

## One Bank & Trust, N.A. enters agreement with OCC

January 20, 2011. One Bank & Trust, N.A. announced today that it has entered into an Agreement with its primary regulator, The Office of the Comptroller of the Currency (OCC).

The agreement, effective January 20, 2011, is the result of the Bank's regular OCC examination, completed in the last quarter of 2010.

The Agreement details measures that the bank needs to take to enhance the quality of its loan administration and respond to internal procedural and monitoring issues. It requires, among other matters, for the bank to reduce the level of criticized assets, to maintain certain capital ratios, and to revise its strategic and liquidity plans.

Layton Stuart, the bank's Chairman, President and Chief Executive Officer commented that, "entering into the Agreement in no way endangers depositors and will have no impact on customers. We are fundamentally sound. We are liquid, with money to lend and a strong balance sheet, having posted net profits of \$1.3 million in the year just ended."

Mr. Stuart also stated that the bank's asset quality has been adversely impacted by the unprecedented and prolonged downturn in economic conditions in its primary lending market in Central Arkansas.

Since the completion of the OCC review, the Board of Directors of the Bank and its management have worked to address the findings and have already successfully implemented initiatives and strategies to address a number of the issues noted in the Agreement. .

One Bank & Trust, N.A., had \$448 million in assets and \$373 million in deposits at the end of the past quarter and operates ten full service branches in the Greater Little Rock market.