

Southern Bancorp

A DEVELOPMENT BANK HOLDING COMPANY



2006 Annual Report

America's Largest Rural Development Bank
Building communities. Changing lives.

Table of Contents

3	Our Mission
4	A Year of Progress
5	Financials
7	Community Development
10	Housing
11	Entrepreneurship
12	Development Lending
13	Governing Board
14	Shareholders
15	Supporters
16	Community Depositors
17	Offices and Locations

On the cover:



Southern's Career Pathways program helps people like Lisa Smith earn an Emergency Medical Technician certificate. In 2006, 3,416 students enrolled in the Career Pathways program at 11 community colleges around Arkansas, with 156 students completing their studies.



Southern finances community facilities projects like the 45,000 square foot Community Counseling Services building in Hot Springs, Arkansas. Community Counseling Service is a non-profit organization that provides behavioral and healthcare services to children and families. In 2006, Southern originated 4,347 development loans totaling more than \$220 million.



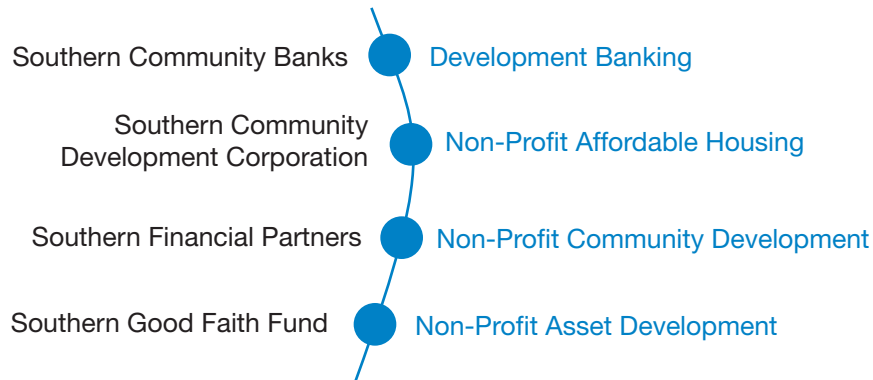
Southern accomplishes its mission of revitalizing communities through resident-driven strategic planning processes. Clark County residents have enthusiastically participated in the comprehensive planning process aimed at addressing the needs of their county.



Southern helps small businesses by providing training, technical assistance and financing. Southern provided Joe Burns training to help start his business of developing affordable single family homes. In 2006, Southern's Business Development Center helped 151 people like Mr. Burns start or expand their businesses.

Our Mission

Southern Bancorp is a development bank holding company committed to helping transform rural economies by creating new trends of investment in people, jobs, businesses, and property.

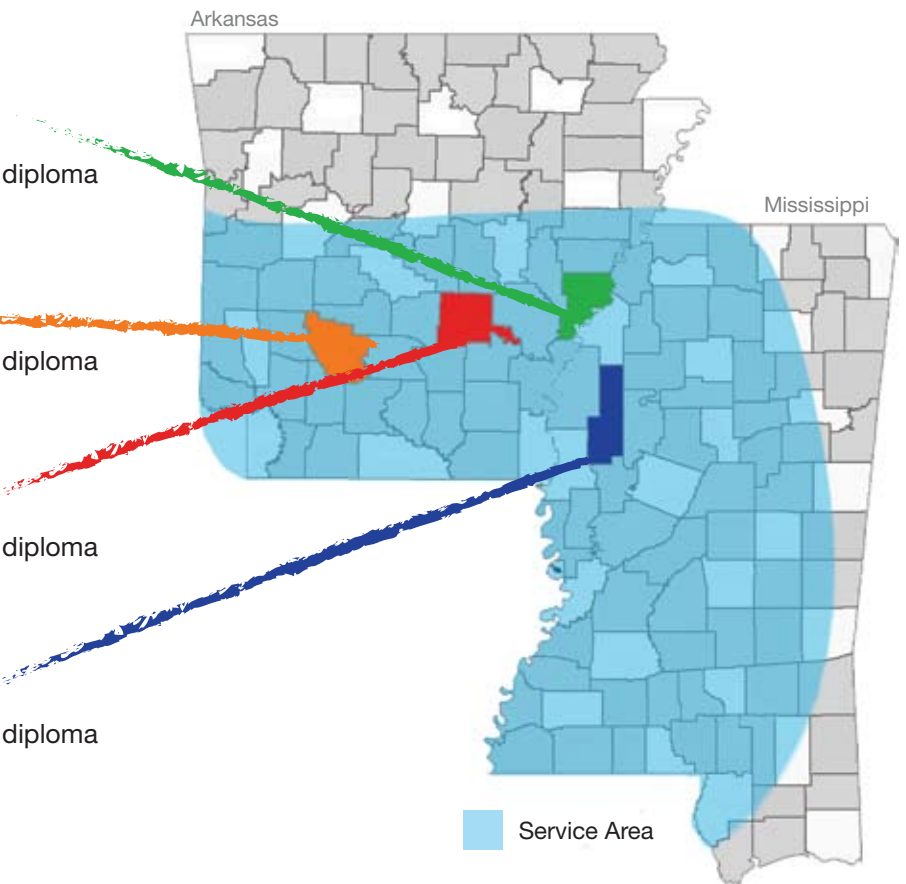


Since 1986, Southern has leveraged private capital with philanthropic and governmental resources to stimulate economic and social change. This nationally innovative model uses a targeted geographic focus that integrates Southern’s comprehensive strategy with the development of resident driven community strategic plans.

The areas served by Southern include a large portion of the States of Arkansas and Mississippi, with specific emphasis on very poor communities located in the Delta.

Examples of areas where we operate are listed below:

- Phillips County:**
 - 33% poverty rate
 - 38% with no high school diploma
 - 11% unemployment rate
- Clark County:**
 - 19% poverty rate
 - 25% with no high school diploma
 - 7% unemployment rate
- Jefferson County:**
 - 20% poverty rate
 - 25% with no high school diploma
 - 8% unemployment rate
- Sunflower County:**
 - 30% poverty rate
 - 40% with no high school diploma
 - 13% unemployment rate



Letter from the President

Southern Bancorp uses innovation, hard work and purpose of mission to connect with local communities, achieve tangible results and, most importantly, instill hope for a better tomorrow.

The scope of our community engagement and economic development mission is significant, with 4,347 development loans totaling \$220 million originated in 2006 and \$1.7 million in cash grants approved. More important than numbers is our core mission of changing people's lives by mobilizing the caring power of communities. We are strongly committed to advancing community good and believe that if the least of us don't grow none of us grow.

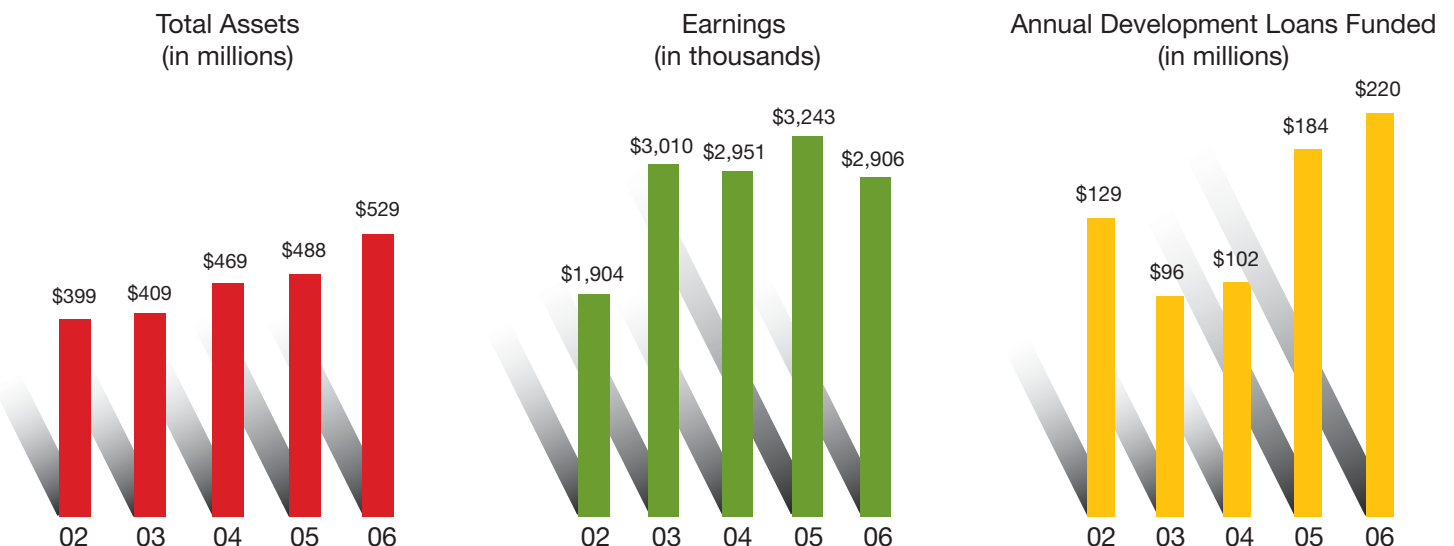
The initial successes of our community engagement processes are exciting, as we witness the reengagement of people in their communities, the excitement and power that is driven by hope and the pride of accomplishment when an important goal is achieved. Each of these actions builds on another and eventually creates a combustion point where the community drives the change process on its own.

The activities of Southern extend beyond social programs to engage in real reform, which we define as changing the fundamental dynamics of the equation. The equation of inadequate education, generational poverty, unemployment, hopelessness, population outmigration, substandard housing, poor health care access, and predatory financial services are core problems that steal people's futures. Traditional social programs have proven inadequate. It is time for a new approach, an approach designed to make a real impact and deal with the fundamental dynamics with innovation, hard work and purpose of mission.

Thank you for being part of Southern Bancorp's mission of building communities and changing lives.

Phillip Baldwin

Phillip N. Baldwin
Chairman, President and Chief Executive Officer
Southern Bancorp



CONSOLIDATED BALANCE SHEETS

	December 31,	
	<u>2006</u>	<u>2005</u>
Assets		
Cash and due from banks	\$ 18,350,100	\$ 14,985,217
Federal funds sold	<u>6,260,000</u>	<u>7,705,000</u>
Total cash and cash equivalents	24,610,100	22,690,217
Interest-bearing deposits in other banks	11,668,958	666,720
Investment securities	168,769,426	185,268,229
Loans:		
Commercial, financial and agricultural	91,050,045	65,807,237
Real estate	153,797,849	144,946,341
Installment	<u>23,090,144</u>	<u>20,092,081</u>
Total loans	267,938,038	230,845,659
Allowance for loan losses	<u>(4,700,701)</u>	<u>(5,641,855)</u>
Net loans	263,237,337	225,203,804
Premises and equipment, net	23,541,542	18,564,267
Rental real estate, net	2,396,083	2,286,846
Goodwill	14,065,974	14,065,974
Other assets	<u>20,768,324</u>	<u>19,184,249</u>
Total Assets	<u><u>\$529,057,744</u></u>	<u><u>\$487,930,306</u></u>
Liabilities		
Deposits:		
Non-interest bearing demand	\$ 64,972,879	\$ 60,576,480
Interest-bearing demand	115,469,105	117,985,623
Savings	26,519,455	29,959,561
Time deposits less than \$100,000	145,055,527	128,980,109
Time deposits greater than or equal to \$100,000	<u>97,937,996</u>	<u>86,215,103</u>
Total deposits	449,954,962	423,716,876
Federal funds purchased and securities sold under agreements to repurchase	2,817,210	1,933,119
Federal Home Loan Bank advances and other short-term borrowings	2,066,319	2,055,515
Subordinated debentures	22,592,000	22,592,000
Notes payable	1,736,639	851,639
Other liabilities	<u>4,670,766</u>	<u>3,313,562</u>
Total liabilities	483,837,896	454,462,711
Stockholders' Equity		
Common stock, \$1 par value; 500,000 shares authorized; shares issued and outstanding:		
Series A-1, 44,038 in 2006, 47,788 in 2005	44,038	47,788
Series A-2, 42,240 in 2006, 42,990 in 2005	42,240	42,990
Series A-3, 57,484 in 2006 and 2005	57,484	57,484
Series A-5, 9,091 in 2006 and 2005	9,091	9,091
Preferred stock	9,726,231	-
Capital surplus	22,677,979	22,673,479
Retained earnings	14,019,242	12,464,753
Accumulated other comprehensive loss	<u>(1,356,457)</u>	<u>(1,827,990)</u>
Total stockholders' equity	45,219,848	33,467,595
Total Liabilities and Stockholders' Equity	<u><u>\$529,057,744</u></u>	<u><u>\$487,930,306</u></u>

CONSOLIDATED STATEMENTS OF INCOME

	Years Ended December 31,		
	<u>2006</u>	<u>2005</u>	<u>2004</u>
Interest income			
Loans, including fees	\$21,254,592	\$16,357,65	\$13,851,934
Investment securities:			
Taxable	5,690,924	5,669,644	4,418,133
Tax exempt	1,668,506	1,859,300	2,039,452
Federal funds sold and other	<u>743,025</u>	<u>388,179</u>	<u>246,300</u>
Total interest income	<u>29,357,047</u>	<u>24,274,777</u>	<u>20,555,819</u>
Interest expense			
Deposits	10,827,849	6,886,217	4,696,481
Subordinated debentures	2,225,870	1,306,472	760,255
Other	<u>706,375</u>	<u>554,562</u>	<u>363,612</u>
Total interest expense	<u>13,760,094</u>	<u>8,747,251</u>	<u>5,820,348</u>
Net interest income	15,596,953	15,527,526	14,735,471
Provision for loan losses	<u>180,000</u>	<u>84,000</u>	<u>720,372</u>
Net interest income after provision for loan losses	<u>15,416,953</u>	<u>15,443,526</u>	<u>14,015,099</u>
Other income			
Service charges on deposit accounts	3,959,933	3,985,733	3,561,325
Net investment securities gains	5,257	10,591	17,566
Fees, commissions and other	<u>2,854,468</u>	<u>1,837,177</u>	<u>1,885,605</u>
	<u>6,819,658</u>	<u>5,833,501</u>	<u>5,464,496</u>
Other expense			
Salaries and employee benefits	10,417,521	9,227,519	8,508,148
Net occupancy and equipment expense	2,343,699	2,102,969	1,750,250
Other	<u>6,102,766</u>	<u>6,447,489</u>	<u>5,918,535</u>
	<u>18,863,986</u>	<u>17,777,977</u>	<u>16,176,933</u>
Income before income taxes	3,372,625	3,499,050	3,302,662
Income tax expense	<u>467,005</u>	<u>256,536</u>	<u>351,597</u>
Net income	<u>\$ 2,905,620</u>	<u>\$ 3,242,514</u>	<u>\$ 2,951,065</u>

Strategic Community Planning: The Beginning of Change

Southern accomplishes its mission by promoting comprehensive development that helps restart local economies, rebuild civic infrastructure, foster the emergence of new leadership, address healthcare needs, create new homeownership and affordable housing, and support quality education. After residents have developed a strategic plan, Southern backs up these citizen-led efforts with an array of services, including development lending, technical assistance, workforce training, asset building, and cash grants.



Efforts in Clark County, Phillips County and Sunflower County

Southern's community development initiatives are long-term efforts to transform rural communities that involve common-sense ideas and complex, interrelated activities. The pace of change is different for each community and progress made is not always upwards.

The 2006 community development efforts for Clark County and Phillips County, Arkansas, and Sunflower County, Mississippi, are summarized below:

Clark County, Arkansas

- Over 500 residents have been involved in a comprehensive strategic community planning process since April 2006. The formal strategic plan will be completed in August 2007.



- Tamerica Management Company was engaged to facilitate the community planning process. Southern and the Ross Foundation of Clark County, Arkansas, funded the \$125,000 cost of Tamerica's services.
- Southern provided over \$100,000 in grants to the Clark County communities of Arkadelphia, Gurdon and Amity for much needed neighborhood revitalization.

Phillips County, Arkansas

- Southern's \$7.8 million direct investment in strategic goals leveraged over \$42 million in other monies.
- Construction of a 40 million gallon biodiesel facility began – representing a \$20 million investment of private capital.
- Phillips Community College of the University of Arkansas began a partnership with the public schools in Phillips County by offering vocational training to high school students. Over 175 students are participating in the program.



Boys and Girls Club participant

- A Boys and Girls Club program began. This program is currently serving over 200 children with planned expansion to serve approximately 1,000 children.
- The KIPP Delta College Preparatory School, a charter school, completed the purchase of four square blocks of land in downtown Helena on which to house their Kindergarten through 12th grade campus. The KIPP school currently has a student population of 270. Ninety-eight percent of KIPP students are low-income African Americans.

- The Citilink Public Transportation program began in Helena-West Helena, Arkansas, providing a fixed-route, fixed-time public bus service.
- In 2006, 67 vacant and dilapidated houses were demolished and 323 abandoned vehicles were removed from the streets.
- The Delta Regional Authority obtained a \$750,000 commitment for an environmental/feasibility study involving construction of an interstate highway bridge across the Mississippi River at Helena-West Helena, Arkansas.



Sunflower County, Mississippi

Drew Enterprises, Inc.
129 W. Shaw Avenue
Drew, MS 38737

November 3, 2006

A Note of Thanks to Our Friends at Southern Bancorp and Delta Southern Bank.

Our kindest thanks go out to you from this community for your efforts in helping us revitalize our city. A lot has happened in the town of Drew because of these efforts. Below is a summation of the last 4 years:

In 2002/2003 the surveys taken through the Delta Bridge Project and its subsequent completion helped us focus our immediate efforts and led us to form a 501(c)(3) corporation (Drew Enterprises, Inc.), enabling us to organize, restore and revitalize the downtown area. While we as a community had begun this process by reorganizing our Chamber of Commerce and implementing town beautification projects, the project gave us insights into areas that needed addressing and still forms the basis for our future goals.

In 2003 the old Fred's building was donated to Drew Enterprises. The grant Delta Southern provided, plus the hard work of some dedicated volunteers of our community, restored the building and today Monette Hospice occupies the site. This new business in our community now provides jobs for 30 full-time and 40 part-time employees.

In 2004 the old Dogwood Flowers building was acquired and restored. Through your generosity the People's Choice Restaurant was born and Drew had a place to eat on Main St. once again. It employs 4 people.

The old Lewis Feed & Seed building was next. Today, we use it as a community building for special occasions and as a farmer's market during the summer-fall seasons.

Using an architectural design provided by Mississippi Main Street, curb extensions and a beautification project became possible because of Southern Bancorp. Drew started to take on a new look with this project and a new attitude could be seen and heard around the community.

Drew Enterprises acquired the Tractor Parts Building next and Delta Southern again helped us to shape up the building so it could be used. The building now houses a cabinetry shop where Keith Beck builds custom cabinets.

This past year saw the acquisition and completion of two more buildings next door to Monette Hospice. Right after the restoration was complete, Mississippi Delta Community College contacted Drew about putting a collegiate satellite facility in Drew. These two buildings became the site for that facility. MDCC presently holds 20 classes with 17 faculty & administrative personnel, 140 students, plus a GED program so that area residents may receive a high school diploma. Drew now has a community college and a resource to increase the education base of its citizens. There is also the very real possibility of the expansion of this facility in the very near future. Because of you.

At this time, Drew Enterprises has 3 other buildings entering the restoration process and we hope to have these finished sometime in the next year. Again, because of you.

We have other plans to expand our commercial and educational resources even as this letter is written. Much of our ability to implement these future projects came from the assistance we received from you. Thank you for believing in us.

Sincerely,



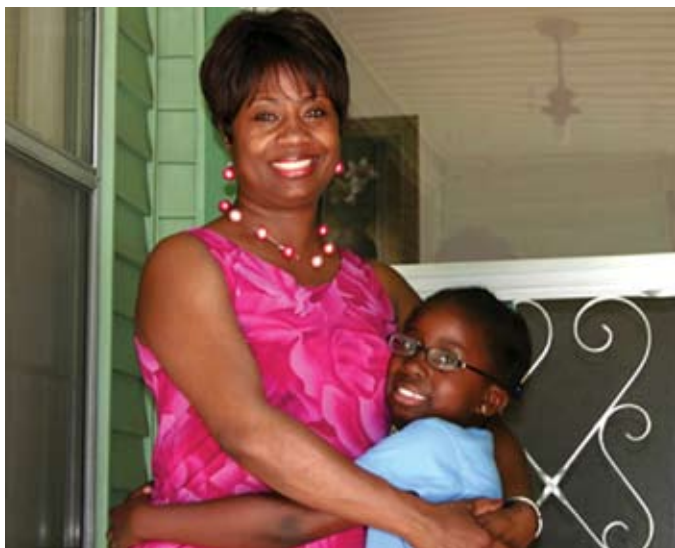
Steve Shurden
President
Drew Enterprises, Inc.
Drew Chamber of Commerce

Southern uses loan capital and direct investments to support new affordable housing construction and rehabilitation. Southern has developed and manages over 120 units of affordable housing throughout Arkansas.

In addition to housing development, Southern provides housing, economic and credit skills counseling and training for prospective homebuyers, plus a 3:1 matched savings account that can be used for home purchase or repair. Since 1999, more than \$1.5 million has been accrued in special savings accounts by 410 families who have improved their economic situation by building personal assets.

Southern Place Apartments

Southern, along with other state and national partners, financed and developed Southern Place Apartments, a \$1.7 million, 20-unit, low-income housing complex in Helena-West Helena, Arkansas. Over 70 families have applied to live in the Southern Place complex.



The Blakes

Prior to joining Southern's Asset Builders program, Jenise Blake had a savings account but no strategy for saving. The program's classes helped her establish a strategy for saving, and the possibility of buying her own home helped provide the motivation to save. Jenise and her daughter Majesty now live in their own home in Pine Bluff, Arkansas.

Southern's Business Development Center (BDC) provides in-depth training, technical assistance, and counseling to entrepreneurs who want to start or grow a business. Since 1999, the BDC has assisted 637 businesses either start-up, expand, or survive. Additionally, more than 5,863 people have used our workshops, training, and technical assistance to help their businesses. Southern has also helped its BDC clients access almost \$4.5 million in financing.

Salon 2000

Salon 2000 is a professional service beauty salon dedicated to providing consistent service and customer satisfaction. In the spring of 2003, Rhonda Smith-Booth enrolled in the Asset Builders program to save for business renovations and expansion. She began using her funds in 2005 to purchase new equipment, furniture and beauty supplies. Since she is a single mother with two children, owning her own business affords her the income and freedom to take care of her family.



Party Hardy

Cindy Smith decided to start a party supplies store after noticing a need in Jefferson County, Arkansas. She then attended the First Step™ FastTrac® Business Training classes to learn more about how to start a business. With additional help from Southern's BDC staff, Cindy set her business up for success before the doors even opened.



Development loans fulfill an important need in our communities by targeting small businesses, families, and community facilities in areas often underserved by traditional financial institutions. Community facility loans—for a charter school, a wellness center, a new housing complex –often make the largest impact on communities by increasing assets at the community level. Also, Southern supports many of the loans with technical assistance, to help borrowers achieve maximum success—as entrepreneurs, as community leaders, or as homeowners. In 2006, Southern originated \$220 million in development loans.



Community Counseling Services

Community Counseling Services (CCS) serves children and families with mental healthcare needs in a five-county region of Arkansas. CCS helps over 4,000 people a year lead stable and productive lives. When CCS outgrew its existing facility in downtown Hot Springs, Arkansas, Southern provided a \$4.4 million low-interest loan to build a new 45,000 square foot facility.

Through the efforts of CCS:

- Over 4,000 people receive essential mental health services such as therapy and medication management each year
- Over 475 people a year are taught new social skills as well as daily living skills
- Children in five school districts receive the benefit of high quality counseling, therapy and home visits in addition to school-provided counseling services
- Preschool children with severe emotional problems receive professional therapy and skill training, enabling them to transition into regular school settings
- Professionally managed support groups are available to people with a range of disorders and emotional challenges



Phillip N. Baldwin
Chairman, President and Chief Executive Officer
Southern Bancorp

Patrick R. Burks
President and Chief Executive Officer
Planters Service & Sales

Herman Davenport
President and Chief Executive Officer
Davenport Group

John Edwards
Partner
Anible & Edwards

LaVerne Feaster
Retired Educator and Administrator

Dr. Robert Fisher
President
Belmont University

James Harrington
President
Harrington Construction

Lawson Holladay
Partner
Townsend, McWilliams & Holladay, LLC

Dr. Glendell Jones, Jr.
Assistant to the President for Diversity Initiatives
Arkansas State University

Dr. Jacquelyn McCray
Dean, School of Agriculture, Fisheries and Human Sciences
University of Arkansas at Pine Bluff

Brian Miller
Associate Justice, Arkansas Court of Appeals

Walter Patterson
Senior Vice President
Affiliated Computer Services

Rodney Slater
Partner
Patton Boggs, LLP
Former U.S. Secretary of Transportation

Walter Smiley
President
Smiley Investment Company

David Solomon
Attorney
David Solomon, P. A.

Dorothy Stuck
Retired Civic Leader and Businesswoman

Sherman Tate
Vice President and General Manager of Operations
Alltel Corporation

Senior Officers

Phillip N. Baldwin
Chairman, President and
Chief Executive Officer
Southern Bancorp

Brent Black
Vice President and Chief Financial Officer
Southern Bancorp

James E. Boyd
President and Chief Executive Officer
First Bank of the Delta N. A.

Angela Duran
President
Southern Good Faith Fund

John French
President
Southern Community Development
Corporation

George Purcell
Chief Executive Officer
Delta Southern Bank

Joseph Ricotta
President and Chief Operating Officer
Delta Southern Bank

Ben Steinberg
President
Southern Financial Partners

William Wright
President and Chief Executive Officer
Elk Horn Bank

Southern Bancorp is proud to have been funded by a generous group of foundations, corporations, and individuals who believe in our mission. They invested in an idea of bringing economic opportunity to those that needed it most, without the expectation of any financial return.

Aman & Company
Arkansas Best Corporation
Arkansas Capital Corporation
Arkansas Community Foundation
Arkansas Electric Cooperatives
Calmeadow Foundation, Canada
Fannie Mae
Fidelity Financial Information Services
Fred Darragh Estate/Pulaski Bank Trustee
Dominican Sisters of Springfield, IL
Jean T. Gordon
Hampshire College
James Harrington
International Paper Company
Robert B. Lifton Trust
Local Church Ministries
Metropolitan Life Foundation
Gwen Morgan Trust
Charles Stewart Mott Foundation
National Community Investment Fund
Regions Bank
Reliant Energy
SF Holding Corporation
Southern Financial Partners
Levi Strauss Foundation
United States Treasury Department Community
Development Financial Institution Fund
Walton Family Foundation
Weyerhaeuser Company
Arthur White
Winrock International
Winthrop Rockefeller Foundation

None of what we do would be possible without grant, lending and investment support. Southern Bancorp gratefully acknowledges the individuals and institutions that have supported our development efforts over the past years.

Alltel Corporation
Arkansas Advocates for Children and Families
Arkansas Area Health Education Centers
Arkansas Community Foundation
Arkansas Department of Higher Education
Arkansas Department of Human Services
Arkansas Department of Workforce Services
Arkansas Development Finance Authority
Annie E. Casey Foundation
Mary Reynolds Babcock Foundation
Bank of America
Catholic Campaign for Human Development
Catholic Health Initiatives
Center for Law and Social Policy
CFED
CHRISTUS Health
City of Clarendon, Arkansas
Clark County Community Foundation
Delta Regional Authority
Entergy Charitable Foundation
Enterprise Corporation of the Delta
Foundation for the Mid South
Charles A. Frueauff Foundation
Charles and Mary Grant Foundation
William Randolph Hearst Foundation
F. B. Heron Foundation
Isle of Capri Corporation
Robert Wood Johnson Foundation
W.K. Kellogg Foundation
Carl B. and Florence E. King Foundation
Knox Nelson Literacy Fund
The John D. and Catherine T. MacArthur Foundation
Charles Stewart Mott Foundation
Ms. Foundation for Women
Opportunity Finance Network
National Community Investment Fund
National Governors Association
National Network of Sector Partners
National Rural Funders Collaborative
The David and Lucille Packard Foundation
Phillips Community College of the
University of Arkansas
Public Welfare Foundation
Winthrop Rockefeller Foundation
Smiley Investment Company
Southeast Arkansas College
Southeast Arkansas Workforce Investment Board
Levi Strauss Foundation
Synergy Forum
The Ford Foundation
The Hitachi Foundation
The Sisters of St. Joseph of Carondelet
United States Department of Agriculture
United States Department of Agriculture
Rural Development
United States Department of Health and
Human Services
United States Department of Housing and
Urban Development
United States Department of Labor
United States Small Business Administration
United States Treasury Department Community
Development Financial Institution Fund
United Way of Southeast Arkansas
Walton Family Foundation

Community Depositors

Southern is honored by the involvement of community depositors in our mission of building communities and changing lives. Many of our community depositors have elected to earn a lower interest rate to support the social mission of Southern.

Adorers of the Blood of Christ
Adrian Dominican Sisters
Frances Dean Allan
Ben & Jerry's Foundation, Inc.
Calvert Social Investment Foundation
Central Conference of American Rabbis
Charles Schwab & Co, Inc.
Community Bank
Congregation of the Humility of Mary
Conscience & Military Tax
Domini Social Bond Fund
Dominican Sisters of Springfield Illinois
Victor L. Dubrowski
E&H Stowell Trust
Episcopal Diocese of Northern Michigan
Fleet National Bank as Custodian
Funding Exchange Endowment
Catherine Gibson
F B Heron Foundation
Home Missioners of America
Gail J. Kirkland
Janet Kranzberg
Rebecca Liebman
Loretto Literary & Benevolent Inst.
Arthur S. Lloyd
Mercy Partnership Fund
Missionary Sisters Servants Holy Spirit
MMA Community Development
More Than Money
Mutual Bank
Nazareth Literary & Benevolent Inst.
Rabbinical Pen PI Tr
Seton Enablement Fund
School Sisters of Notre Dame
School Sisters of Notre Dame of Dallas
Jane Shapiro
Maurice Shepherd
Martha Sibert
Sinsinawa Dominicans, Inc.
Sister of St. Francis of Philadelphia
Sisters of Mercy of St. Louis Reg Comm
Sisters of St. Joseph of Carondelet
Sisters of St. Francis of Millvale
Sisters of St. Francis of Peace
Sisters of St. Francis of Tiffin Ohio
Sisters of the Order of St. Benedict
Sisters of the Sorrowful Mother
Society of the Divine Word
St. Louis Institute
St. Scholastica Monastery
SW Dittenhofer III
The Citizens Bank
The CRA Qualified Investment Fund
The F.B. Heron Foundation
Tides Foundation-Exploring EIF
Union for Reform Judaism
Unitarian Universalist Association
UST Social Balanced Fund
Walden Balanced Trust Fund
Joshua Wallman
Tanis Walters
Winrock International

● Southern Bancorp
605 Main Street, Suite 202
Arkadelphia, AR 71923
870.246.3945
www.sbi-bank.com

● Delta Southern Bank
117 W. Floyce Street
Ruleville, MS 38771
662.756.4343
www.deltasouthernbank.com

● Elk Horn Bank
601 Main Street
Arkadelphia, AR 71923
870.246.5811
www.ehbt.com

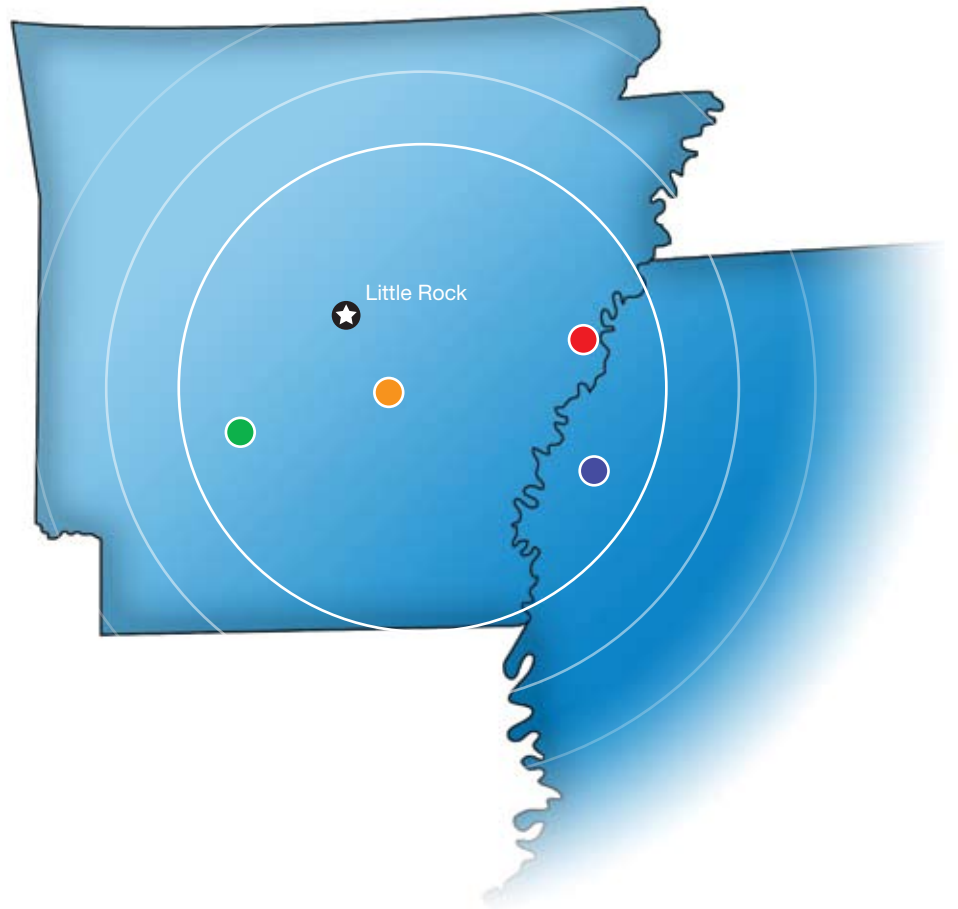
● First Bank of the Delta N.A.
502 Cherry Street
Helena-West Helena, AR 72342
870.816.1111
www.firstbankdelta.com

● Southern Community Development Corporation
605 Main Street, Suite 202
Arkadelphia, AR 71923
870.246.4731
www.southerncdc.org

● Southern Financial Partners
502 Cherry Street
Helena-West Helena, AR 72342
870.816.1111
www.southernfp.org

● Southern Good Faith Fund
2304 West 29th Avenue
Pine Bluff, AR 71603
870.535.6233
www.southerngff.org

● Southern Property Corporation
605 Main Street, Suite 202
Arkadelphia, AR 71923
870.246.4731
www.southerncdc.org





605 Main Street, Suite 202
Arkadelphia, AR 71923
870.246.3945

www.sbi-bank.com