815	\$3,867,294	\$4,314,128
Earnings Per Share (BSJ Bancshares, Inc.)	\$11.88	\$12.03	\$12.73	\$11.59	\$12.87
Shares Outstanding	343,065	344,331	340,835	333,630	335,200
Return on Average Assets	1.33%	1.32%	1.35%	1.16%	1.25%
Return on Equity	12.06%	11.33%	11.21%	9.63%	10.38%
Dividend Per Share	\$3.57	\$5.45	\$6.40	\$6.65	\$7.30

*No income tax due to 2012 Subchapter S conversion.

DISTRIBUTIONS & EARNINGS PER SHARE



PRESORTED
STANDARD
U.S. POSTAGE
PAID



Cross Keys Bank



**ATM located at branch*

Bossier Mortgage Division

5015 Shed Road, Suite 100
318-698-9050

Monroe*

1401 Hudson Lane, Suite 100
318-361-9500

Newellton* (ATM Only)

3144 Highway 65
318.766.3246

Rayville*

1913 Julia Street
318-728-6380

Shreveport*

8740 Quimper Place
318-698-3246

Sterlington*

167 Keystone Road
318-665-4511

St. Joseph*

307 Plank Road
318-766-3246

Tallulah*

115 North Chestnut
318-574-3210

West Monroe*

400 McMillan Road
318-362-0023



Cross Keys Bank

2018 Newsletter