



### Board of Directors

William B. Bramblet,  
Chairman  
Grover A. Carrington,  
Vice Chairman  
William M. Alverson, CEO  
E. Daniel Duzyk, Secretary  
Anthony C. Baker, President  
Richard P. Fuller  
Troy H. Mulligan  
A. Christopher Peck  
Brett T. Setzer  
Spears C. Stilz  
Arthur E. Walker III

### Regional Board

Stephen R. Beckham  
Dr. Franklin A. Brown\*  
Karen R. Bushart  
Ron D. Catchen  
Ralph A. Coldiron III  
T. David Dean  
Darren J. Duzyk  
H. Lewis Greene\*  
John M. Helton  
James R. Mann  
Brian J. McCarty  
R. Burl McCoy  
Dr. Barton C. McFarland  
Omar R. Prewitt  
Ray A. Robertson  
Linda L. Rumpke  
J. Tyler White  
J.D. Williams, Jr.\*  
G. Davis Wilson  
Chenault Woodford, Jr.\*

\*Director Emeritus

### Assets

Cash and Due from Banks	\$ 20,235,000
Securities and Interest Bearing Deposits	372,148,000
Federal Funds Sold	123,000
Loans and Leases Net of Unearned Income	987,876,000
Less Loan Loss Reserve	<u>(12,373,000)</u>
Net Loans	975,503,000
Premises and Fixed Assets	9,012,000
Other Real Estate Owned	184,000
Other Investments	29,441,000
Other Assets	<u>6,688,000</u>
Total Assets	<u>\$ 1,413,334,000</u>

### Liabilities and Capital

Deposits	\$ 1,182,085,000
Repurchase Agreements and Federal Funds Purchased	28,007,000
Federal Home Loan Bank and Other Borrowings	50,776,000
Other Liabilities	<u>7,264,000</u>
Total Liabilities	1,268,132,000
Equity Capital	
Capital Stock	4,000,000
Surplus	9,550,000
Undivided Profits and Capital Reserves	132,626,000
Unrealized Gain/(Loss) on Securities	<u>(974,000)</u>
Total Equity Capital	<u>145,202,000</u>
Total Liabilities and Capital	<u>\$ 1,413,334,000</u>

I, Michael Hendrix, Chief Financial Officer attest to the correctness of the information contained in the statement. This statement has not been reviewed, or confirmed for accuracy or relevance by the Federal Deposit Insurance Corporation.