

OUACHITA BANCSHARES CORP.

Board of Directors

K. Tod Cagle Attorney, Inter-Mountain Management, LLC.
 Robert j. Clark President, The Clark Company, Inc.
 Ronald H. Haneline Co-Owner, Haneline's Men's Wear, Inc.
 A. Whitfield Hood Jr. President, Ouachita Independent Bank
 Gary W. Hubbard Manager, Hubbard Investments, LLC
 Jerry G. Lazenby President, Lazenby & Associates, Inc.
 Russell T. Lolley, M.D. Surgeon
 Frank E. Maxwell Jr. Chairman, Maxwell Lumber & Hardware Co., Inc.
 E. Lyle Miller, Jr. CEO, Physician's Management Company, Inc.
 Nancy Sawyer Chief Operating Officer, Holmes Co. of Jackson
 J. Wayne Smith, M.D. Retired Physician
 Donald R. Updegraff Financial Services, Northwestern Mutual Financial Network
 Clyde R. White Chairman, President & CEO, Ouachita Bancshares Corp.
 R. Douglas Wood Jr. Attorney, Wood Law Firm, LLC
 James E. Yeldell Attorney, Rankin, Yeldell & Katz

OUACHITA INDEPENDENT BANK

Officers

Clyde R. White Chairman & CEO
 A. Whitfield Hood, Jr. President
 Chung Hong "Kevin" Koh Executive Vice President and Chief Operating Officer
 Walter R. Lamb President Northwest Division
 Robert E. Schott, Jr. Executive Vice President
 Katie G. Anderson Senior Vice President
 Jennie L. Cole Senior Vice President
 Charles C. Coleman Senior Vice President
 William H. Handy Senior Vice President
 Richard Scott McDonald Senior Vice President
 J. Christopher Windham Senior Vice President
 Toni L. Bacon Vice President
 Patti H. Bates Vice President
 Pattye R. Bowen Vice President
 Sandy M. Cimino Vice President
 John M. Coutret Vice President
 P. Darlene Dickerson Vice President
 Patrick J. Doyal Vice President
 Kimberly N. Felts Vice President
 Sharon B. Gebhardt Vice President
 Katherine D. Herrington Vice President
 Cindy D. McGowan Vice President
 Alisa B. Nappier Vice President
 Altheia H. Owens Vice President
 Bernadette M. Rainbolt Vice President
 Diana B. Russell Vice President
 Gregory M. Scallan Vice President
 Gretchen Lanus Tiser Vice President
 John L. Tolar, Jr. Vice President
 Christopher R. Walls Vice President
 Brandie S. Bumgardner Assistant Vice President
 Lauren A. Butler Assistant Vice President
 Ruth L. Decorte Assistant Vice President
 S. Denell Dollar Assistant Vice President
 Cathy M. Haley Assistant Vice President
 Peter J. Hays Assistant Vice President
 Debra K. McLeod Assistant Vice President
 Douglas E. Claycomb Branch Manager
 Bobbie F. Dana Assistant Branch Manager
 P. Ann Easterling Assistant Branch Manager
 Cindy L. McElwee Assistant Branch Manager
 Samantha S. Tillman Assistant Branch Manager
 Robin D. Warner Assistant Branch Manager
 Jay K. Binderim Commercial Loan Officer
 Lance W. Bruce Agricultural Loan Officer
 Richard E. Grimmett Retail Loan Officer
 Ashley P. Joiner Assistant Credit Service Manager
 Ronald D. Lawson Information Technology Officer
 Rose R. "Cissy" O'Neal Administrative Officer
 Kim B. Thornton Administrative Officer

BANKERS MORTGAGE CENTER

Officers

Monte K. Chapman President
 Lorna W. Evans Vice President
 Sharon G. Matthews Vice President
 James W. Reeves Vice President
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OIB FINANCIAL SERVICES, INC.

Officers

Owen A. Moses Senior Vice President

LOUISIANA BANKING OFFICES

Monroe / West Monroe, Louisiana

(318) 338-3000

909 North 18th Street, Monroe
 7950 DeSiard Road, Monroe
 4370 Hwy 165 North, Monroe
 701 McMillan Road, West Monroe
 2002 North 7th Street, West Monroe

Bastrop, Louisiana

(318) 283-5500

311 North Franklin Street
 1503 East Madison Street

Shreveport / Bossier City, Louisiana

(318) 459-3000

6801 Fern Avenue, Shreveport
 9010 Ellerbe Road, Shreveport
 800 Garrett Drive, Bossier City
 4200 Benton Road, Bossier City

24-hour Telephone Banking

1-866-338-3030

www.oibank.com



**OUACHITA
 BANCSHARES
 C O R P.
 MONROE, LOUISIANA**

December 31, 2009

OUACHITA BANCSHARES CORP.

Consolidated Statements of Condition & Income

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