



December 31, 2018

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. Stiliz
Arthur E. Walker III

Regional Board

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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	\$ 25,574,000
Securities and Interest Bearing Deposits	388,691,000
Federal Funds Sold	346,000
Loans and Leases Net of Unearned Income	1,071,586,000
Less Loan Loss Reserve	<u>(12,697,000)</u>
Net Loans	1,058,889,000
Premises and Fixed Assets	12,151,000
Other Real Estate Owned	205,000
Other Investments	30,061,000
Other Assets	<u>6,920,000</u>
Total Assets	<u>\$ 1,522,837,000</u>

Liabilities and Capital

Deposits	\$ 1,277,924,000
Repurchase Agreements and Federal Funds Purchased	38,876,000
Federal Home Loan Bank and Other Borrowings	47,701,000
Other Liabilities	<u>7,919,000</u>
Total Liabilities	1,372,420,000
Equity Capital	
Capital Stock	4,000,000
Surplus	9,550,000
Undivided Profits and Capital Reserves	141,971,000
Unrealized Gain/(Loss) on Securities	<u>(5,104,000)</u>
Total Equity Capital	<u>150,417,000</u>
Total Liabilities and Capital	<u>\$ 1,522,837,000</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.