



KEN HALE  
CEO



**BOM**  
Bank of Montgomery • est. 1903



- President & CEO | 2002 – Present
- Board of Directors | 1995 – Present
- 2015 – 2016 LBA Treasurer
  
- Served 6 years on Community Financial Insurance, Board of Director
- Independent Community Banks of America, Advisory Council, Tax Committee, Lending Committee & Governmental Affairs Committee
  
- Louisiana Bankers Association, Board of Director | 2007 - 2010
- Louisiana Bankers Association, Political Action Committee
- Northwestern State University Foundation, Board Member & Chairman
  
- Northwestern State University Business School Advisory Council

KEN HALE | BIO





— OVER —  
**110**  
— YEARS OF —  
**GROWTH  
& SERVICE**

Citing the growing financial needs of Grant Parish, a group of local businessmen established Bank of Montgomery on June 9, 1903.

In 1996 the bank expanded into Natchitoches Parish by opening a location in Derry, Louisiana.

Since then we have expanded to 9 branches. Our capital has increased from the \$15,000 we opened with to more than \$30 million.

BOM has a strong tradition of supporting the northwest Louisiana communities in which it operates, combining hometown values with modern, full service personal and business banking products in a number of convenient locations.

**BOM** | **BIO**



## NEW IN 2016



# BOM

Bank of Montgomery • est. 1903

### Bank of Ringgold

On January 1, 2016 BOM acquired Bank of Ringgold, which added three new locations in Ringgold, Castor and Benton.

### The Traber Agency

On February 26, 2016 BOM Financial Services acquired The Traber Agency, which was a local 100 year old Independent Insurance agency.

BOM Financial Services is a wholly owned subsidiary of BOM.

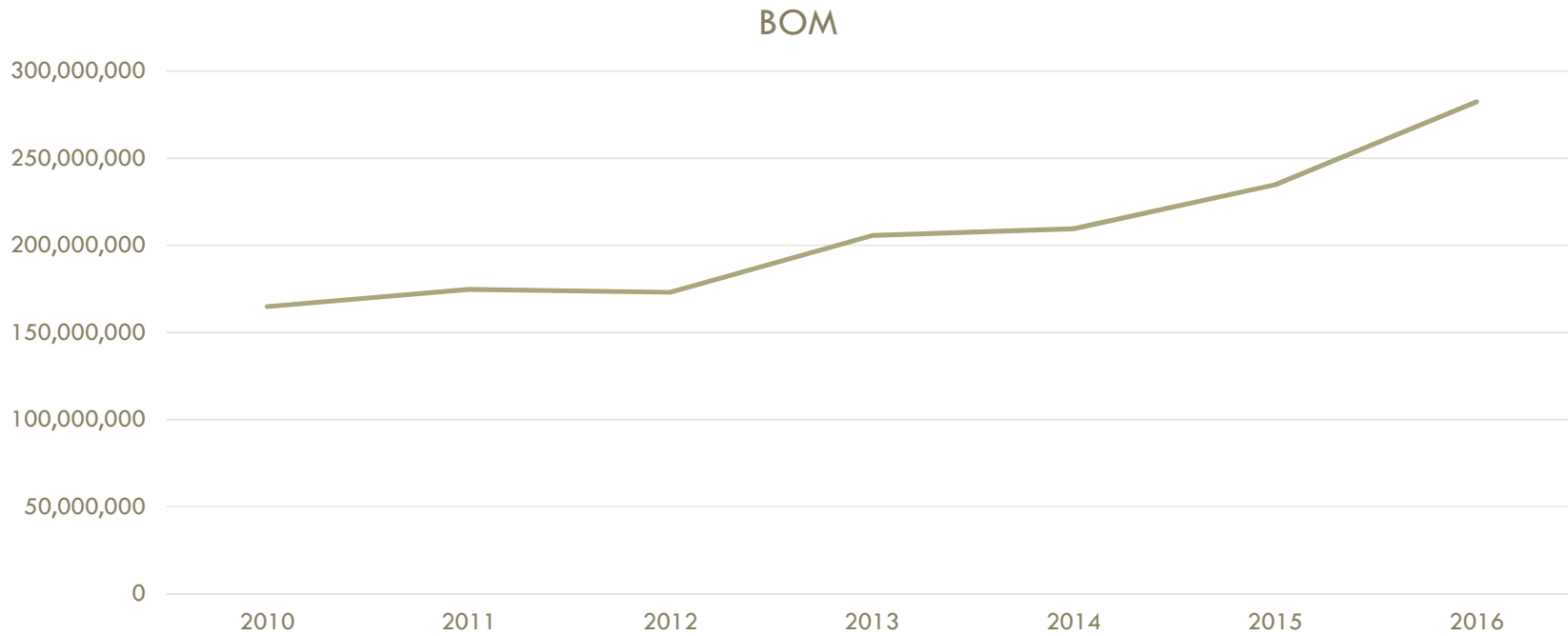
### BOM Loan Production Office

We opened our first location in Rapides Parish in July of 2016, our Loan Production Office is located in Alexandria, Louisiana.

### Tri State Bank & Trust

Then on Friday, August 19, 2016 BOM acquired Tri State Bank, which added two new locations in Houghton and Shreveport.

# ASSET GROWTH







Montgomery Branch  
1903



BOM Financial Services  
Natchitoches  
2006



Keyser Branch  
Natchitoches  
2009



Many Branch  
2013



Castor Branch  
2016



Houghton Branch  
2016



Loan Production Office  
Alexandria  
2016



Cloutierville Branch  
1996



Downtown Branch  
Natchitoches  
2007



University Branch  
Natchitoches  
2012



Ringgold Branch  
2016



Benton Branch  
2016



Youree Branch  
Shreveport  
2016



\$300 MILLION IN ASSETS



**BOM**

Bank of Montgomery • est. 1903

## INSURANCE: PRODUCTS + SERVICES

- PERSONAL INSURANCE
  - HOME, AUTO, UMBRELLA, MOTORCYCLES, BOATS & ATV'S, FLOOD
- COMMERCIAL
  - PROPERTY, GENERAL LIABILITY
  - COMMERCIAL PACKAGES
  - WORKERS' COMPENSATION
  - COMMERCIAL AUTO
  - FLOOD
  - UMBRELLA/EXCESS UMBRELLA
  - BONDS
  - PROFESSIONAL LIABILITY
  - GROUP HEALTH
- LIFE & HEALTH INSURANCE
  - TERM LIFE, UNIVERSAL LIFE & WHOLE LIFE
  - INDIVIDUAL HEALTH, DENTAL & VISION

Opened in 2006, BOM Financial Services is based in Natchitoches, Louisiana. The company offers a wide array of insurance products provided by top rated companies, insuring individuals and businesses with the best coverage at the best price. BOM Financial Services agents live in and are involved with the communities they serve, which help them understand customers' needs.

BIO



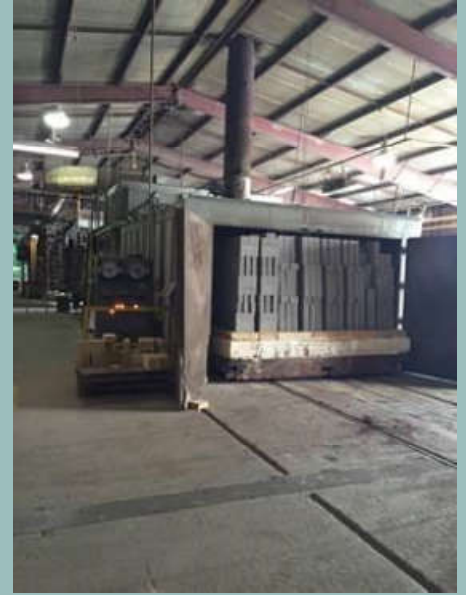
**BOM**  
Financial Services

## INVESTMENTS: PRODUCTS + SERVICES

- FINANCIAL PLANNING
- FIXED INCOME
- RETIREMENT PLANNING
- INSURANCE & ANNUITIES
  - Fixed & variable annuities
  - Life insurance, including Term Life, Universal Life, Variable Universal Life, Single Premium Life, Return of Premium Term, Universal Life with Long-Term Care Benefits
  - Health insurance
  - Disability insurance
  - Long-term care insurance
- PRIVATE ASSET MANAGEMENT
- EDUCATION PLANNING
- ALTERNATIVE INVESTMENTS
- GLOBAL WEALTH SERVICES
- LEGACY PLANNING







# USDA BUSINESS & INDUSTRY LOAN GUARANTEE PROGRAM



**BOM**  
Bank of Montgomery • est. 1903

# USDA BUSINESS & INDUSTRY LOAN PROGRAM



- USDA Rural Development Lender of the Year 2010, 2011 & 2015
- Since 2008, BOM has funded approximately \$200,000,000 in loans under the USDA Business & Industry loan guarantee program
- Our USDA customers are located in rural communities across Louisiana, Texas, Mississippi, Alabama, Maryland & Pennsylvania
- Our various USDA customers operate in the following different industry sectors:
  - Movie Theatre
  - Fitness Center
  - Brick Refractory
  - Hotel
  - Restaurant
  - Fast Food
  - Grain Elevator
  - Medical
  - General Contractor
  - Water Park
  - Telecommunications
  - Food Service Equipment Manufacturing
  - Steel Processing
  - Plastic Railroad Crosstie Manufacturing
  - Oil & Gas Field Services
  - Yarn Spinning Facility
  - Commercial Laundry
  - Aluminum Extrusion
  - Grocery & Meat Market
  - Commercial & Residential Waste Services
  - Non-owner Occupied Commercial Real Estate

Grant Bancshares, Inc.  
Natchitoches, LA  
Incorporate in LA

BOM  
Montgomery, LA  
Managing Member  
Incorporated in LA

BOM Financial Services, LLC  
Natchitoches, LA  
Incorporated in LA

