

Eastland National Bank

Office

201 E. Main
Eastland, Texas 76448
Chartered 1934

Senior Officers

Tommy J. Barrow
*Chairman of the Board, President and
Chief Executive Officer*

Clint S. Ferguson
Executive Vice President

Jim Davidson
Senior Vice President and Cashier

Directors

Tommy J. Barrow
*Chairman of the Board, President and
Chief Executive Officer*

F. Scott Dueser
First Financial Bankshares, Inc.

Clint S. Ferguson
Executive Vice President

Curtis R. Harvey
First Financial Bankshares, Inc.

Jim Keffer
President, EBAA Iron Sales, Inc.

Mike T. Perry
*President, Kinnaird, Rossander & Perry
Agency, Inc.*

Dale Squiers, R.Ph.
Owner, Eastland Drug Company

Tommy Warford
Turner, Seaberry and Warford, Attorneys

M.D. White, Jr.
*President and Owner, Ace Hardware Store
Eastland/Cisco*



Tommy J. Barrow
*Chairman of the Board, President and
Chief Executive Officer*

IN THOUSANDS	December 31, 2002	December 31, 2001
Assets	\$59,090	\$57,412
Loans	31,931	29,904
Deposits	50,109	51,577
Equity	6,113	5,737
Net Income	1,016	894
Return on Average Assets	1.70%	1.58%
Return on Average Equity	16.90	15.91

Eastland County Deposit Market Share **28%**

Eastland