Pyramid Financial Corporation

2025 Annual Report

://www.bankofanguilla.com

Our Mission

To be a financial institution that strives to:

- Optimize the long-term return to our shareholders while providing a safe and sound investment

- Help our customers achieve economic success and financial security by building relationships through trust, confidence, and integrity

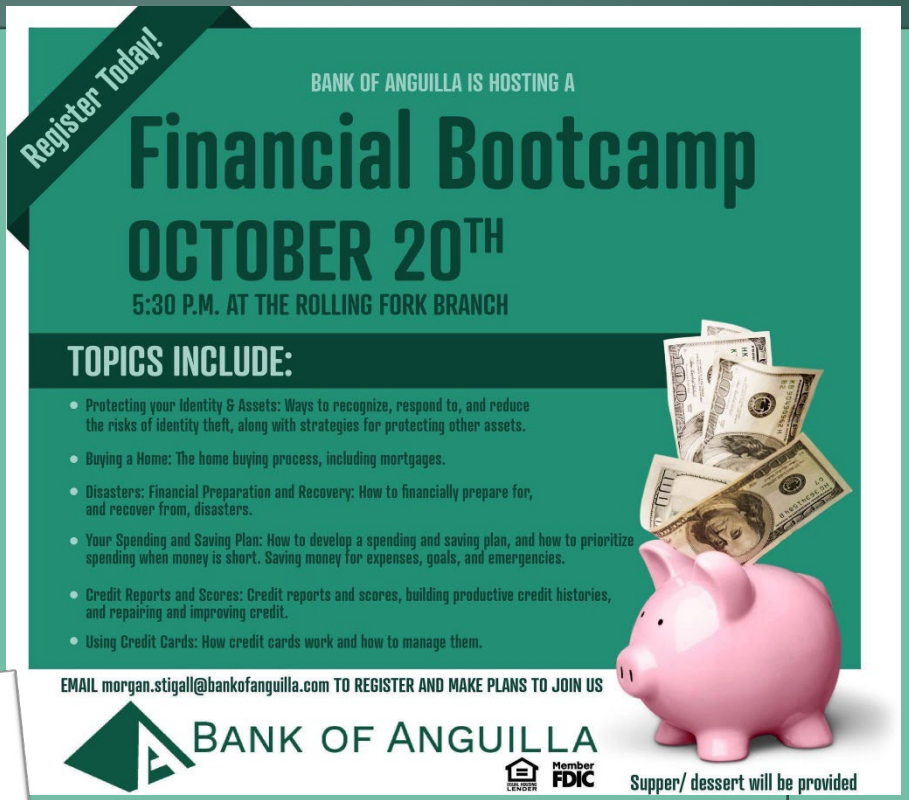
- Make our community a better place

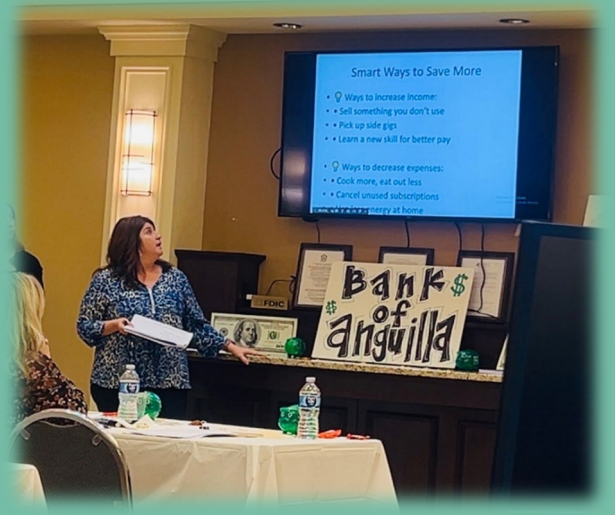
- Create a place where our employees can learn, grow and become qualified to give excellent service to our customers while being fulfilled in their work. Additionally, the bank should guide personnel in setting high standards, not only in the bank, but in their personal conduct outside the bank.

"Letting our principles always guide our actions."

Our Purpose

At Bank of Anguilla, we are guided by the purpose of helping to make our customers' ambitions a reality and activate our resources to create positive change and contribute to a sustainable future for our community.



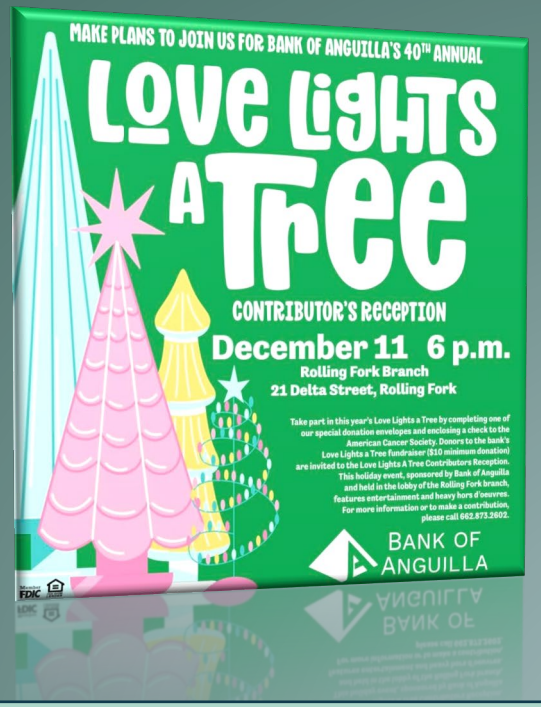


Our Strategy

Throughout 2025, we continued to focus on executing our ambition of being a customer relationship-oriented bank that delivers superior client experience and top-tier shareholder returns while maintaining our financial strength, risk discipline and advancing our purpose-driven culture.

Going forward, we will drive long-term growth through our focused strategy that includes:

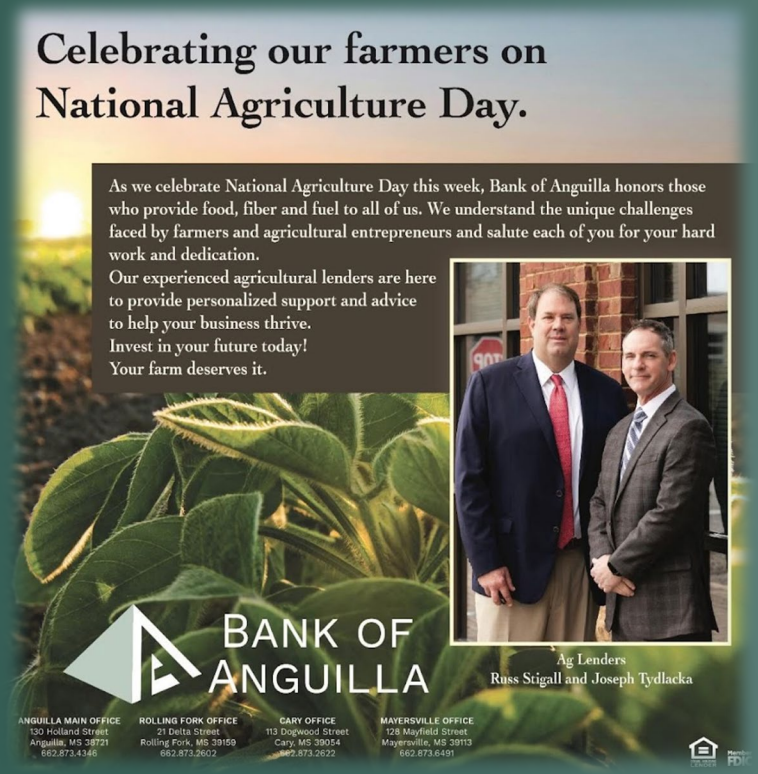
1. Growth of our established team through different educational avenues
2. Delivering connectivity and differentiation to our customers



Representatives from the American Cancer Society attended our 40th Love Lights a Tree reception to express gratitude to the community for generously contributing more than $18,000.

Patrons donated over $8,000 while the bank contributed an additional $10,000 to the American Cancer Society through Bank of Anguilla's Love Lights a Tree fundraiser in 2025.

Creating positive change for a sustainable future.

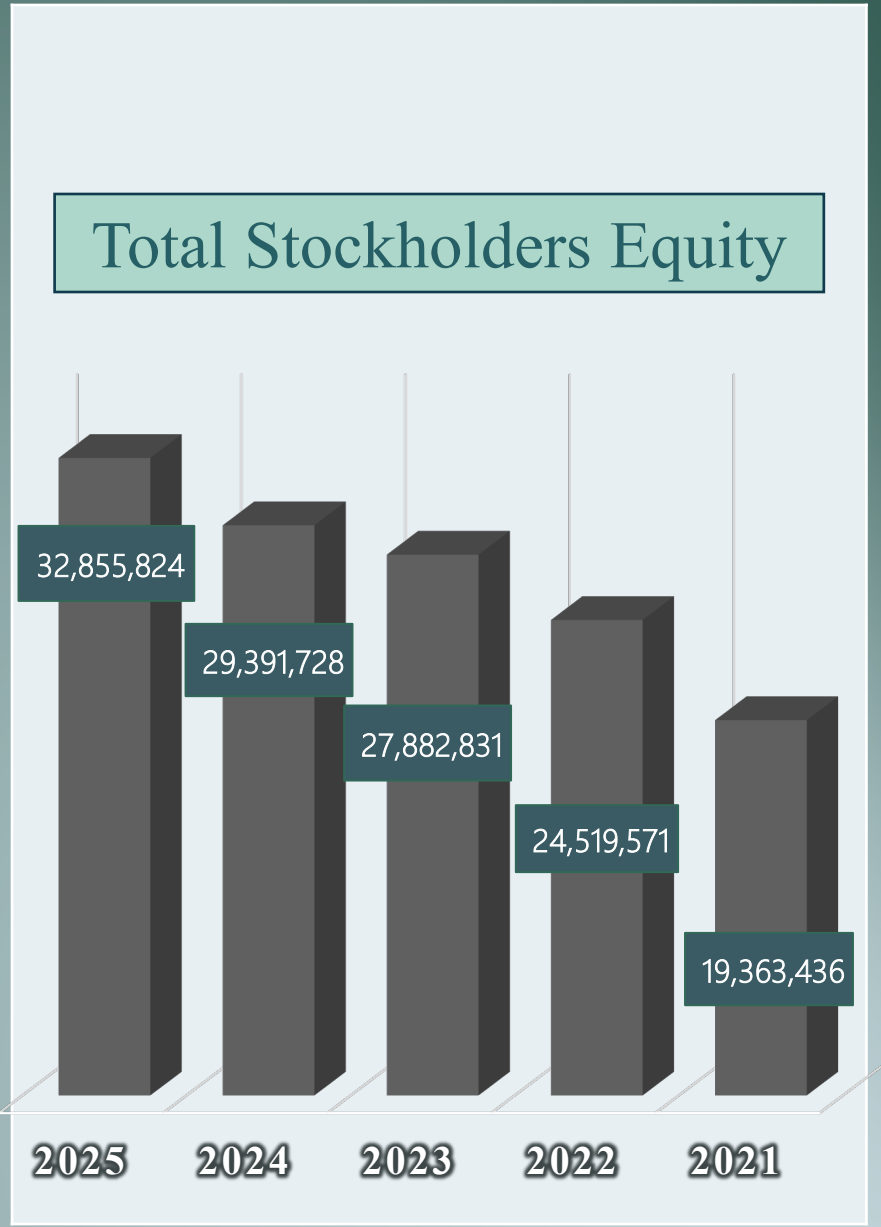


Contributions to local Angel Tree

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

Bank of Anguilla
and Subsidiary
December 31, 2025

ASSETS	
Cash and Due from Banks	$ 5,715,056
Held to Maturity Securities at Amortized Cost	
Obligations of State & Political Subdivisions	2,210,000
Other Securities	5,499,952
Available for Sale Securities at Fair Value	
Obligations of State & Political Subdivisions	42,256,717
Loans	95,324,593
Bank Premises and Equipment	2,247,035
Other Real Estate	24,000
Other Assets	19,422,816
Federal Funds Sold	21,719,000
TOTAL ASSETS	$ 194,419,169
LIABILITIES AND STOCKHOLDERS' EQUITY	
Deposits	
Demand	93,807,578
Time	65,323,989
Total Deposits	159,131,567
Other Liabilities	3,639,688
Other Comprehensive Income Pension Liability	(536,480)
Gain/Loss Available for Sale Portfolio	(671,430)
Total Liabilities	161,563,345
Common Stock	461,250
Earned Surplus	15,550,000
U.S. Treasury ECIP	4,609,000
Undivided Profits	9,650,154
Treasury Stock	(678,400)
Reserves for Loan Loss	2,347,375
Reserves for Unfunded Commitments	581,364
Reserve for Dividends	335,080
Total Stockholders' Equity	32,855,824



COMPARATIVE STATEMENT OF FINANCIAL CONDITION

	2025	2024	2023	2022	2021
Assets					
Cash and Due from Banks	$ 5,715,056	$ 8,733,333	$ 6,404,179	$ 6,111,764	$ 11,318,634
Held to Maturity Securities at Amortized Cost					
Obligations of State & Political Subdivisions	2,210,000	2,210,000	2,210,000	2,210,000	2,210,000
Other Securities	5,499,952	1,999,744	-	-	-
Available for Sale Securities at Fair Value					
Obligations of State & Political Subdivisions	42,256,717	34,881,082	39,498,083	41,562,000	36,050,539
Loans	95,324,593	97,657,095	96,509,406	95,204,483	89,898,893
Bank Premises and Equipment	2,247,035	2,251,785	2,189,480	2,159,419	2,103,192
Other Real Estate	24,000	24,001	24,001	237,488	613,000
Other Assets	19,422,815	20,253,302	19,924,280	19,253,583	17,570,673
Federal Funds Sold	21,719,000	28,993,000	40,392,000	19,912,000	17,749,000
Total Assets	$ 194,419,169	$ 197,003,342	$ 207,151,429	$ 186,650,737	$ 177,513,931
Liabilities and Stockholders' Equity					
Deposits					
Demand	$ 93,807,578	$ 102,607,403	$ 105,676,106	$ 92,131,784	$ 81,627,402
Time	65,323,989	63,488,085	73,104,925	70,482,827	71,122,504
Total Deposits	159,131,567	166,095,488	178,781,031	162,614,611	152,749,906
Federal Funds Purchased & Borrowed Money		-	-	-	1,600,000
Other Liabilities	3,639,688	5,358,196	5,542,049	6,101,613	6,584,354
Other Comprehensive Income Pension Liability	(536,480)	(1,190,565)	(1,247,642)	(1,859,241)	(2,301,103)
Gain/Loss Available for Sale Portfolio	(671,430)	(2,651,504)	(3,806,840)	(4,725,817)	(482,662)
Total Liabilities	161,563,345	167,611,614	179,268,598	162,131,166	158,150,495
Common Stock	461,250	461,250	461,250	461,250	461,250
Earned Surplus	15,550,000	15,550,000	15,550,000	15,550,000	15,550,000
U.S. Treasury ECIP	4,609,000	4,609,000	4,609,000	4,609,000	
Undivided Profits	9,650,154	6,188,022	5,429,720	2,268,316	1,737,763
Treasury Stock	(678,400)	(678,400)	(678,400)	(678,400)	(678,400)
Reserves for Loan Loss	2,347,375	2,524,259	2,050,526	1,974,325	1,957,743
Reserves for Unfunded Commitments	581,364	402,516			
Reserve for Dividends	335,080	335,080	460,735	335,080	335,080
Total Stockholders' Equity	32,855,824	29,391,728	27,882,831	24,519,571	19,363,436
Total Liabilities and Stockholders' Equity	$ 194,419,169	$ 197,003,342	$ 207,151,429	$ 186,650,737	$ 177,513,931

BANK OF ANGUILLA

Statement of Capital and Reserves

	Total	Common Stock	Earned Surplus	PFC Retained Earnings	Treasury Stock	Undivided Profits	Reserve for Bad Debts	Reserve Unfunded Commitments	Reserve for Dividends
Balance 12/31/21	19,363,436	461,250	15,550,000	618,702	(678,400)	1,119,061	1,957,743	-	335,080
Adjusting Entries	(212,002)					(212,002)			
Profits Before Loan Loss	1,107,556					1,107,556			
Provision & ORE Write Down	-								
U S Treasury ECIP	4,609,000		4,000,000	609,000					
Provision for Loan Loss	-								
ORE & Asset Write Down (net)	(29,921)					(29,921)			
Actual Charge-Offs	(198,920)						(198,920)		
Actual Recoveries	215,502						215,502		
Addition to Earned Surplus	-								
Cash Dividend Paid	(670,160)			(335,080)					(335,080)
Cash Dividend Declared	(335,080)					(335,080)			
Dividend Received	670,160			335,080					335,080
Balance 12/31/22	24,519,571	461,250	19,550,000	1,227,702	(678,400)	1,649,614	1,974,325	-	335,080
Adjusting Entries	125,318					125,318			
Profits Before Loan Loss	3,436,772					3,436,772			
Provision & ORE Write Down	-								
Provision for Loan Loss	-					(100,000)	100,000		
ORE & Asset Write Down (net)	34,394					34,394			
Actual Charge-Offs	(91,890)						(91,890)		
Actual Recoveries	68,091						68,091		
Addition to Earned Surplus	-								
Cash Dividend Paid	(670,160)			(335,080)					(335,080)
Cash Dividend Declared	(460,735)					(460,735)			
Dividend Received	921,470			460,735					460,735
Balance 12/31/23	27,882,831	461,250	19,550,000	1,353,357	(678,400)	4,685,363	2,050,526	-	460,735
Adjusting Entries	(1,349,060)					(1,756,175)	4,599	402,516	
Profits Before Loan Loss	3,525,213					3,525,213			
Provision & ORE Write Down	-								
Provision for Loan Loss	-					(550,000)	550,000		
ORE & Asset Write Down (net)	-								
Actual Charge-Offs	(119,989)						(119,989)		
Actual Recoveries	39,123						39,123		
Addition to Earned Surplus	-								
Cash Dividend Paid	(921,470)			(460,735)					(460,735)
Cash Dividend Declared	(335,080)					(335,080)			
Dividend Received	670,160			335,080					335,080
Balance 12/31/24	29,391,728	461,250	19,550,000	1,227,702	(678,400)	5,569,321	2,524,259	402,516	335,080
Adjusting Entries	996,306					1,178,789	(182,483)		
Profits Before Loan Loss	3,048,422					3,048,422			
Provision & ORE Write Down	1					1			
Provision for Loan Loss	-					(430,000)	251,152	178,848	
ORE & Asset Write Down (net)	-								
Actual Charge-Offs	(372,956)						(372,956)		
Actual Recoveries	127,403						127,403		
Addition to Earned Surplus	-								
Cash Dividend Paid	(335,080)			(335,080)					
Cash Dividend Declared	(670,160)					(335,080)			(335,080)
Dividend Received	670,160			335,080					335,080
Balance 12/31/25	32,855,824	461,250	19,550,000	1,227,702	(678,400)	9,031,453	2,347,375	581,364	335,080

LOAN LOSS RESERVES

2025 - 2021

	2025	2024	2023	2022	2021
Beginning Balance	$ 2,524,259	$ 2,050,526	$ 1,974,325	$ 1,957,743	$ 1,301,115
Charge-Offs	372,956	119,989	91,890	198,920	384,357
Recoveries	127,403	39,123	68,091	215,502	240,985
Provision	251,152	550,000	100,000		800,000
Audit Adjustments	(182,483)	4,599			
Ending Balance	$ 2,347,375	$ 2,524,259	$ 2,050,526	$ 1,974,325	$ 1,957,743

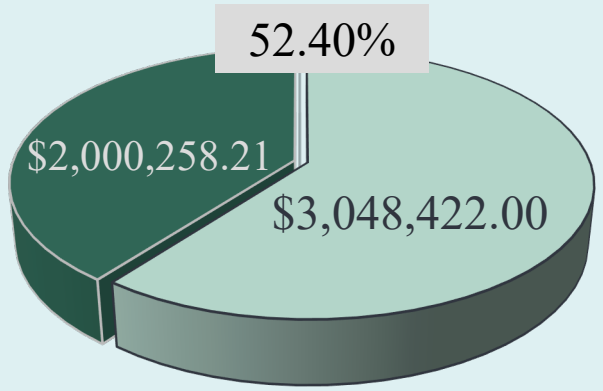
BANK OF ANGUILLA

TEN-YEAR CONSOLIDATED COMPARATIVE INCOME STATEMENT

BANK OF ANGUILLA

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Interest Income on Loans	7,937,908	9,042,569	8,353,628	4,950,954	4,670,994	5,344,492	5,479,436	5,461,083	4,956,588	4,758,448
Less: Interest Paid	(2,028,087)	(1,844,170)	(1,400,831)	(747,645)	(769,378)	(994,669)	(1,011,242)	(834,110)	(557,256)	(505,580)
	5,909,821	7,198,398	6,952,797	4,203,309	3,901,616	4,349,823	4,468,194	4,626,973	4,399,332	4,252,868
Security Interest	1,472,027	906,860	985,129	931,938	585,774	688,138	814,796	821,955	778,214	772,217
Net Interest Income	7,381,848	8,105,259	7,937,926	5,135,247	4,487,390	5,037,961	5,282,990	5,448,928	5,177,546	5,025,085
Non-Interest Income	866,586	972,183	1,172,245	965,244	2,952,536	1,078,174	1,035,310	1,143,026	1,086,339	859,800
Less: Operating Expenses	(4,404,012)	(4,271,473)	(4,864,400)	(4,796,565)	(4,837,302)	(4,440,358)	(4,721,414)	(4,642,022)	(4,745,256)	(4,843,166)
Less: ORE & Asset Write Down	-	-	34,394	(29,921)	(67,395)	(45,000)			350	219,238
Market Gain/Loss on Equity Sec						(5,283)	207,278			
Income Before Income Tax (Before Loan Loss Provision)	3,844,422	4,805,969	4,280,165	1,274,005	2,535,229	1,625,494	1,804,164	1,949,932	1,518,979	1,260,957
Less: Income Tax	(796,000)	(1,280,756)	(809,000)	(196,370)	(254,150)	162,148	(100,550)	(183,027)	(171,551)	(219,314)
Net Income (Before Loan Loss Provision)	3,048,422	3,525,213	3,471,165	1,077,635	2,281,079	1,787,642	1,703,614	1,766,905	1,347,428	1,041,643

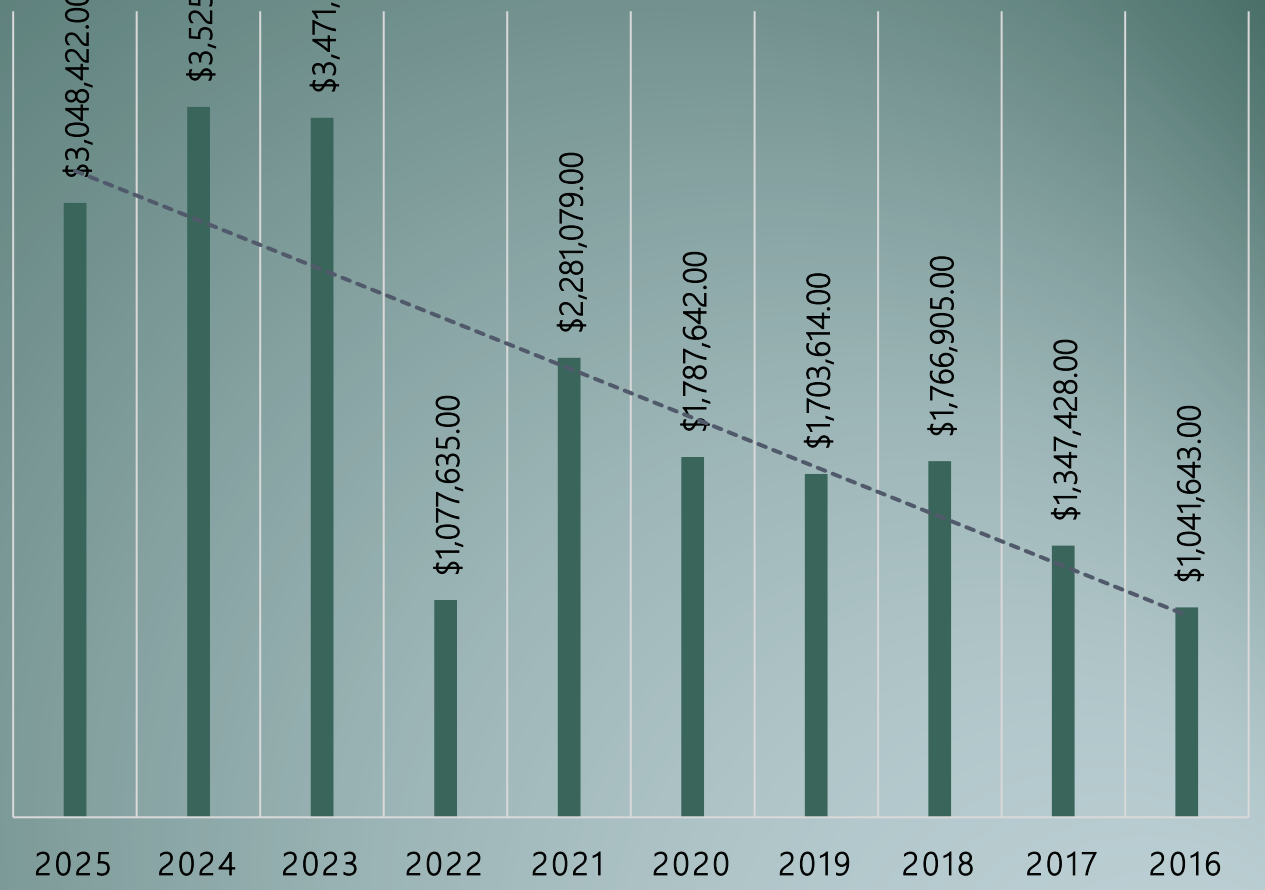
BANK OF ANGUILLA



- 2025 Net Income Before Loan Loss Provision
- 9 YEAR AVERAGE 2024 to 2016 Net Income Before Loan Loss Provision
- % Increase of Net Income 2025 over the prior 9 year avereage

NET INCOME

BEFORE LOAN LOSS PROVISION



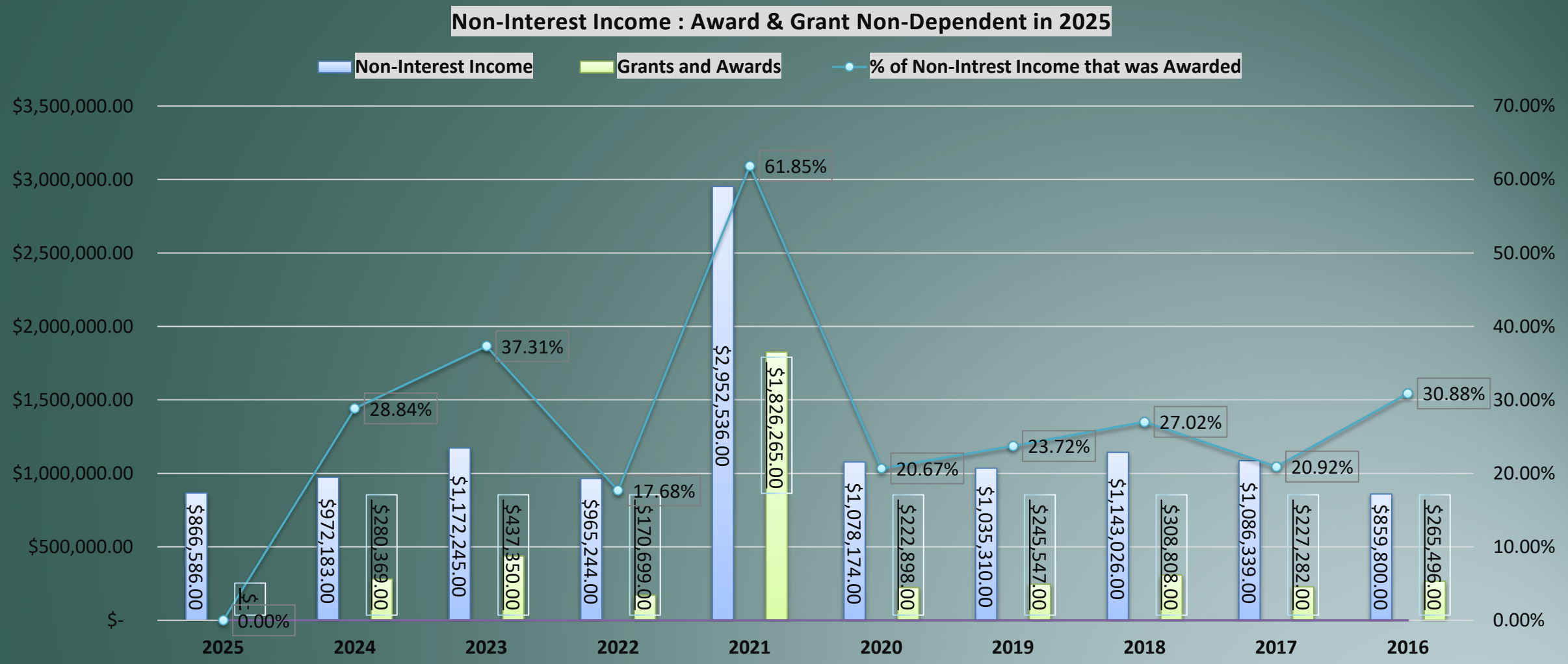
Interest Income Earned on Loans vs Estimated Average Prime Rate Per Year

United States Prime Rate History

Date of Rate Change	Rate (%)
December 17, 2015	3.5
December 15, 2016	3.75
March 16, 2017	4
June 15, 2017	4.25
December 14, 2017	4.5
March 22, 2018	4.75
June 14, 2018	5
September 27, 2018	5.25
December 20, 2018	5.5
July 31, 2019	5.25
September 18, 2019	5
October 30, 2019	4.75
March 3, 2020	4.25
March 15, 2020	3.25
March 16, 2022	3.5
May 4, 2022	4
June 15, 2022	4.75
July 27, 2022	5.5
September 21, 2022	6.25
November 2, 2022	7
December 14, 2022	7.5
February 1, 2023	7.75
March 22, 2023	8
May 3, 2023	8.25
July 26, 2023	8.5*
September 18, 2024	8
November 7, 2024	7.75
December 18, 2024	7.5
September 17, 2025	7.25
October 29, 2025	7
December 10, 2025	6.75%

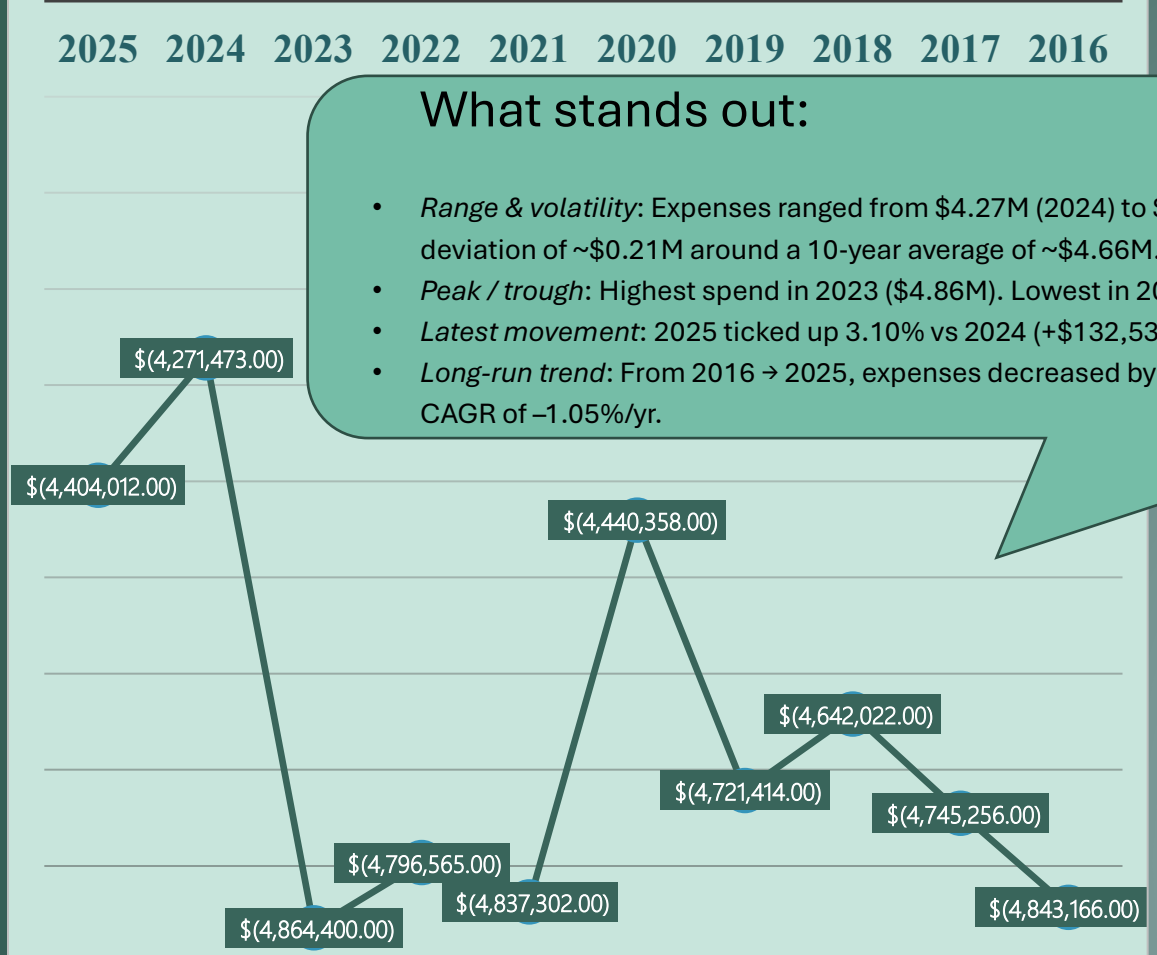
Highest since 2/1/2001

The Current U.S. Prime Rate)



*No award was booked in 2025. - Although Congress has appropriated the BEA (Bank Enterprise Award) Program 2025 funds, the Office of Management and Budget (OMB) has not yet released them to the CDFI Fund. Until OMB provides that approval, the CDFI Fund is unable to open new rounds, announce awardees, or execute Assistance Agreements.

Operating Expenses



What stands out:

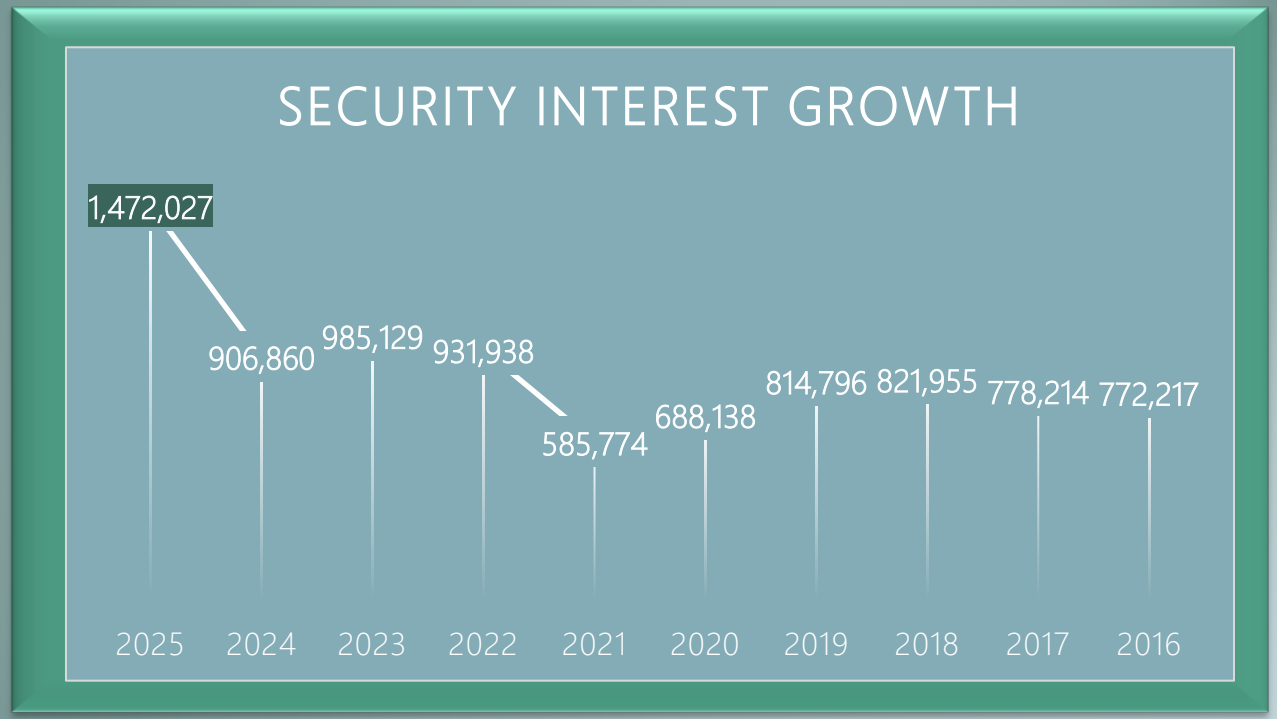
- *Range & volatility*: Expenses ranged from $4.27M (2024) to $4.86M (2023) , with a standard deviation of ~$0.21M around a 10-year average of ~$4.66M.
- *Peak / trough*: Highest spend in 2023 ($4.86M). Lowest in 2024 ($4.27M).
- *Latest movement*: 2025 ticked up 3.10% vs 2024 (+$132,539).
- *Long-run trend*: From 2016 → 2025, expenses decreased by $439,154 (absolute), which is a CAGR of –1.05%/yr.

Security Interest Growth: Breakout Surge in 2025

+62% YoY Growth in 2025 — Highest Level on Record

- Interest declined sharply in 2020–2021 (−15% annually)
- Strong recovery began in 2022 (+59%)
- Slight pullback in 2024 (−8%)
- 2025 surged to **1.47M**, far exceeding prior peak (~985K in 2023)
- 2025 growth is the largest single-year increase in the 10-year period

📈 **2025 interest is 1.6× higher than 2024**



Five-Year Performance Review

	Assets $000	Deposits $000	Equity $000	ROAA %	ROAE %	NIM %	ER %	NPA %	ALLL %	NCO %	TCER %	LVR %	NIBD %	NII %	NIE %	TR
2025	192,039	159,132	28,351	1.31	10.48	4.28	53.49	2.95	2.46	0.26	14.76	15.96	53.44	0.39	2.25	
2024	193,527	166,095	21,738	1.55	14.02	4.56	46.78	1.50	2.58	0.08	11.23	14.34	56.41	0.51	2.23	
2023	204,506	178,781	19,642	1.74	18.99	4.69	57.11	0.40	2.13	0.03	9.60	12.33	39.74	0.93	2.97	
2022	184,180	162,615	15,076	0.60	7.31	3.38	79.53	0.70	2.08	-0.02	8.6	12.24	36.74	0.57	2.88	7.08
2021	175,771	152,750	14,346	0.87	10.45	3.23	68.31	1.01	2.18	0.17			34.20	1.79	3.16	10.84

Profitability Trends

- **2025 profitability is significantly stronger than 2021 and 2022.**
- ROAA improved from **0.87% in 2021** and **0.60% in 2022** to **1.31% in 2025**.
- ROAE followed a similar pattern, rising from **7–10% in 2021–2022** to **10.48% in 2025**.
- While below the *anomalous* 2023 peak, 2025 reflects **sustainable, core earnings strength**.

Net Interest Margin

- NIM expanded meaningfully over the five-year period.
- From **3.23% in 2021** and **3.38% in 2022**, NIM rose to **4.28% in 2025**.
- Even after rate-cycle compression, our 2025 NIM remains **well above pre-2023 levels**, demonstrating disciplined pricing and a stronger asset mix.

Efficiency Improvements

- One of our most significant achievements over the five-year period is operational efficiency.
- The efficiency ratio improved from **68% in 2021** and **80% in 2022** to **53% in 2025**.
- Even with slight pressure compared to 2024, we remain **far more efficient** than in the early years of the cycle.
- This reflects disciplined cost control and improved revenue productivity.

Five-Year Performance Review

	Assets $000	Deposits $000	Equity $000	ROAA %	ROAE %	NIM %	ER %	NPA %	ALLL %	NCO %	TCER %	LVR %	NIBD %	NII %	NIE %	TR
2025	192,039	159,132	28,351	1.31	10.48	4.28	53.49	2.95	2.46	0.26	14.76	15.96	53.44	0.39	2.25	
2024	193,527	166,095	21,738	1.55	14.02	4.56	46.78	1.50	2.58	0.08	11.23	14.34	56.41	0.51	2.23	
2023	204,506	178,781	19,642	1.74	18.99	4.69	57.11	0.40	2.13	0.03	9.60	12.33	39.74	0.93	2.97	
2022	184,180	162,615	15,076	0.60	7.31	3.38	79.53	0.70	2.08	-0.02	8.6	12.24	36.74	0.57	2.88	7.08
2021	175,771	152,750	14,346	0.87	10.45	3.23	68.31	1.01	2.18	0.17			34.20	1.79	3.16	10.84

Credit Quality

- Credit quality was strongest in 2021–2023, but began to deteriorate in 2024 and continued into 2025.
- NPAs increased from **1.01% in 2021** and **0.70% in 2022** to **2.95% in 2025**.
- Net charge-offs rose to **0.26%** in 2025.
- We have responded proactively with strengthened underwriting, enhanced monitoring, and a robust ALLL ratio of **2.46%**, higher than 2021 and 2022.
- Credit quality is our **primary area of focus** entering 2026.

Capital Strength

- Our capital position has improved dramatically over the five-year period.
- Total capital to risk-weighted assets increased from **8.6% in 2022** to **14.76% in 2025**.
- This nearly doubling of capital strength provides resilience, flexibility, and a strong foundation for future growth.

Five-Year Performance Review

	Assets $000	Deposits $000	Equity $000	ROAA %	ROAE %	NIM %	ER %	NPA %	ALLL %	NCO %	TCER %	LVR %	NIBD %	NII %	NIE %	TR
2025	192,039	159,132	28,351	1.31	10.48	4.28	53.49	2.95	2.46	0.26	14.76	15.96	53.44	0.39	2.25	
2024	193,527	166,095	21,738	1.55	14.02	4.56	46.78	1.50	2.58	0.08	11.23	14.34	56.41	0.51	2.23	
2023	204,506	178,781	19,642	1.74	18.99	4.69	57.11	0.40	2.13	0.03	9.60	12.33	39.74	0.93	2.97	
2022	184,180	162,615	15,076	0.60	7.31	3.38	79.53	0.70	2.08	-0.02	8.6	12.24	36.74	0.57	2.88	7.08
2021	175,771	152,750	14,346	0.87	10.45	3.23	68.31	1.01	2.18	0.17			34.20	1.79	3.16	10.84

Non-Interest Income & Expense

- Non-interest income has grown meaningfully, rising from **34–36% in 2021–2022** to **53% in 2025**.
- Non-interest expenses have steadily declined, reaching **0.39%** in 2025.
- This diversification strengthens earnings stability and reduces reliance on rate cycles.

Balance Sheet Composition

- Assets grew from **$175.8M in 2021** to **$192.0M in 2025**, despite the runoff of temporary 2023 deposits.
- Deposits normalized from the 2023 anomaly but remain above 2021 levels.
- The 2025 balance sheet is **smaller than the 2023 peak**, but **healthier, more stable, and better aligned with our long-term strategy**.

Five-Year Performance Review

	Assets $000	Deposits $000	Equity $000	ROAA %	ROAE %	NIM %	ER %	NPA %	ALLL %	NCO %	TCER %	LVR %	NIBD %	NII %	NIE %	TR
2025	192,039	159,132	28,351	1.31	10.48	4.28	53.49	2.95	2.46	0.26	14.76	15.96	53.44	0.39	2.25	
2024	193,527	166,095	21,738	1.55	14.02	4.56	46.78	1.50	2.58	0.08	11.23	14.34	56.41	0.51	2.23	
2023	204,506	178,781	19,642	1.74	18.99	4.69	57.11	0.40	2.13	0.03	9.60	12.33	39.74	0.93	2.97	
2022	184,180	162,615	15,076	0.60	7.31	3.38	79.53	0.70	2.08	-0.02	8.6	12.24	36.74	0.57	2.88	7.08
2021	175,771	152,750	14,346	0.87	10.45	3.23	68.31	1.01	2.18	0.17			34.20	1.79	3.16	10.84

Where We Are Stronger Today ?

- Higher profitability than 2021–2022
- A stronger, more resilient NIM
- Dramatically improved efficiency
- Significantly stronger capital ratios
- A more diversified revenue base
- A healthier, more strategically aligned balance sheet

Where Are We Focused ?

- Addressing credit quality deterioration
- Managing margin compression
- Continuing to strengthen core deposit relationships

- 2025 represents a true reflection of our core performance, free from the distortions of the 2023 anomaly.
- We are a stronger, more efficient, and better-capitalized institution than we were five years ago.
- With disciplined execution and a clear strategic focus, we are well-positioned for sustainable, risk-appropriate growth in 2026 and beyond.

All CDBA Members & non-Members

Year	Total Rank	ROAA %	Rank	ROAE %	Rank	NIM %	Rank	ER %	Rank	NPA %	Rank	NIBD %	Rank	NII %	Rank	TOTAL Score
2025	107 out of 215	1.31	76	10.48	109	4.28	78	53.49	38	2.95	201	53.44	3	0.39	157	848
2024	53 out of 280	1.55	43	14.02	51	4.56	32	46.78	12	1.5	188	56.41	4	0.51	139	673
2023	35 out of 229	1.74	73	18.99	64	4.69	29	57.11	85	0.4	107	39.74	16	0.93	121	556
2022	154 out of 183	0.6	151	7.31	139	3.38	129	79.53	152	0.7	137	36.74	37	0.57	108	955
2021	134 out of 175	0.87	147	10.45	131	3.23	137	68.31	144	1.01	152	34.2	47	1.79	38	886

Five-Year Peer-Ranked Performance Overview (2021–2025)

- 2023 was an anomaly driven by tornado-related insurance deposits + peak interest rates
- 2024 is the true baseline for sustainable performance
- 2025 reflects industry-wide margin compression + asset-quality pressure
- Funding mix remains a top-tier competitive strength

Overall Peer Standing (Total Rank)

- 2023: *35 / 229 (Top 15%)* — Non-recurring spike
- 2024: *53 / 280 (Top 25%)* — Normalized strength
- 2025: *107 / 215* — Mid-range normalization
- 2021–2022: Bottom quartile performance

All CDBA Members & non-Members

Year	Total Rank	ROAA %	Rank	ROAE %	Rank	NIM %	Rank	ER %	Rank	NPA %	Rank	NIBD %	Rank	NII %	Rank	TOTAL Score
2025	107 out of 215	1.31	76	10.48	109	4.28	78	53.49	38	2.95	201	53.44	3	0.39	157	848
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Five-Year Peer-Ranked Performance Overview (2021–2025)

Profitability Trends (Peer Ranks) Insight: 2024 strongest normalized profitability; 2025 margin compression
ROAA: 73 → 43 → 76
ROAE: 64 → 51 → 109
NIM: 29 → 32 → 78

Efficiency (ER Rank) 85 → 12 → 38 * Insight: 2024 = top-tier efficiency performance

Funding Mix (NIBD Rank) 16 → 4 → 3 * Insight: Consistent top-5 strength; core deposits = major advantage

Strategic Takeaways:

- 2024 = sustainable performance benchmark
- Strengths: funding mix, efficiency, core earnings
- Focus Areas: asset quality, margin resilience

Community Development Bankers Association Members
Peer Scorecard Report
December 31, 2025

Institution Name	City, State	Assets $000	Loans $000	Deposits $000	Equity $000	ROAA %	ROAE %	NIM %	ER %	NPA %	ALLL %	NCO %	TCER %	LVR %	NIBD %	NII %	NIE %
Bank of Anguilla	***Anguilla, MS***	***192,039***	***95,291***	***159,132***	***28,351***	***1.31***	***10.48***	***4.28***	***53.49***	***2.95***	***2.46***	***0.26***	***14.76***	***15.96***	***53.44***	***0.39***	***2.25***
RiverBank	Pocahontas, AR	161,941	125,776	139,058	18,992	1.56	13.11	4.21	50.70	0.58	1.44	0.07	11.62	11.72	10.54	0.50	2.22
Feliciana Bank & Trust Co.	Clinton, LA	166,340	123,597	139,985	18,003	1.30	12.86	4.29	64.47	0.51	1.59	0.09	10.82	11.93	21.94	0.18	2.78
Farmers State Bank & Trust Co.	Church Point, LA	170,668	79,901	154,570	14,963	2.02	24.97	4.37	56.27	0.21	1.94	0.04	8.77	9.96	31.03	0.56	2.67
South Lafourche Bank & Trust Co.	Larose, LA	172,594	135,109	141,194	19,882	1.12	9.97	3.85	83.46	1.16	1.92	0.05	11.52	12.62	24.76	0.40	3.53
Gateway Bank	Rison, AR	173,218	157,602	154,961	17,337	1.22	12.60	4.19	69.49	4.12	1.14	0.23	10.01	10.18	5.94	0.14	2.94
Tensas State Bank	Newellton, LA	185,266	111,102	160,784	21,928	1.07	9.54	3.64	66.81	0.99	1.13	0.31	11.84	13.65	24.55	0.60	2.70
Exchange Bank and Trust Co.	Natchitoches, LA	188,549	99,357	169,065	18,931	2.30	24.08	4.37	48.00	0.42	0.98	0.00	10.04	12.76	28.91	0.23	2.17
Bank of Sunset and Trust Co.	Sunset, LA	188,701	153,173	166,700	19,124	1.48	15.70	4.70	58.79	0.52	1.27	0.01	10.13	11.19	25.23	0.32	2.86
The Peoples Bank	Magnolia, AR	194,397	152,669	135,104	27,115	2.01	14.84	5.42	66.23	1.78	1.85	0.51	13.40	13.31	17.56	1.30	4.20
Producers Bank & Trust	Mcgehee, AR	195,254	137,372	147,932	45,394	1.95	10.04	4.43	50.49	0.39	2.05	0.79	23.25	22.52	25.46	0.56	2.42
The Jefferson Bank	*Greenville, MS*	*195,560*	*125,416*	*161,487*	*33,144*	*1.18*	*6.57*	*4.84*	*63.94*	*0.31*	*5.98*	*0.18*	*16.95*	*17.99*	*26.26*	*0.08*	*3.04*
Simmesport State Bank	Simmesport, LA	200,048	162,394	175,924	23,532	0.30	2.81	4.09	66.44	3.82	1.61	0.91	11.76	11.44	14.41	0.30	2.75
Friend Bank	Slocomb, AL	213,000	138,326	182,700	29,112	1.49	11.17	4.50	63.63	0.52	1.90	0.11	13.67	13.63	25.41	0.46	3.05
Merchants and Planters Bank	*Raymond, MS*	*224,954*	*98,166*	*188,743*	*35,594*	*1.21*	*7.60*	*4.13*	*67.97*	*0.20*	*2.25*	*-0.03*	*6.95*	*15.85*	*23.27*	*1.10*	*3.42*
First National Bank USA	Boutte, LA	225,348	110,829	191,399	32,704	1.89	13.83	4.76	51.65	0.02	1.27	0.02	14.51	14.67	25.56	0.26	2.54
Plaquemine Bank & Trust Co.	Plaquemine, LA	228,632	95,476	202,343	25,000	0.74	6.76	3.23	71.88	0.01	1.24	-0.02	10.93	12.39	16.33	0.20	2.41
Franklin State Bank & Trust Co.	Winnsboro, LA	234,652	108,618	211,786	21,250	1.65	16.41	4.54	63.69	0.60	1.67	0.05	9.06	9.16	26.39	0.45	3.06
The First National Bank & Trust	Atmore, AL	239,483	144,399	220,353	18,354	0.37	5.11	3.40	78.87	0.22	1.06	1.04	7.66	11.68	35.83	0.70	3.19
Bank of Brookhaven	*Brookhaven, MS*	*240,692*	*139,389*	*209,684*	*27,224*	*1.05*	*9.86*	*3.75*	*62.56*	*0.02*	*0.91*	*0.01*	*11.31*	*11.97*	*27.31*	*0.55*	*2.61*

Board of Directors

L to R, Standing: William Moore, Nancy Virden, W.R. Rodgers, Jr., Ern Black, Clark Carter, Ben Bryant

L to R Sitting: Advisor- Fred Miller, Jr., Kit McCoy, Chairman- Russell Stewart, and Kevin Corban

BANK OF ANGUILLA

Officers

- Kit McCoy - Chief Executive Officer / President

- Hope Weissinger - Chief Credit Officer / Senior Vice President
- Eva Pickle - Chief Financial Officer / Senior Vice President
- Ashton Sandifer - Chief Operation Officer / Senior Vice President

- Pam Anthony – Controller / Vice President

- April Patterson - Loan Officer / Assistant Vice President
- Joseph Tydlacka - Loan Officer / Assistant Vice President
- Russ Stigall - Loan Officer / Assistant Vice President
- Mike Duggan -Loan Officer / Assistant Vice President
- Mandy Warbington - Loan Officer / Assistant Vice President

BANK OF ANGUILLA

Executive Management Team

- Kit McCoy - Chief Executive Officer / President

- Hope Weissinger - Chief Credit Officer / Senior Vice President
- Eva Pickle - Chief Financial Officer / Senior Vice President
- Ashton Sandifer - Chief Operation Officer / Senior Vice President