

**REPORT OF  
THE  
BANK COMMISSIONER  
OF THE STATE OF ARKANSAS  
2015**



**ASA HUTCHINSON**  
Governor

**CANDACE A. FRANKS**  
Bank Commissioner



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THE  
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OF THE STATE OF ARKANSAS  
2015**



**ASA HUTCHINSON**  
Governor

**CANDACE A. FRANKS**  
Bank Commissioner



**ONE HUNDRED AND FIRST ANNUAL**

**REPORT OF**

**THE**

**BANK COMMISSIONER**

**JUNE 30, 2015**



# STATE OF ARKANSAS

## OFFICE OF STATE BANK DEPARTMENT

June 30, 2015

Honorable Asa Hutchinson  
Governor of Arkansas  
Little Rock, Arkansas

Governor Hutchinson:

I am pleased to submit to you the One Hundred and First Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2015.

The financial services industry continues to undergo change. Arkansas state chartered banks and trust companies continue to successfully meet the challenges of change and offer excellent financial services to the public.

The State Bank Department maintains a Strategic Plan, which the Department's employees develop on an annual basis. The mission of the State Bank Department is to allocate available human and other resources existing in our Examination, Information Technology and Administrative Services Divisions to ensure the continuance of safe and sound financial practices in state chartered financial institutions.

We thank you for the support you and your staff provide and assure you of our continuing efforts to maintain the highest level of professionalism in the performance of our responsibilities.

Cordially,

  
Candace A. Franks  
Bank Commissioner





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# LEGAL HOLIDAYS

New Year's Day..... January 1<sup>st</sup>

Robert E. Lee's Birthday .....Third Monday in January

Martin Luther King, Jr. Day .....Third Monday in January

Presidents Day ..... Third Monday in February

Memorial Day ..... Last Monday in May

Independence Day.....July 4<sup>th</sup>

Labor Day ..... First Monday in September

Veterans Day..... November 11<sup>th</sup>

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve..... December 24<sup>th</sup>

Christmas Day..... December 25<sup>th</sup>

All Bills of Exchange, Drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a holiday in its stead.

## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

| No. | Name                        | Date of Appointment | Date Service Ended |
|-----|-----------------------------|---------------------|--------------------|
| 1.  | John M. Davis.....          | October 6, 1913     | October 3, 1918    |
| 2.  | A. J. Reap.....             | October 3, 1918     | March 22, 1919     |
| 3.  | W. T. Maxwell.....          | March 22, 1919      | September 1, 1921  |
| 4.  | Charles McKee.....          | September 1, 1921   | July 28, 1925      |
| 5.  | Loid Rainwater.....         | July 28, 1925       | February 8, 1927   |
| 6.  | Walter E. Taylor.....       | February 8, 1927    | January 10, 1933   |
| 7.  | Marion Wasson .....         | January 10, 1933    | January 12, 1937   |
| 8.  | Grover S. Jernigan .....    | January 12, 1937    | January 14, 1941   |
| 9.  | Thomas W. Leggett.....      | January 14, 1941    | February 1, 1949   |
| 10. | S. J. Dean.....             | February 1, 1949    | December 31, 1949  |
| 11. | Ed. I. McKinley, Jr. ....   | December 31, 1949   | March 14, 1953     |
| 12. | A. R. Merritt.....          | March 14, 1953      | February 8, 1955   |
| 13. | Dick Simpson.....           | February 8, 1955    | March 2, 1967      |
| 14. | H. C. Adams .....           | March 3, 1967       | March 16, 1979     |
| 15. | Don R. Clark (Acting) ..... | March 16, 1979      | April 19, 1979     |
| 16. | B. J. Lambert, Jr. ....     | April 19, 1979      | April 15, 1983     |
| 17. | Marlin D. Jackson.....      | April 15, 1983      | October 1, 1987    |
| 18. | Bill J. Ford.....           | October 1, 1987     | July 31, 1998      |
| 19. | Frank White .....           | August 1, 1998      | May 21, 2003       |
| 20. | Bunny Adcock .....          | June 23, 2003       | June 11, 2007      |
| 21. | Candace A. Franks .....     | June 13, 2007       | .....              |

**STATE BANKING BOARD MEMBERS**

Ms. Elizabeth Bowles  
Chairman  
401 West Capitol Avenue, Suite 700  
Little Rock, AR 72201  
VOICE: (501) 374-4638  
FAX: (501) 376-1377  
TERM EXPIRES: 12-31-16

Mr. Gary Hudson  
Vice Chairman  
The Farmers and Merchants Bank  
P.O. Box 1010  
Stuttgart, AR 72160  
VOICE: (870) 673-6911  
FAX: (870) 673-4282  
TERM EXPIRES: 12-31-18

Mr. John Freeman  
Evolve Bank & Trust, West Memphis  
P.O. Box 4097  
Jonesboro, AR 72403  
VOICE: (870) 933-2480  
FAX: (870) 933-2499  
TERM EXPIRES: 12-31-15

Ms. Lana Hampton  
2341 Surrey Lane  
Springdale, AR 72762  
VOICE: (479) 750-8849  
TERM EXPIRES: 12-31-18

Mr. Gary Smith  
2525 North Fillmore Street  
Little Rock, AR 72207  
VOICE: (501) 455-1324  
TERM EXPIRES: 12-31-18

Mr. Zach McClendon  
Union Bank and Trust Company  
P.O. Box 270  
Monticello, AR 71657-0270  
VOICE: (870) 460-6400  
FAX: (870) 460-6431  
TERM EXPIRES: 12-31-19

## **Arkansas State Bank Department**

400 Hardin Road, Suite 100  
Little Rock, Arkansas 72211-3502  
VOICE: (501) 324-9019  
FAX: (501) 324-9028  
[www.state.ar.us/bank](http://www.state.ar.us/bank)

### **DEPARTMENTAL ROSTER**

#### **Candace A. Franks - Bank Commissioner**

Luther Guinn - Deputy Bank Commissioner

Examination, Supervision and Regulation  
Regulatory Enforcement Actions  
Personnel/Examination  
State Banking Board

Susannah T. Marshall - Deputy Bank Commissioner

Examination, Supervision and Regulation  
Regulatory Enforcement Actions  
Personnel/Examination  
Application Information

### **EXAMINATION AND SUPERVISION**

Assistant Deputy Bank Commissioners:

H. Wilks Marshall, Jr.  
Richard D. Buzbee  
Baker L. Moseley  
Michael G. Saunders

Regulatory Examinations/Regulatory and Banking Procedures  
Bank Performance Evaluation and Monitoring  
Personnel Recruitment and Management

### **EXAMINATION PERSONNEL**

#### **LITTLE ROCK OFFICE**

Gary W. Bush - Certified Examinations Manager  
Matthew A. Rose - Certified Bank Senior Examiner  
Lance A. Nutt - Commissioned Senior Examiner  
Jim E. Homan - Commissioned Senior Examiner  
Jordan A. Patterson - Bank Senior Examiner  
Scott M. Lambert - Bank Junior Examiner  
Andrew D. McCormick – Assistant Bank Examiner

**LITTLE ROCK OFFICE**

Bob M. Henry - Certified Examinations Manager  
 Luke B. Webre - Certified Bank Senior Examiner  
 Jerry C. Corrothers - Certified Bank Senior Examiner  
 Kelly M. Victory - Certified Bank Senior Examiner  
 Thomas L. Cook - Certified Bank Senior Examiner  
 Dharmin H. Patel - Certified Bank Senior Examiner  
 Raychel M. Pendergist - Bank Senior Examiner  
 Daniel E. Sims – Assistant Bank Examiner

Richard S. Plotkin - Certified Examinations Manager  
 Jacklyn G. Powell - Certified Bank Senior Examiner

**NORTHWEST ARKANSAS OFFICE**

777 Mathias Drive, Suite A  
 Springdale, Arkansas 72762-0739  
 VOICE: (479) 751-5543  
 FAX: (479) 751-5815  
[NWArkansas@banking.state.ar.us](mailto:NWArkansas@banking.state.ar.us)

Ken H. Leavell - Certified Examinations Manager  
 Chris K. Davis - Commissioned Senior Examiner  
 J. D. Chambliss - Bank Senior Examiner  
 Jordan M. Hurst - Bank Senior Examiner  
 Chris S. Rittelmeyer - Bank Senior Examiner  
 Johnathon W. Welch - Bank Junior Examiner

**JONESBORO OFFICE**

924 South Main  
 Jonesboro, Arkansas 72401  
 VOICE: (870) 972-1744  
 FAX: (870) 972-1762  
[Jonesboro@banking.state.ar.us](mailto:Jonesboro@banking.state.ar.us)

John K. Householder - Certified Examinations Manager  
 William R. Milum - Bank Senior Examiner  
 R. D. Jackson - Certified Bank Senior Examiner  
 Shaun G. Perkins - Certified Bank Senior Examiner  
 Chris A. Dillon - Certified Bank Senior Examiner  
 W. Kent Darr - Certified Bank Senior Examiner  
 T. J. Anderson - Certified Bank Senior Examiner  
 W. Nathan Elliott - Commissioned Senior Examiner  
 Scott J. Smith - Commissioned Senior Examiner  
 W. Nathan Elliot – Commissioned Senior Examiner

**TRUST**

Thomas M. Narrell - Certified Examinations Manager  
 Stacey D. Leder - Certified Bank Senior Examiner  
 Mark G. Rye - Certified Bank Senior Examiner

**INFORMATION SYSTEMS**

Jeffrey A. Cameron - Certified Examinations Manager  
Michael L. Green - Certified Bank Senior Examiner  
Donna J. Dodge - Assistant Bank Examiner  
Scott D. Chandler - Bank Examiner Trainee

**BANK ANALYSIS AND APPLICATIONS**

John W. Ashby - Certified Examinations Manager  
M. Gregg Qualls - Certified Bank Senior Examiner  
Kevin C. Mosley - Certified Bank Senior Examiner

Self Examination  
Bank Reports of Condition and Income  
Bank Holding Company Reports  
Research and Financial Analysis  
Public Information Requests  
Application Analysis  
Consumer Complaints

**LEGAL DIVISION**

Eric D. Roberts - Attorney

Rules and Regulations  
Legal Filings and Inquiries  
Consumer Complaints

**INFORMATION TECHNOLOGY**

Robert L. Hughes - Administrator  
Mitch L. Vire - Systems Specialist  
Greg F. Langley - Systems Specialist

Data Processing Support  
Research and Development  
Application Programming

**ADMINISTRATION DIVISION**

Gail Green - Fiscal Division Manager  
Vicki A. Wise - Payroll Services Coordinator  
Devan E. May - Procurement Coordinator

Accounting and Employee Services  
Budget/Personnel/Payroll  
Performance Evaluation  
Expense Disbursement  
Purchasing

Cynthia L. Nixon - Executive Assistant to the Commissioner  
Jane R. English - Research Analyst  
Lori A. Morrison - Research Analyst  
Martha A. Guinn - Administrative Analyst  
Antwanette Pettigrew-House - Administrative Analyst

Administrative Support  
Examination Support and Processing  
Data Entry

Barbara A. Mahoney - Administrative Analyst

Rules and Regulations Manual Distribution Inquiries  
Charter Amendments and Charter Information  
Certificates of Good Standing



## **CHARTER CONVERSIONS FROM JULY 1, 2014, TO JUNE 30, 2015**

### **NAME / CHARTER / LOCATION**

RiverBank Savings and Loan Association  
State Chartered Savings Bank  
520 West 2nd Street  
Corning, Arkansas

### **NAME / CHARTER / LOCATION**

RiverBank  
State Chartered Bank  
1700 Old County Road  
Pocahontas, Arkansas

The above institution's charter conversion, name change and relocation were all effective January 15, 2015.

## **CORPORATE NAME CHANGES FROM JULY 1, 2014, TO JUNE 30, 2015**

### **NAME / LOCATION**

The Bank of Rison  
Rison, Arkansas

### **NEW NAME / LOCATION**

Gateway Bank  
Rison, Arkansas

The above institution's name change was effective June 8, 2015.

## **CHARTER RELOCATIONS FROM JULY 1, 2014, TO JUNE 30, 2015**

### **NAME / LOCATION**

Heartland Bank  
Bryant, Arkansas

### **NAME / NEW LOCATION**

Heartland Bank  
Little Rock, Arkansas

The above institution's charter relocation was effective October 16, 2014.

## **MERGERS OF STATE CHARTERED BANKS FROM JULY 1, 2014, TO JUNE 30, 2015**

Decatur State Bank  
Decatur, Arkansas

Grand Savings Bank  
Grove, Oklahoma

Simmons First Bank of El Dorado  
El Dorado, Arkansas

Simmons First National Bank  
Pine Bluff, Arkansas

Benefit Bank  
Fort Smith, Arkansas

Armstrong Bank  
Muskogee, Oklahoma

Simmons First Bank of South Arkansas  
Lake Village, Arkansas

Simmons First National Bank  
Pine Bluff, Arkansas

Delta Trust & Bank  
Parkdale, Arkansas

Simmons First National Bank  
Pine Bluff, Arkansas

Simmons First Bank of Russellville  
Russellville, Arkansas

Simmons First National Bank  
Pine Bluff, Arkansas

## **BRANCHES APPROVED FROM JULY 1, 2014, TO JUNE 30, 2015**

### **BANK**

### **LOCATION**

Southern Bancorp Bank  
Arkadelphia

2212 Malvern Avenue, Suite 1  
Hot Springs

The Bank of Augusta  
Augusta

411 Hartsfield Drive  
Searcy

The Citizens Bank  
Batesville

1617 East Joyce Boulevard  
Fayetteville

The Citizens Bank  
Batesville

150 Airport Road  
Hot Springs

|                                    |   |
|------------------------------------|---|
| The Citizens Bank<br>Batesville    | 4429 Central Avenue, Suite C<br>Hot Springs                       |
| Centennial Bank<br>Conway          | 5801 Rogers Avenue<br>Fort Smith                                  |
| Cornerstone Bank<br>Eureka Springs | 270 Curtis Hutchins Way<br>Huntsville                             |
| Arvest Bank<br>Fayetteville        | SE Corner of Givan Ave. & Hwy. Y<br>Belton, Missouri              |
| Benefit Bank<br>Fort Smith         | 6800 Isaac's Orchard Road, Suite B<br>Springdale                  |
| First Service Bank<br>Greenbrier   | 12921 Cantrell Road, Suite 204<br>Little Rock                     |
| First Bank<br>Hampton              | 1450 East Zion Road, #10<br>Fayetteville                          |
| Today's Bank<br>Huntsville         | 5178 West Sunset Avenue<br>Springdale                             |
| Bank of the Ozarks<br>Little Rock  | 1036 William Hilton Parkway<br>Hilton Head Island, South Carolina |
| Bank of the Ozarks<br>Little Rock  | 1990 Post Oak Boulevard<br>Houston, Texas                         |
| Central Bank<br>Little Rock        | 5000 West Markham Street<br>Little Rock                           |
| Heartland Bank<br>Little Rock      | 1 Information Way, Suite 300<br>Little Rock                       |
| Gateway Bank<br>Rison              | 901 M.L.K. Boulevard, Suite 100<br>Malvern                        |
| First Security Bank<br>Searcy      | 4129 Central Avenue<br>Hot Springs                                |

## STATE CHARTERED BANKS SUBCHAPTER S CORPORATIONS

| <b>BANK</b>                     | <b>CITY</b>    |
|---------------------------------|----------------|
| FNBC Bank                       | Ash Flat       |
| Bank of Bearden                 | Bearden        |
| Farmers Bank and Trust Company  | Blytheville    |
| Community State Bank            | Bradley        |
| Bank of Cave City               | Cave City      |
| Chambers Bank                   | Danville       |
| Bank of Delight                 | Delight        |
| First State Bank of DeQueen     | DeQueen        |
| Arkansas County Bank            | DeWitt         |
| First Financial Bank            | El Dorado      |
| Cornerstone Bank                | Eureka Springs |
| FBT Bank & Mortgage             | Fordyce        |
| Bank of Gravett                 | Gravette       |
| First Service Bank              | Greenbrier     |
| Today's Bank                    | Huntsville     |
| First Arkansas Bank & Trust     | Jacksonville   |
| Little River Bank               | Lepanto        |
| Heartland Bank                  | Little Rock    |
| Farmers Bank and Trust Company  | Magnolia       |
| The Peoples Bank                | Magnolia       |
| McGehee Bank                    | McGehee        |
| The Union Bank of Mena          | Mena           |
| Commercial Bank & Trust Company | Monticello     |
| Union Bank and Trust Company    | Monticello     |
| Diamond Bank                    | Murfreesboro   |
| Piggott State Bank              | Piggott        |

|                               |            |
|-------------------------------|------------|
| RiverBank                     | Pocahontas |
| Gateway Bank                  | Rison      |
| Riverside Bank                | Sparkman   |
| United Bank                   | Springdale |
| Bank of Star City             | Star City  |
| Warren Bank and Trust Company | Warren     |

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2014, through June 30, 2015.

## RECEIPTS

|  |                        |
|--|------------------------|
| Cash Balance July 1, 2014 .....            | \$6,403,502.91         |
| Examination and Assessment Fees.....       | 8,311,192.97           |
| Charter and Amendment Fees.....            | 72,375.00              |
| Interstate Sharing Fees.....               | 45,935.00              |
| Miscellaneous/Non-Revenue Income .....     | 1,285.67               |
| Reimbursement for M & R Sales .....        | 18,717.78              |
| Refund to Expenditures – Prior Year .....  | 214.35                 |
| Refund to Expenditures– Current Year ..... | 14,330.65              |
| Total Receipts                             | <u>8,464,051.42</u>    |
|  | <b>\$14,867,554.33</b> |

## DISBURSEMENTS

|  |                        |
|--|------------------------|
| Salaries .....                           | 4,865,368.11           |
| Extra Help Salaries .....                | 0.00                   |
| S.S., Retirement and Insurance           |                        |
| Matching .....                           | 1,440,993.53           |
| Maintenance and General Operations ..... | 1,043,642.49           |
| Conference Fees and Travel .....         | 252,019.87             |
| Professional Fees and Services .....     | 37,299.45              |
| Capital Outlay .....                     | 54,057.78              |
| Refunds Issued.....                      | 0.00                   |
| Service Charge by State Treasurer .....  | 134,872.05             |
| Total Disbursements                      | 7,828,253.28           |
| Cash Balance June 30, 2015               | <u>7,039,301.05</u>    |
|  | <b>\$14,867,554.33</b> |

# FEDERAL DEPOSIT INSURANCE CORPORATION

Dallas Regional Office  
 1601 Bryan Street  
 Dallas, Texas 75201  
 VOICE: (214) 754-0098  
 FAX: (972) 761-2082  
<http://www.fdic.gov>

Kristie K. Elmquist ..... Regional Director/Supervision/Consumer Protection  
 Serena Owens ..... Deputy Regional Director/Risk Management  
 Julie Banfield ..... Deputy Regional Director/Consumer Protection  
 Nathan Heizer ..... Assistant Regional Director/Risk Management  
 Mark Taylor ..... Assistant Regional Director/Risk Management  
 John Perez ..... Assistant Regional Director/Risk Management  
 Joe Meade ..... Assistant Regional Director/Risk Management  
 Art Kahn ..... Assistant Regional Director/Compliance  
 Stephen Zachary ..... Regional Counsel

Memphis Area Office  
 6060 Primacy Parkway, Suite 300  
 Memphis, Tennessee 38119-5770  
 VOICE: (901) 685-1603  
 FAX: (901) 821-5308

Dana English ..... Assistant Regional Director/Risk Management  
 Chris Finnegan ..... Assistant Regional Director/Compliance

Little Rock Field Office  
 Financial Centre III Building  
 900 South Shackleford Road, Suite 500  
 Little Rock, Arkansas 72211  
 VOICE: (501) 228-6346  
 FAX: (501) 228-6568

Kristy Frame ..... Field Supervisor/Risk Management  
 Polly Radford ..... Acting Field Supervisor/Compliance

Memphis Field Office  
 5100 Poplar Avenue, Suite 1900  
 Memphis, Tennessee 38137  
 VOICE: (901) 685-1603  
 FAX: (901) 818-1645

Eric Guyot ..... Field Supervisor/Risk Management  
 Polly Radford ..... Acting Field Supervisor/Compliance

Shreveport Field Office  
 Southpointe Center  
 3007 Knight Street, Suite 300  
 Shreveport, Louisiana 71105-2525  
 VOICE: (318) 868-6661  
 FAX: (318) 868-7870

Victor Ingram ..... Field Supervisor/Risk Management  
 Sandra Jesberger ..... Field Supervisor/Compliance

# FEDERAL RESERVE BANK OF ST. LOUIS DISTRICT NO. 8

411 Locust Street  
P. O. Box 442  
St. Louis, Missouri 63166  
VOICE: (314) 444-8444  
FAX: (314) 444-8740  
<http://www.stls.frb.org>

- James B. Bullard ..... President
- David A. Sapenaro ..... First Vice President
- Karl W. Ashman ..... Senior Vice President
- Karen Branding ..... Senior Vice President  
Public and Community Affairs
- Cletus C. Coughlin ..... Senior Vice President  
& Deputy Director of Research
- Mary H. Karr ..... Senior Vice President  
General Counsel & Corporate Secretary
- Kathleen O. Paese ..... Senior Vice President  
Treasury Relations & Office Support
- Julie L. Stackhouse ..... Senior Vice President  
Banking Supervision, Credit and Center for Learning Innovation
- Christopher J. Waller ..... Senior Vice President  
Director of Research
- Timothy Brown ..... Vice President  
Cash Management/Administration
- Timothy A. Bosch ..... Vice President  
Banking Supervision
- Marilyn K. Corona ..... Vice President  
Financial Management
- Anna Hart ..... Vice President  
Human Resources
- Michael J. Mueller ..... Vice President  
Support Services



**FEDERAL RESERVE BANK OF ST. LOUIS  
DISTRICT NO. 8  
(Continued)**

Carl White ..... Vice President  
Risk Management, Statistics, Credit & Payment Applications

Michael D. Renfro ..... General Auditor  
Audit

Little Rock Branch  
111 Center Street  
Suite 1000 (10<sup>th</sup> Floor)  
Little Rock, Arkansas 72201  
VOICE: (501) 324-8300  
FAX: (501) 324-8201

Robert A. Hopkins ..... Senior Branch Executive

Memphis Branch  
200 North Main Street  
P. O. Box 407  
Memphis, Tennessee 38101-0407  
VOICE: (901) 523-7171  
FAX: (901) 579-2406

Martha L. Perine-Beard ..... Senior Branch Executive

Louisville Branch  
101 South 5th Street, Suite 1920  
Louisville, Kentucky 40202  
VOICE: (502) 568-9200  
FAX: (502) 568-9247

Maria G. Hampton ..... Senior Branch Executive

# COMPTROLLER OF THE CURRENCY

Southern District Office  
500 North Akard, Suite 1600  
Dallas, Texas 75201-3323  
VOICE: (214) 720-0656  
FAX: (214) 720-7000  
<http://www.occ.gov>

Gilbert D. Barker..... Deputy Comptroller  
Hub Thompson..... Acting Assistant Deputy Comptroller  
Randall M. Ryskamp..... District Counsel  
Karen Bryant..... Licensing Manager

Little Rock Field Office  
1401 West Capitol Avenue, Suite 350  
Little Rock, Arkansas 72201-2915  
VOICE: (501) 707-6400  
FAX: (501) 225-2711

Scott Morey ..... Acting Assistant Deputy Comptroller

Memphis Field Office (Satellite Office of Arkansas Field Office)  
Kimbrough Building, Suite 309  
57 Germantown Court  
Cordova, Tennessee 38018-4268  
VOICE: (901) 248-0224  
FAX: (901) 624-5822

Scott Morey ..... Acting Assistant Deputy Comptroller

Central and Western Oklahoma Field Office  
The Harvey Parkway Building  
301 NW 63<sup>rd</sup> Street, Suite 490  
Oklahoma City, Oklahoma 73116-7909  
VOICE: (405) 529-5701  
FAX: (405) 848-8085

Brian Wall ..... Assistant Deputy Comptroller

Eastern Oklahoma Field Office  
8282 South Memorial Drive, Suite 300  
Tulsa, Oklahoma 74133-4346  
VOICE: (918) 505-4500  
FAX: (918) 459-0446

Carey Phillipi..... Assistant Deputy Comptroller

# CONSUMER FINANCIAL PROTECTION BUREAU

1700 G Street NW  
Washington, D.C. 20552  
VOICE: (202) 435-7000  
Fax: (202) 435-7329  
<http://www.consumerfinance.gov>

Richard Cordray..... Director

Meredith Fuchs..... Acting Deputy Director

Chris D'Angelo ..... Chief of Staff

Stuart Ishimaru ..... Office of Equal Opportunity & Fairness  
Assistant Director

Stuart Ishimaru .....Office of Minority & Women Inclusion  
Assistant Director

M. Stacey Bach ..... Office of Civil Rights  
Assistant Director

Sartaj Alag ..... Chief Operating Officer  
Associate Director

Gail Hillabrand..... Consumer Education & Engagement  
Associate Director

David Bleicken.....Supervision, Enforcement, & Fair Lending  
Associate Director

David Silberman ..... Research, Markets & Regulations  
Associate Director

Zixta Martinez..... External Affairs  
Associate Director

Meredith Fuchs..... Legal, General Counsel  
Associate Director

# ARKANSAS BANKERS ASSOCIATION

1220 West Third Street  
Little Rock, Arkansas 72201  
VOICE: (501) 376-3741  
FAX: (501) 376-9243  
<http://www.arkbankers.org>

William R. Holmes..... President & CEO

Robert Taylor..... Chairman  
President & CEO  
Parkway Bank, Rogers

Sean Williams.....Chairman-Elect  
President & CEO  
The First National Bank of Wynne, Wynne

Dave Dickson ..... Vice-Chairman  
President  
Union Bank and Trust Company, Monticello

Judy Lawton ..... Treasurer  
Chief Financial Officer  
Heartland Bank, Little Rock

Charles Morgan..... Past Chairman  
President & CEO  
Relyance Bank, National Association, Pine Bluff

## **EMERGING LEADERS SECTION OFFICERS**

Kevin Thompson .....President  
Senior Vice President, Lending  
Centennial Bank, Conway

Blake Fletcher .....Vice President  
Senior Vice President, Commercial Lending  
Arvest Bank, Fayetteville

John Anderson ..... Secretary/Treasurer  
Assistant Vice President, Commercial Lending  
Relyance Bank, Pine Bluff

# ARKANSAS COMMUNITY BANKERS ASSOCIATION

P. O. Box 20210  
 Hot Springs, Arkansas 71903-0210  
 VOICE: (800) 771-1634  
 FAX: (501) 525-0637  
 E-Mail: [info@arcommunitybankers.com](mailto:info@arcommunitybankers.com)  
<http://www.arcommunitybankers.com>

- Richard Trammell ..... Executive Director
- Martin Carpenter ..... President  
 FNBC Bank, Ash Flat
- Bennie Ryburn, III..... Vice President  
 Commercial Bank & Trust Company, Monticello
- Jim Gowen, Jr. .... Treasurer  
 Merchants & Planters Bank, Newport
- Gary Oltmann ..... Secretary  
 Arkansas County Bank, DeWitt
- Milton Smith..... Past President  
 First National Bank of Lawrence County, Walnut Ridge

# CONFERENCE OF STATE BANK SUPERVISORS

1129 20<sup>th</sup> Street, NW, 9<sup>th</sup> Floor  
Washington, DC 20036  
VOICE: (202) 296-8040  
FAX: (202) 296-1928  
<http://www.csbs.org>

- John Ryan .....President & CEO
- Mike Stevens ..... Senior Executive Vice President
- John “Buz” Gorman..... General Counsel
- Tom Harlow .....Executive Vice President/Finance & Administration
- Bill Matthews ..... Executive Vice President, President and CEO of SRR
- Jim Cooper..... Senior Vice President, Regulatory Policy
- Chuck Cross..... Senior Vice President, Consumer Protection  
& Non-Depository Supervision
- Tim Doyle ..... Senior Vice President of SRR Policy
- Margaret Liu .....Senior Vice President, Deputy General Counsel
- Vickie Slater..... Senior Vice President of SRR Operations
- Roger Stromberg..... Senior Vice President, Professional Development
- Mary Beth Quist..... Senior Vice President, Bank Supervision
- Georgia High .....Vice President, Accreditation
- Sebastien Monnet .....Vice President, Professional Development
- H. Catherine Woody..... Vice President of Media and Industry Relations
- Tom McVey ..... Director of Learning Services
- Kyle Thomas ..... Director of Bank Supervisory Processes
- Cecelia Smith..... Senior Manager, Administration

# CONSOLIDATED REPORT OF CONDITION DATA 83 STATE CHARTERED COMMERCIAL BANKS (in millions)

## JUNE 30, 2015

### ASSETS

|  |                 |
|--|-----------------|
| Cash and balances due from depository institutions:                          |                 |
| a. Noninterest-bearing balances and currency and coin.....                   | \$926           |
| b. Interest-bearing balances .....   | 1,472           |
| Securities:  |                 |
| a. Held to maturity.....   | 888             |
| b. Available-for sale.....   | 12,454          |
| Federal funds sold and securities purchased under agreements to resell ..... |                 |
|  | 449             |
| Net Loans and Leases.....  | 35,299          |
| Trading assets.....  | 0               |
| Premises and fixed assets.....   | 1,420           |
| Other real estate owned .....  | 282             |
| Goodwill and other intangibles .....   | 1,309           |
| All other assets .....   | 1,572           |
| <b>Total assets.....</b>   | <b>\$56,071</b> |

### LIABILITIES

|  |               |
|--|---------------|
| Deposits:  |               |
| a. In domestic offices .....   | \$45,445      |
| (1) Noninterest-bearing.....   | 7,447         |
| (2) Interest-bearing.....  | 37,998        |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....            | 0             |
| (1) Noninterest-bearing.....   | 0             |
| (2) Interest-bearing.....  | 0             |
| Federal funds purchased and securities sold under agreements to repurchase ..... |               |
|  | 816           |
| Trading liabilities .....  | 0             |
| Other borrowed money.....  | 2,604         |
| Subordinated notes and debentures .....  | 2             |
| All other liabilities .....  | 378           |
| <b>Total liabilities.....</b>  | <b>49,245</b> |

### EQUITY CAPITAL

|   |                 |
|---|-----------------|
| Minority interest in consolidated subsidiaries.....                 | 4               |
| Perpetual preferred stock .....                                     | 3               |
| Common stock.....   | 17              |
| Surplus.....  | 3,491           |
| Undivided profits .....   | 3,311           |
| <b>Total equity capital.....</b>                                    | <b>6,826</b>    |
| <b>Total liabilities, minority interest and equity capital.....</b> | <b>\$56,071</b> |



# CONSOLIDATED STATEMENT OF CONDITION OF THE 44 STATE CHARTERED TRUST DEPARTMENTS

(in millions)

## JUNE 30, 2015

### ASSETS

|     |   |         |  |
|-----|---|---------|--|
| 1.  | Non-interest Bearing Deposits:                |         |  |
|     | a. Own Bank and Affiliate Institutions .....  | \$18    |  |
|     | b. Other Institutions .....                   | 5       |  |
| 2.  | Interest Bearing Deposits:                    |         |  |
|     | a. Own Bank and Affiliate Institutions .....  | 235     |  |
|     | b. Other Institutions .....                   | 368     |  |
| 3.  | U.S. Government and Agency Obligations .....  | 560     |  |
| 4.  | State, County and Municipal Obligations ..... | 692     |  |
| 5.  | Other Short-Term Obligations.....             | 14      |  |
| 6.  | Other Notes and Bonds .....                   | 266     |  |
| 7.  | Money Market Funds .....                      | 634     |  |
| 8.  | Other Mutual Funds .....                      | 715     |  |
| 9.  | Stocks.....                                   | 2,523   |  |
| 10. | Collective Investment Fund Units .....        | 979     |  |
| 11. | Real Estate Mortgages .....                   | 10      |  |
| 12. | Real Estate.....                              | 327     |  |
| 13. | Miscellaneous Assets .....                    | 732     |  |
| 14. | Other .....                                   | (5)     |  |
| 15. | Total .....                                   | \$8,073 |  |

### LIABILITIES

#### Personal Accounts:

|     |                                       |  |         |
|-----|---------------------------------------|--|---------|
| 16. | Personal Trusts .....                 |  | \$1,369 |
| 17. | Estates & Guardianships .....         |  | 31      |
| 18. | Investment Management & Advisory..... |  | 1,720   |
| 19. | Custodial.....                        |  | 694     |
| 20. | Agencies.....                         |  | 134     |

#### Employee Benefit Accounts:

|     |                 |  |       |
|-----|-----------------|--|-------|
| 21. | Trusts .....    |  | 1,281 |
| 22. | Agencies .....  |  | 863   |
| 23. | Custodial ..... |  | 295   |

#### Corporate and Municipal Securities Appointments:

|     |                         |  |     |
|-----|-------------------------|--|-----|
| 24. | Bond Trusteeships ..... |  | 630 |
| 25. | Agencies .....          |  | 76  |

#### Collective Investment Funds:

|     |                       |  |     |
|-----|-----------------------|--|-----|
| 26. | Personal .....        |  | 825 |
| 27. | Employee Benefit..... |  | 154 |
| 28. | Other .....           |  | 0   |

#### Internal Accounts

|     |                         |  |         |
|-----|-------------------------|--|---------|
| 29. | Profit Accounts .....   |  | 0       |
| 30. | Suspense Accounts ..... |  | 1       |
| 31. | Total.....              |  | \$8,073 |

**CONSOLIDATED REPORT OF CONDITION DATA**  
**22 NATIONAL BANKS**  
(in millions)

**JUNE 30, 2015**

**ASSETS**

|  |          |
|--|----------|
| Cash and balances due from depository institutions:                          |          |
| a. Noninterest-bearing balances and currency and coin.....                   | \$256    |
| b. Interest-bearing balances .....   | 507      |
| Securities:  |          |
| a. Held-to-maturity.....   | 1,045    |
| b. Available-for-sale .....  | 1,935    |
| Federal funds sold and securities purchased under agreements to resell ..... |          |
|  | 67       |
| Net loans and leases .....   | 9,015    |
| Trading assets .....   | 5        |
| Premises and fixed assets.....   | 369      |
| Other real estate owned .....  | 76       |
| Goodwill and other intangibles .....   | 314      |
| All other assets .....   | 516      |
| Total assets.....  | \$14,105 |

**LIABILITIES**

|  |          |
|--|----------|
| Deposits:  |          |
| a. In domestic offices .....   | \$11,700 |
| (1) Noninterest-bearing .....  | 2,495    |
| (2) Interest-bearing.....  | 9,205    |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....            | 0        |
| (1) Noninterest-bearing .....  | 0        |
| (2) Interest-bearing.....  | 0        |
| Federal funds purchased and securities sold under agreements to repurchase ..... |          |
|  | 127      |
| Trading liabilities .....  | 0        |
| Other borrowed money.....  | 431      |
| Subordinated notes and debentures .....  | 0        |
| All other liabilities .....  | 100      |
| Total liabilities.....   | 12,358   |
| Minority interest in consolidated subsidiaries.....                              | 0        |

**EQUITY CAPITAL**

|   |          |
|---|----------|
| Perpetual preferred stock .....                               | 0        |
| Common stock.....   | 11       |
| Surplus .....   | 1,023    |
| Undivided profits .....                                       | 713      |
| Total equity capital.....                                     | 1,747    |
| Total liabilities, minority interest and equity capital ..... | \$14,105 |

## TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

**JUNE 30, 2015**

| <b>BANK</b>                             | <b>CITY</b>    | <b>RATIO</b> |
|---|----------------|--------------|
| Southern Bancorp Bank                   | Arkadelphia    | 9.33         |
| FNBC                                    | Ash Flat       | 10.64        |
| The Bank of Augusta                     | Augusta        | 10.24        |
| The Citizens Bank                       | Batesville     | 10.64        |
| First Community Bank                    | Batesville     | 8.69         |
| Bank of Bearden                         | Bearden        | 13.28        |
| First National Bank of North Arkansas   | Berryville     | 10.57        |
| Farmers Bank And Trust Company          | Blytheville    | 9.78         |
| First Western Bank                      | Booneville     | 8.28         |
| Community State Bank                    | Bradley        | 13.25        |
| The First National Bank of Izard County | Calico Rock    | 32.10        |
| Bank of Cave City                       | Cave City      | 8.58         |
| The Merchants and Planters Bank         | Clarendon      | 10.39        |
| Centennial Bank                         | Conway         | 9.08         |
| First National Bank of Crossett         | Crossett       | 10.91        |
| First State Bank                        | Crossett       | 13.34        |
| Chambers Bank                           | Danville       | 13.02        |
| River Town Bank                         | Dardanelle     | 10.51        |
| Bank of Delight                         | Delight        | 20.46        |
| First State Bank of DeQueen             | DeQueen        | 8.84         |
| Arkansas County Bank                    | DeWitt         | 10.33        |
| DeWitt Bank and Trust Company           | DeWitt         | 16.90        |
| Merchants and Farmers Bank              | Dumas          | 10.65        |
| First Financial Bank                    | El Dorado      | 11.19        |
| Bank of England                         | England        | 10.09        |
| Cornerstone Bank                        | Eureka Springs | 11.01        |
| Arvest Bank                             | Fayetteville   | 8.01         |
| Signature Bank of Arkansas              | Fayetteville   | 11.90        |
| The Bank of Fayetteville                | Fayetteville   | 10.71        |
| Twin Lakes Community Bank               | Flippin        | 9.85         |
| FBT Bank & Mortgage                     | Fordyce        | 11.62        |
| First National Bank of Eastern Arkansas | Forrest City   | 9.77         |
| Forrest City Bank, National Association | Forrest City   | 7.92         |
| The First National Bank of Fort Smith   | Fort Smith     | 11.88        |
| Bank of Gravett                         | Gravette       | 14.40        |

| <b>BANK</b>                                | <b>CITY</b>        | <b>RATIO</b> |
|--|--------------------|--------------|
| AnStaff Bank, National Association         | Green Forest       | 10.81        |
| First Service Bank                         | Greenbrier         | 10.31        |
| Farmers Bank                               | Greenwood          | 18.77        |
| Farmers Bank                               | Hamburg            | 11.00        |
| First Bank                                 | Hampton            | 9.12         |
| Community First Bank                       | Harrison           | 11.27        |
| Helena National Bank                       | Helena - W. Helena | 13.87        |
| Horatio State Bank                         | Horatio            | 11.26        |
| Today's Bank                               | Huntsville         | 15.26        |
| First Arkansas Bank & Trust                | Jacksonville       | 15.28        |
| Bank of Lake Village                       | Lake Village       | 10.91        |
| Little River Bank                          | Lepanto            | 12.52        |
| Bank of Little Rock                        | Little Rock        | 10.13        |
| Bank of the Ozarks                         | Little Rock        | 14.13        |
| Bear State Bank, National Association      | Little Rock        | 10.74        |
| Central Bank                               | Little Rock        | 15.44        |
| Eagle Bank & Trust Company                 | Little Rock        | 11.38        |
| Heartland Bank                             | Little Rock        | 13.06        |
| One Bank & Trust, National Association     | Little Rock        | 4.13         |
| The Capital Bank                           | Little Rock        | 8.29         |
| First State Bank                           | Lonoke             | 9.80         |
| Farmers Bank and Trust Company             | Magnolia           | 8.70         |
| The Peoples Bank                           | Magnolia           | 9.78         |
| The Malvern National Bank                  | Malvern            | 10.48        |
| First Community Bank of Eastern Arkansas   | Marion             | 11.03        |
| First Delta Bank                           | Marked Tree        | 10.20        |
| Bank of McCrory                            | McCrory            | 9.70         |
| McGehee Bank                               | McGehee            | 15.78        |
| The First National Bank of McGehee         | McGehee            | 11.15        |
| The Union Bank of Mena                     | Mena               | 10.29        |
| Commercial Bank & Trust Company            | Monticello         | 9.78         |
| Union Bank And Trust Company               | Monticello         | 9.35         |
| Petit Jean State Bank                      | Morrilton          | 11.56        |
| Integrity First Bank, National Association | Mountain Home      | 11.00        |
| Ozark Heritage Bank, National Association  | Mountain View      | 13.02        |
| Allied Bank                                | Mulberry           | 7.59         |
| Diamond Bank                               | Murfreesboro       | 9.98         |
| Merchants & Planters Bank                  | Newport            | 9.02         |
| First National Bank                        | Paragould          | 11.41        |
| The First National Bank at Paris           | Paris              | 11.38        |
| Piggott State Bank                         | Piggott State Bank | 8.69         |

| <b>BANK</b>                                | <b>CITY</b>  | <b>RATIO</b> |
|--|--------------|--------------|
| Relyance Bank, National Association        | Pine Bluff   | 13.50        |
| Simmons First National Bank                | Pine Bluff   | 10.74        |
| RiverBank                                  | Pocahontas   | 12.81        |
| Home Bank of Arkansas                      | Portland     | 10.04        |
| Bank of Prescott                           | Prescott     | 13.00        |
| Gateway Bank                               | Rison        | 12.91        |
| Parkway Bank                               | Rogers       | 9.79         |
| Pinnacle Bank                              | Rogers       | 11.17        |
| First State Bank                           | Russellville | 11.18        |
| Bank of Salem                              | Salem        | 12.58        |
| Logan County Bank                          | Scranton     | 18.58        |
| First Security Bank                        | Searcy       | 13.65        |
| Peoples Bank                               | Sheridan     | 14.46        |
| Smackover State Bank                       | Smackover    | 11.22        |
| Riverside Bank                             | Sparkman     | 9.27         |
| Legacy National Bank                       | Springdale   | 12.04        |
| United Bank                                | Springdale   | 15.72        |
| Bodcaw Bank                                | Stamps       | 11.49        |
| Bank of Star City                          | Star City    | 14.41        |
| Security Bank                              | Stephens     | 8.87         |
| The Farmers & Merchants Bank               | Stuttgart    | 13.27        |
| Citizens Bank & Trust Company              | Van Buren    | 11.58        |
| The First National Bank of Lawrence County | Walnut Ridge | 8.96         |
| First State Bank of Warren                 | Warren       | 10.74        |
| Warren Bank and Trust Company              | Warren       | 15.53        |
| Evolve Bank & Trust                        | West Memphis | 8.25         |
| Fidelity National Bank                     | West Memphis | 10.29        |
| Cross County Bank                          | Wynne        | 11.98        |
| The First National Bank of Wynne           | Wynne        | 10.06        |

## NATIONAL BANKS HEADQUARTERED IN ARKANSAS

**JUNE 30, 2015**

**(000's omitted)**

| <b>BANK</b>                                | <b>CITY</b>        | <b>ASSETS</b> |
|--|--------------------|---------------|
| First National Bank of North Arkansas      | Berryville         | 183,026       |
| The First National Bank of Izard County    | Calico Rock        | 160,347       |
| First National Bank of Crossett            | Crossett           | 137,293       |
| First National Bank of Eastern Arkansas    | Forrest City       | 376,309       |
| Forrest City Bank, National Association    | Forrest City       | 51,869        |
| The First National Bank of Fort Smith      | Fort Smith         | 1,212,207     |
| Anstaff Bank, National Association         | Green Forest       | 429,956       |
| Helena National Bank                       | Helena – W. Helena | 191,904       |
| Bear State Bank, National Association      | Little Rock        | 1,448,243     |
| One Bank & Trust, National Association     | Little Rock        | 326,129       |
| The Malvern National Bank                  | Malvern            | 475,862       |
| The First National Bank of McGehee         | McGehee            | 52,019        |
| Integrity First Bank, National Association | Mountain Home      | 416,948       |
| Ozark Heritage Bank, National Association  | Mountain View      | 88,977        |
| First National Bank                        | Paragould          | 981,290       |
| The First National Bank at Paris           | Paris              | 134,326       |
| Relyance Bank, National Association        | Pine Bluff         | 561,245       |
| Simmons First National Bank                | Pine Bluff         | 5,692,003     |
| Legacy National Bank                       | Springdale         | 341,030       |
| The First National Bank of Lawrence County | Walnut Ridge       | 188,318       |
| Fidelity National Bank                     | West Memphis       | 383,335       |
| The First National Bank of Wynne           | Wynne              | 272,859       |

**REPORT OF THE**

**EIGHTY-THREE**

**STATE CHARTERED**

**COMMERCIAL BANKS**

**JUNE 30, 2015**

**Southern Bancorp Bank  
Arkadelphia, AR**

VOICE: (870) 246-5811  
FAX: (870) 246-5284  
Trust Powers: Yes

605 Main Street  
71923-0248

Charter Number: 142  
Date: September 28, 1903  
FDIC Certificate Number: 1528

Home Page: [www.banksouthern.com](http://www.banksouthern.com)

Member of Federal Reserve System

Bank Holding Company  
Southern Bancorp Inc., Arkadelphia, AR

**Chm:** Sherman E. Tate

**CEO/Pres:** John Olaimey

Cash and Due from:..... 26,615  
Federal Funds and Repos: ..... 1  
Investments: ..... 198,263  
Net Loans: ..... 793,309  
Premises and Fixed Assets:..... 44,113  
Other Real Estate: ..... 5,507  
Other Assets:..... 84,834  
Total Assets:..... 1,152,642  
Total Trust Assets:..... 17,944

Deposits: ..... 929,844  
Federal Funds and Borrowings: ..... 80,070  
Other Liabilities: ..... 3,950  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 1,013,864  
Total Equity Capital:..... 138,778  
Total Liabilities and Capital: ..... 1,152,642  
Number of Shares Outstanding:..... 24,000

**Directors:** Hugh Arant, Jr.; Jerry Damerow; Kim Evans; Mike Montgomery; Walter Morris, Jr.; John Olaimey; Darryl Swinton; Sherman Tate; Darrin Williams

**Branches in Town:** One

**Other Branches:** Barton, Bismarck, Blytheville (4), Clarksdale[MS], Drew[MS], El Dorado (2), Elaine, Eudora, Friars Point[MS], Gosnell, Greenville[MS] (2), Helena-West Helena (3), Hernando[MS], Hot Springs (3), Indianola[MS], Lambert[MS], Leland[MS], Lula[MS], Madison[MS], Malvern, Manila (2), Marvell, Mound Bayou[MS], Picayune[MS], Ruleville[MS], Shelby[MS] (2), Sledge[MS], Trumann, Webb[MS]



**FNBC Bank  
Ash Flat, AR**

VOICE: (870) 994-2311  
FAX: (870) 257-1889  
Trust Powers: No

636 Ash Flat Drive  
72513

Charter Number: 793  
Date: January 16, 2014  
FDIC Certificate Number: 1294

Home Page: [www.fnbc.us](http://www.fnbc.us)

Member of Federal Reserve System

Bank Holding Company  
FNBC Bancorp Inc., Ash Flat, AR

**CEO:** Martin Carpenter  
**Pres:** Marty Sellars

**EVP:** Dana Batterton  
**EVP/CFO:** Michael Burriss

|                                 |         |                                     |         |
|---------------------------------|---------|-------------------------------------|---------|
| Cash and Due from:.....         | 7,834   | Deposits:.....                      | 264,441 |
| Federal Funds and Repos:.....   | 0       | Federal Funds and Borrowings:.....  | 60,555  |
| Investments:.....               | 100,853 | Other Liabilities:.....             | 7,386   |
| Net Loans:.....                 | 232,507 | Subordinated Debt:.....             | 0       |
| Premises and Fixed Assets:..... | 12,636  | Total Liabilities:.....             | 332,382 |
| Other Real Estate:.....         | 1,160   |                                     |         |
| Other Assets:.....              | 12,697  | Total Equity Capital:.....          | 35,305  |
| Total Assets:.....              | 367,687 | Total Liabilities and Capital:..... | 367,687 |
| Total Trust Assets:.....        | 0       | Number of Shares Outstanding:.....  | 100,000 |

**Directors:** Martin Carpenter; Borum Cooper; Rhonda Moody; Norma Orr; Marty Sellars

**Branches in Town:** None

**Other Branches:** Batesville, Cherokee Village, Hardy, Highland, Horseshoe Bend, Mammoth Spring, Melbourne, Mountain Home, Salem

**The Bank of Augusta  
Augusta, AR**

VOICE: (870) 347-2511  
FAX: (870) 347-2654  
Trust Powers: Yes

100 South Second Street  
72006-0120

Charter Number: 669  
Date: February 20, 1935  
FDIC Certificate Number: 15035

Home Page: [www.bankofaugusta.com](http://www.bankofaugusta.com)

Bank Holding Company  
None

**Chm/CEO:** Charles P. Eldridge  
**Pres:** William D. "Bill" Patton

**EVP:** Mark Rezanka  
**EVP/TO:** Martha Ray

|                                 |        |                                     |        |
|---------------------------------|--------|-------------------------------------|--------|
| Cash and Due from:.....         | 1,680  | Deposits:.....                      | 77,399 |
| Federal Funds and Repos:.....   | 4,250  | Federal Funds and Borrowings:.....  | 0      |
| Investments:.....               | 26,606 | Other Liabilities:.....             | 1,987  |
| Net Loans:.....                 | 51,543 | Subordinated Debt:.....             | 0      |
| Premises and Fixed Assets:..... | 626    | Total Liabilities:.....             | 79,386 |
| Other Real Estate:.....         | 49     |                                     |        |
| Other Assets:.....              | 3,473  | Total Equity Capital:.....          | 8,841  |
| Total Assets:.....              | 88,227 | Total Liabilities and Capital:..... | 88,227 |
| Total Trust Assets:.....        | 4,044  | Number of Shares Outstanding:.....  | 8,000  |

**Directors:** Dr. Steven Collier; Winston Collier; W. P. Daniel, Jr.; W. P. Daniel, III; Charlie Eldridge; Mark Eldridge; R. E. Gregory, Jr.; Ronald Jones

**Branches in Town:** One

**Other Branches:** Searcy

**First Community Bank  
Batesville, AR**

VOICE: (870) 612-3400  
 FAX: (870) 612-3412  
 Trust Powers: Yes

1325 Harrison Street  
 72501-4327

Charter Number: 770  
 Date: June 20, 1997  
 FDIC Certificate Number: 34533

Home Page: [www.firstcommunity.net](http://www.firstcommunity.net)

Bank Holding Company  
 First Community Bancshares, Inc., Batesville, AR

**Chm/CEO:** Dale E. Cole  
**Pres/COO:** Boris A. Dover

**SVP:** Troy Henley  
**SVP/TO:** Chris Treat

Cash and Due from:..... 12,236  
 Federal Funds and Repos: ..... 0  
 Investments:..... 160,896  
 Net Loans:..... 754,881  
 Premises and Fixed Assets:..... 26,566  
 Other Real Estate:..... 10,054  
 Other Assets:..... 26,795  
 Total Assets:..... 991,428  
 Total Trust Assets:..... 102,084

Deposits: ..... 770,458  
 Federal Funds and Borrowings: ..... 133,788  
 Other Liabilities:..... 2,782  
 Subordinated Debt:..... 0  
 Total Liabilities:..... 907,028  
 Total Equity Capital:..... 84,400  
 Total Liabilities and Capital: ..... 991,428  
 Number of Shares Outstanding:..... 34,523

**Directors:** Donald C. Bedell; Dale E. Cole; Boris A. Dover; Preston W. "Chip" Grace, III; Rick Kent; Ray LaCroix; Dianne Lamberth; Dr. Charles McClain; John Sarratt; Frank Tripp; Sheila Wagnon; Keith Webb

**Branches in Town:** Two

**Other Branches:** Bald Knob, Cabot, Cave City, Cherokee Village, Goodman[MO], Jane[MO], Jonesboro, Mountain Home, Neosho[MO] (2), Searcy (3)

**The Citizens Bank  
Batesville, AR**

VOICE: (870) 793-4441  
 FAX: (870) 698-6299  
 Trust Powers: Yes

200 South Third Street  
 72503-2156

Charter Number: 705  
 Date: February 19, 1953  
 FDIC Certificate Number: 17211

Home Page: [www.thecitizensbank.net](http://www.thecitizensbank.net)

Member of Federal Reserve System

Bank Holding Company  
 Citizens Bancshares of Batesville, Inc., Batesville, AR

**CEO/Pres:** Phil Baldwin  
**SVP/CFO:** Karen Shaw

**SVP/TO:** Robin Brock

Cash and Due from:..... 21,471  
 Federal Funds and Repos: ..... 5,100  
 Investments:..... 181,829  
 Net Loans:..... 331,775  
 Premises and Fixed Assets:..... 9,523  
 Other Real Estate:..... 1,339  
 Other Assets:..... 11,759  
 Total Assets:..... 562,796  
 Total Trust Assets:..... 143,094

Deposits: ..... 437,089  
 Federal Funds and Borrowings: ..... 63,399  
 Other Liabilities:..... 1,771  
 Subordinated Debt:..... 0  
 Total Liabilities:..... 502,259  
 Total Equity Capital:..... 60,537  
 Total Liabilities and Capital: ..... 562,796  
 Number of Shares Outstanding:..... 16,500

**Directors:** Phil Baldwin; Dr. Lackey G. Moody, M.D.; Doyle "Rog" Rogers, Jr.; Jay F. Shell; Kay Southerland; Jeffery F. Teague; Paula Terrell

**Branches in Town:** Four

**Other Branches:** Cave City, Fayetteville, Hot Springs (2), Imboden, Mountain View, Pleasant Plains

**Bank of Bearden  
Bearden, AR**

VOICE: (870) 687-2233  
FAX: (870) 687-2474  
Trust Powers: No

#1 Second Street  
71720-0135

Charter Number: 688  
Date: June 17, 1945  
FDIC Certificate Number: 16282

Bank Holding Company  
Bearden Bancshares, Inc., Bearden, AR

**Chm/Pres:** Rick Green  
**EVP:** Ken Riley

**VP:** Donnie Castleberry  
**VP/Cash:** Susan Lusby

|                                  |        |                                      |        |
|----------------------------------|--------|--------------------------------------|--------|
| Cash and Due from: .....         | 6,367  | Deposits: .....                      | 38,660 |
| Federal Funds and Repos: .....   | 4,025  | Federal Funds and Borrowings: .....  | 0      |
| Investments: .....               | 10,132 | Other Liabilities: .....             | 35     |
| Net Loans: .....                 | 23,857 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets: ..... | 91     | Total Liabilities: .....             | 38,695 |
| Other Real Estate: .....         | 5      |                                      |        |
| Other Assets: .....              | 192    | Total Equity Capital: .....          | 5,974  |
| Total Assets: .....              | 44,669 | Total Liabilities and Capital: ..... | 44,669 |
| Total Trust Assets: .....        | 0      | Number of Shares Outstanding: .....  | 8,300  |

**Directors:** John E. Anthony; Steven M. Anthony; Rick Green; Ronald A. Ramsay; Ken Riley; Russell G. Weatherly; Brett Wood; Betty Word; Steve Wright

**Branches in Town:** None      **Other Branches:** None

**Farmers Bank And Trust Company  
Blytheville, AR**

VOICE: (870) 763-8101  
FAX: (870) 763-3500  
Trust Powers: Yes

400 West Main  
72315-0688

Charter Number: 253  
Date: March 16, 1908  
FDIC Certificate Number: 1027

Home Page: [www.farmersbankbly.com](http://www.farmersbankbly.com)

Member of Federal Reserve System

Bank Holding Company  
Farmers Bancorp, Inc., Blytheville, AR

**Chm/CEO:** Steve Bell  
**Pres/COO:** Randy Scott

**CFO:** Shelly Crosskno  
**AVP/TO:** Mary Lee

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 12,138  | Deposits: .....                      | 361,032 |
| Federal Funds and Repos: .....   | 0       | Federal Funds and Borrowings: .....  | 20,220  |
| Investments: .....               | 22,597  | Other Liabilities: .....             | 2,009   |
| Net Loans: .....                 | 366,810 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 7,757   | Total Liabilities: .....             | 383,261 |
| Other Real Estate: .....         | 4,020   |                                      |         |
| Other Assets: .....              | 11,099  | Total Equity Capital: .....          | 41,160  |
| Total Assets: .....              | 424,421 | Total Liabilities and Capital: ..... | 424,421 |
| Total Trust Assets: .....        | 23,519  | Number of Shares Outstanding: .....  | 40,000  |

**Directors:** Dan B. Andrews, Jr.; Steve Bell; Paula O. Blackwell; Ronny Goff; John Langston; Drew G. Lawrence; Gaylon M. Lawrence, Jr.; Randy Scott; Harold Sudbury, Jr.; Tommy W. Wagner, Jr.

**Branches in Town:** Four      **Other Branches:** Franklin[TN], Manila, Nashville[TN]

**First Western Bank  
Booneville, AR**

VOICE: (479) 936-2000  
FAX: (479) 878-3465  
Trust Powers: Yes

80 West Main  
72927-0238

Charter Number: 397  
Date: April 18, 1910  
FDIC Certificate Number: 13083

Home Page: [www.fwbank.com](http://www.fwbank.com)

Member of Federal Reserve System

Bank Holding Company  
First Western Bancshares, Inc., Booneville, AR

**Chm/CEO:** John T. Hampton  
**Pres/COO:** Steve Gramling

**EVP/COO:** Lynne Coan  
**SVP/CFO:** Andrea Shepherd

Cash and Due from:..... 16,351  
Federal Funds and Repos: ..... 0  
Investments:..... 19,155  
Net Loans:..... 261,640  
Premises and Fixed Assets:..... 10,199  
Other Real Estate:..... 6,154  
Other Assets:..... 13,295  
Total Assets:..... 326,794  
Total Trust Assets:..... 0

Deposits:..... 288,593  
Federal Funds and Borrowings: ..... 7,350  
Other Liabilities:..... 3,306  
Subordinated Debt:..... 0  
Total Liabilities:..... 299,249  
Total Equity Capital:..... 27,545  
Total Liabilities and Capital: ..... 326,794  
Number of Shares Outstanding:..... 100,000

**Directors:** Dan Brown; Clay Conly; Matt Crafton; Steve Gramling; John T. Hampton; John Mack; David Remy; Dale Webster; Johnny Williams; Jane Woolley

**Branches in Town:** One

**Other Branches:** Bella Vista, Caulksville, Fort Smith, Magazine, Rogers (3)

**Community State Bank  
Bradley, AR**

VOICE: (870) 894-3322  
FAX: (870) 894-3324  
Trust Powers: No

208 West Fourth Street  
71826-0120

Charter Number: 653  
Date: April 10, 1933  
FDIC Certificate Number: 5619

Bank Holding Company  
Allcorp, Inc., Little Rock, AR

**CEO/Pres:** Bob Genestet  
**EVP/SLO:** Sherri Jones

**VP/Cash:** Regina Smith

Cash and Due from:..... 1,574  
Federal Funds and Repos: ..... 0  
Investments:..... 7,017  
Net Loans:..... 7,145  
Premises and Fixed Assets:..... 481  
Other Real Estate:..... 0  
Other Assets:..... 777  
Total Assets:..... 16,994  
Total Trust Assets:..... 0

Deposits:..... 14,068  
Federal Funds and Borrowings: ..... 0  
Other Liabilities:..... 33  
Subordinated Debt:..... 0  
Total Liabilities:..... 14,101  
Total Equity Capital:..... 2,893  
Total Liabilities and Capital: ..... 16,994  
Number of Shares Outstanding:..... 10,000

**Directors:** Bob Genestet; Alex Golden; Ellen Golden; Lex Golden; Amy McCay

**Branches in Town:** None

**Other Branches:** None

**Bank of Cave City  
Cave City, AR**

VOICE: (870) 283-5301  
FAX: (870) 283-6466  
Trust Powers: Yes

137 South Main Street  
72521-0490

Charter Number: 209  
Date: July 2, 1906  
FDIC Certificate Number: 105

Home Page: [www.bankofcavecity.com](http://www.bankofcavecity.com)

Member of Federal Reserve System

Bank Holding Company  
Sharp Bancshares, Inc., Cave City, AR

**Chm:** Samuel F. Beller  
**CEO/Pres:** John M. Beller

**EVP/CFO:** Dennis Esteb  
**EVP/CLO:** Gayla Hickman

|                                 |        |                                     |        |
|---------------------------------|--------|-------------------------------------|--------|
| Cash and Due from:.....         | 4,397  | Deposits:.....                      | 81,589 |
| Federal Funds and Repos:.....   | 2,400  | Federal Funds and Borrowings:.....  | 5,434  |
| Investments:.....               | 18,216 | Other Liabilities:.....             | 1,712  |
| Net Loans:.....                 | 61,436 | Subordinated Debt:.....             | 0      |
| Premises and Fixed Assets:..... | 4,325  | Total Liabilities:.....             | 88,735 |
| Other Real Estate:.....         | 960    |                                     |        |
| Other Assets:.....              | 5,326  | Total Equity Capital:.....          | 8,325  |
| Total Assets:.....              | 97,060 | Total Liabilities and Capital:..... | 97,060 |
| Total Trust Assets:.....        | 0      | Number of Shares Outstanding:.....  | 4,000  |

**Directors:** James E. Baxter; John Beller; Samuel F. Beller; Dennis Esteb; John H. Pettersen; Bruce Street; Scott Street

**Branches in Town:** None

**Other Branches:** Evening Shade, Lynn, Strawberry

**The Merchants and Planters Bank  
Clarendon, AR**

VOICE: (870) 747-3319  
FAX: (870) 747-3498  
Trust Powers: No

297 Madison Street  
72029-0280

Charter Number: 21  
Date: July 23, 1890  
FDIC Certificate Number: 107

Bank Holding Company  
Clarendon Holding Co., Clarendon, AR

**Chm:** J. Baxter Sharp, III

**Pres:** J. Kendall Henry

|                                 |        |                                     |        |
|---------------------------------|--------|-------------------------------------|--------|
| Cash and Due from:.....         | 2,030  | Deposits:.....                      | 43,194 |
| Federal Funds and Repos:.....   | 4,275  | Federal Funds and Borrowings:.....  | 0      |
| Investments:.....               | 31,764 | Other Liabilities:.....             | 135    |
| Net Loans:.....                 | 9,593  | Subordinated Debt:.....             | 0      |
| Premises and Fixed Assets:..... | 303    | Total Liabilities:.....             | 43,329 |
| Other Real Estate:.....         | 25     |                                     |        |
| Other Assets:.....              | 370    | Total Equity Capital:.....          | 5,031  |
| Total Assets:.....              | 48,360 | Total Liabilities and Capital:..... | 48,360 |
| Total Trust Assets:.....        | 0      | Number of Shares Outstanding:.....  | 5,660  |

**Directors:** James W. Faulkner; J. Kendall Henry; B. J. Hopson; E. Davidson Lee; Kirby Meacham, Jr.; J. Baxter Sharp, III

**Branches in Town:** None

**Other Branches:** None

**Centennial Bank  
Conway, AR**

VOICE: (501) 328-4663  
FAX: (501) 328-4601  
Trust Powers: Yes

620 Chestnut Street  
72032

Charter Number: 118  
Date: May 12, 1903  
FDIC Certificate Number: 11241

Home Page: [www.my100bank.com](http://www.my100bank.com)

Member of Federal Reserve System

Bank Holding Company  
Home BancShares, Inc., Conway, AR

**Chm:** John W. Allison  
**CEO/Pres:** Tracy French

**EVP:** Kevin Hester  
**CFO:** Brian Davis

Cash and Due from:..... 208,222  
Federal Funds and Repos: ..... 0  
Investments:..... 1,416,994  
Net Loans:..... 5,598,662  
Premises and Fixed Assets:..... 209,425  
Other Real Estate:..... 21,010  
Other Assets:..... 607,212  
Total Assets:..... 8,061,525  
Total Trust Assets:..... 444,530

Deposits: ..... 5,969,410  
Federal Funds and Borrowings: ..... 1,017,652  
Other Liabilities: ..... 50,611  
Subordinated Debt:..... 0  
Total Liabilities:..... 7,037,673  
Total Equity Capital:..... 1,023,852  
Total Liabilities and Capital: ..... 8,061,525  
Number of Shares Outstanding:..... 2,400

**Directors:** Milburn Adams; Robert H. Adcock, Jr.; John W. Allison; Rick Ashley; William C. Brazil; Dale Bruns; Jack Engelkes; William J. Farris, Jr.; Tracy French; Kevin Hester; Randy E. Mayor; Jim Rankin, Jr.; C. Randall Sims

**Branches in Town:** Six

**Other Branches:** Apalachicola[FL], Atkins, Batesville (2), Beebe (2), Bentonville, Big Pine Key[FL], Blountstown[FL], Bristol[FL], Bryant, Cabot (5), Carrabelle[FL], Clarksville, Clermont[FL], Crawfordville[FL] (2), Dade City[FL], Daphne[AL], Dardanelle, Destin[FL], Eastpoint[FL], Elberta[AL], Fairhope[AL], Fayetteville (2), Foley[AL], Fordyce, Fort Smith (2), Greenbrier, Gulf Shores[AL], Heber Springs, Highland, Islamorada[FL], Jacksonville (3), Jonesboro (6), Key Largo[FL], Key West[FL] (3), Kissimmee[FL], Lake Mary[FL], Lakeland[FL], Little Rock (8), Lutz[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL], Monette, Morrilton (2), Mountain Home (2), Mountain View (2), Naples[FL], Navarre[FL], North Little Rock (6), Oakland Park[FL], Orange Beach[AL], Orlando[FL] (2), Panama City[FL], Panama City Beach[FL] (2), Paragould (3), Pensacola[FL] (3), Plant City[FL], Point Clear[AL], Port Charlotte[FL], Port Saint Joe[FL], Pottsville, Punta Gorda[FL], Quitman, Rector, Rogers, Russellville (3), Saint George Island[FL], Santa Rosa Beach[FL] (3), Searcy (3), Sherwood (2), Siloam Springs (2), Spring Hill[FL], Springdale, St. Cloud[FL], Summerland Key[FL], Tallahassee[FL] (2), Tampa[FL], Tontitown, Van Buren, Vilonia, Ward, Wesley Chapel[FL], Wewahitchka[FL], Winter Haven[FL], Winter Park[FL], Zephyrhills[FL]

**First State Bank  
Crossett, AR**

VOICE: (870) 364-5131  
FAX: (870) 364-6329  
Trust Powers: No

200 Pine Street  
71635-0638

Charter Number: 718  
Date: May 13, 1963  
FDIC Certificate Number: 18987

Home Page: [www.fsbcrossett.com](http://www.fsbcrossett.com)

Bank Holding Company  
Evergreen Bancshares, Inc., Crossett, AR

**Chm:** Richard E. Griffin  
**CEO/Pres:** Howard M. Beaty, Jr.

**VP:** Tressie A. Mills  
**VP:** Edith Morrison

|                                  |        |                                      |         |
|----------------------------------|--------|--------------------------------------|---------|
| Cash and Due from: .....         | 8,630  | Deposits: .....                      | 30,704  |
| Federal Funds and Repos: .....   | 250    | Federal Funds and Borrowings: .....  | 0       |
| Investments: .....               | 8,802  | Other Liabilities: .....             | 298     |
| Net Loans: .....                 | 15,126 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 1,290  | Total Liabilities: .....             | 31,002  |
| Other Real Estate: .....         | 462    | Total Equity Capital: .....          | 4,662   |
| Other Assets: .....              | 1,104  | Total Liabilities and Capital: ..... | 35,664  |
| Total Assets: .....              | 35,664 | Number of Shares Outstanding: .....  | 100,000 |
| Total Trust Assets: .....        | 0      |                                      |         |

**Directors:** Howard M. Beaty, Jr.; Patricia Draper; Richard E. Griffin; Harry D. Stephens, Jr.; Barney White

**Branches in Town:** One

**Other Branches:** None

**Chambers Bank  
Danville, AR**

VOICE: (479) 495-2236  
FAX: (479) 495-4650  
Trust Powers: No

901 Main Street  
72833-0609

Charter Number: 615  
Date: October 3, 1930  
FDIC Certificate Number: 5615

Home Page: [www.chambers-bank.com](http://www.chambers-bank.com)

Bank Holding Company  
Chambers Bancshares, Inc., Danville, AR

**Chm/CEO:** John Ed Chambers, III  
**Pres:** Mike Donnell

**CFO/Cont:** Landi Mkhize  
**CCO:** John Moore

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 7,312   | Deposits: .....                      | 578,567 |
| Federal Funds and Repos: .....   | 64,225  | Federal Funds and Borrowings: .....  | 9,246   |
| Investments: .....               | 43,993  | Other Liabilities: .....             | 5,274   |
| Net Loans: .....                 | 510,177 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 9,982   | Total Liabilities: .....             | 593,087 |
| Other Real Estate: .....         | 23,093  | Total Equity Capital: .....          | 93,715  |
| Other Assets: .....              | 28,020  | Total Liabilities and Capital: ..... | 686,802 |
| Total Assets: .....              | 686,802 | Number of Shares Outstanding: .....  | 10,000  |
| Total Trust Assets: .....        | 0       |                                      |         |

**Directors:** Thomas Akin; Danny Bunting; John Ed Chambers, III; Bill Donnell; Mike Donnell; Nathan George; Larry Hillyard; John O. Moore; Robert R. Redfern

**Branches in Town:** One

**Other Branches:** Amity, Bentonville, Dardanelle, Elkins (2), Fayetteville, Fort Smith (2), Havana, Hot Springs, Hot Springs Village, Mansfield, Mena, Springdale (2), Waldron

**River Town Bank  
Dardanelle, AR**

VOICE: (479) 229-3311  
FAX: (479) 229-4180  
Trust Powers: Yes

102 North Front Street  
72834-0577

Charter Number: 668  
Date: September 12, 1934  
FDIC Certificate Number: 14749

Home Page: [www.rivertownbank.com](http://www.rivertownbank.com)

Bank Holding Company  
Bank of Dardanelle Bankshares, Inc., Dardanelle, AR

**Chm/CEO/Pres:** Blake Tarpley  
**EVP:** Thomas C. Berryhill

**CFO:** Randy Blanton

Cash and Due from:..... 8,703  
Federal Funds and Repos: ..... 5,900  
Investments:..... 41,349  
Net Loans:..... 82,261  
Premises and Fixed Assets:..... 6,367  
Other Real Estate:..... 831  
Other Assets:..... 3,547  
Total Assets:..... 148,958  
Total Trust Assets:..... 0

Deposits: ..... 128,616  
Federal Funds and Borrowings: ..... 3,301  
Other Liabilities: ..... 258  
Subordinated Debt:..... 0  
Total Liabilities:..... 132,175  
Total Equity Capital:..... 16,783  
Total Liabilities and Capital: ..... 148,958  
Number of Shares Outstanding:..... 8,000

**Directors:** Dee Abrams; Thomas C. Berryhill; Barbara Bullock; Bunny Bullock; William R. Bullock, Sr.; Blake Tarpley

**Branches in Town:** One

**Other Branches:** Atkins, Conway, Danville, Dover, Russellville

**Bank of Delight  
Delight, AR**

VOICE: (870) 379-2293  
FAX: (870) 379-2575  
Trust Powers: No

503 East Antioch  
71940-0068

Charter Number: 342  
Date: June 16, 1911  
FDIC Certificate Number: 99

Home Page: [www.bankofdelight.com](http://www.bankofdelight.com)

Bank Holding Company  
None

**Chm/CEO:** Darwin Hendrix  
**Pres/COO:** Vince Grimes

**SVP:** Rusty Silvey

Cash and Due from:..... 6,889  
Federal Funds and Repos: ..... 2,275  
Investments:..... 13,896  
Net Loans:..... 60,948  
Premises and Fixed Assets:..... 379  
Other Real Estate:..... 358  
Other Assets:..... 1,012  
Total Assets:..... 85,757  
Total Trust Assets:..... 0

Deposits: ..... 64,987  
Federal Funds and Borrowings: ..... 2,942  
Other Liabilities: ..... 116  
Subordinated Debt:..... 0  
Total Liabilities:..... 68,045  
Total Equity Capital:..... 17,712  
Total Liabilities and Capital: ..... 85,757  
Number of Shares Outstanding:..... 15,583

**Directors:** Gary Chambliss; Rodney Fagan; Darwin Hendrix; David B. Hendrix; John D. Ledbetter; Jeff L. Milam; Rusty Silvey

**Branches in Town:** None

**Other Branches:** Prescott



**First State Bank of DeQueen  
DeQueen, AR**

VOICE: (870) 642-4423  
FAX: (870) 642-2847  
Trust Powers: No

402 West Collin Raye Drive  
71832-0970

Charter Number: 731  
Date: August 26, 1974  
FDIC Certificate Number: 21805

Home Page: [www.fsbdequeen.com](http://www.fsbdequeen.com)

Member of Federal Reserve System

Bank Holding Company  
First State Bancshares, Inc., DeQueen, AR

**Chm:** Dennis Smiley  
**CEO/Pres:** Gary L. Golden

**Reg Pres:** J. Marc Jackson  
**Reg Pres:** Noel Bard

|                                 |         |                                     |         |
|---------------------------------|---------|-------------------------------------|---------|
| Cash and Due from:.....         | 4,836   | Deposits:.....                      | 180,290 |
| Federal Funds and Repos:.....   | 500     | Federal Funds and Borrowings:.....  | 7,045   |
| Investments:.....               | 43,271  | Other Liabilities:.....             | 2,546   |
| Net Loans:.....                 | 147,029 | Subordinated Debt:.....             | 0       |
| Premises and Fixed Assets:..... | 5,046   | Total Liabilities:.....             | 189,881 |
| Other Real Estate:.....         | 194     |                                     |         |
| Other Assets:.....              | 6,483   | Total Equity Capital:.....          | 17,478  |
| Total Assets:.....              | 207,359 | Total Liabilities and Capital:..... | 207,359 |
| Total Trust Assets:.....        | 0       | Number of Shares Outstanding:.....  | 76,000  |

**Directors:** Julie Brown; Gary Dan Futrell; Gary L. Golden; Edward Revels; Dennis Smiley; Don Stemple; Angie Walker

**Branches in Town:** One

**Other Branches:** Dierks, Lockesburg, Murfreesboro, Nashville

**Arkansas County Bank  
DeWitt, AR**

VOICE: (870) 946-3551  
FAX: (870) 946-1562  
Trust Powers: Yes

220 West Cross Street  
72042

Charter Number: 790  
Date: September 26, 2006  
FDIC Certificate Number: 3858

Home Page: [www.arkansascountybank.com](http://www.arkansascountybank.com)

Member of Federal Reserve System

Bank Holding Company  
DeWitt First Bankshares Corporation, DeWitt, AR

**CEO/Pres:** Warren A. Jennings, Jr.  
**VP/Cash:** Mary West

**VP/TO:** Gena M. Jennings

|                                 |         |                                     |         |
|---------------------------------|---------|-------------------------------------|---------|
| Cash and Due from:.....         | 4,917   | Deposits:.....                      | 128,115 |
| Federal Funds and Repos:.....   | 0       | Federal Funds and Borrowings:.....  | 30,964  |
| Investments:.....               | 56,404  | Other Liabilities:.....             | 211     |
| Net Loans:.....                 | 108,479 | Subordinated Debt:.....             | 0       |
| Premises and Fixed Assets:..... | 4,322   | Total Liabilities:.....             | 159,290 |
| Other Real Estate:.....         | 836     |                                     |         |
| Other Assets:.....              | 2,594   | Total Equity Capital:.....          | 18,262  |
| Total Assets:.....              | 177,552 | Total Liabilities and Capital:..... | 177,552 |
| Total Trust Assets:.....        | 27,679  | Number of Shares Outstanding:.....  | 1       |

**Directors:** Dale K. Bennett; Kim B. Bethea; Georgea M. Greaves; M. Edward Hord; Waymon Hornbeck; Mary M. Jennings; Warren Jennings, Jr.; Warren A. Jennings, Sr.; K. Daniel Kennedy; Lester A. McKinley; James N. Moss, Jr.; Jimmie Rodgers; Gary Sebree

**Branches in Town:** None

**Other Branches:** Lockesburg, Stuttgart

## DeWitt Bank And Trust Company DeWitt, AR

VOICE: (870) 946-3531

Second and Jefferson Streets

Charter Number: 605

FAX: (870) 946-2815

72042-0071

Date: March 1, 1929

Trust Powers: Yes

FDIC Certificate Number: 1522

Home Page: [www.dewittbankandtrust.com](http://www.dewittbankandtrust.com)

Bank Holding Company  
DBT Financial Corporation, DeWitt, AR

**Chm:** Becca Mehlin**EVP:** Tricia Bull**CEO/Pres:** David Jessup**TO:** Jason Grantham

Cash and Due from:..... 2,228  
Federal Funds and Repos: ..... 0  
Investments: ..... 73,651  
Net Loans: ..... 40,713  
Premises and Fixed Assets:..... 595  
Other Real Estate: ..... 631  
Other Assets:..... 8,137  
Total Assets:..... 125,955  
Total Trust Assets:..... 76,434

Deposits: ..... 96,126  
Federal Funds and Borrowings: ..... 6,088  
Other Liabilities: ..... 856  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 103,070  
Total Equity Capital:..... 22,885  
Total Liabilities and Capital: ..... 125,955  
Number of Shares Outstanding:..... 54,000

**Directors:** Tricia Bull; Lyn Crawford; James L. Fly, Jr.; David L. Jessup; Charles E. Lumsden; Becca R. Mehlin; Nancy F. Rasco; Deane Robinson; H. T. Simonton; Dean Watts

**Branches in Town:** None**Other Branches:** Gillett

## Merchants & Farmers Bank Dumas, AR

VOICE: (870) 382-4311

500 Highway 65 South

Charter Number: 278

FAX: (870) 382-5901

71639

Date: May 10, 1909

Trust Powers: Yes

FDIC Certificate Number: 8735

Home Page: [www.mfbanknet.com](http://www.mfbanknet.com)

Bank Holding Company  
M & F Financial Corporation, Dumas, AR

**Chm/CFO:** L. Ashton Adcock**EVP:** Betty B. Trites**CEO/Pres:** J. Michael Jones**TO:** Glenda B. Owen

Cash and Due from:..... 4,167  
Federal Funds and Repos: ..... 0  
Investments: ..... 22,876  
Net Loans: ..... 80,930  
Premises and Fixed Assets:..... 2,542  
Other Real Estate: ..... 24  
Other Assets:..... 4,842  
Total Assets:..... 115,381  
Total Trust Assets:..... 47,710

Deposits: ..... 97,256  
Federal Funds and Borrowings: ..... 5,826  
Other Liabilities: ..... 121  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 103,203  
Total Equity Capital:..... 12,178  
Total Liabilities and Capital: ..... 115,381  
Number of Shares Outstanding:..... 40,000

**Directors:** L. Ashton Adcock; Jimmie Appleberry; L. Sue Frank; John F. Freeman; Bruce Gasaway; Brooks Gill; Marion S. Gill; James L. Hill; J. Michael Jones; Don Livingston; William W. Shea; David Walt

**Branches in Town:** One**Other Branches:** None

## First Financial Bank El Dorado, AR

VOICE: (870) 863-7000  
FAX: (870) 881-5393  
Trust Powers: No

214 North Washington Street  
71730-1754

Charter Number: 778  
Date: April 15, 1999  
FDIC Certificate Number: 28905

Home Page: [www.ffb1.com](http://www.ffb1.com)

Member of Federal Reserve System

Bank Holding Company  
First Financial Banc Corporation, El Dorado, AR

**Chm:** Jeffrey W. Nolan  
**CEO/Pres:** Chris Hegi

**CFO:** Melissa Jerry  
**Sec:** Debra Martin

|                                 |         |                                     |         |
|---------------------------------|---------|-------------------------------------|---------|
| Cash and Due from:.....         | 14,816  | Deposits:.....                      | 660,833 |
| Federal Funds and Repos:.....   | 89,486  | Federal Funds and Borrowings:.....  | 113,612 |
| Investments:.....               | 28,619  | Other Liabilities:.....             | 2,241   |
| Net Loans:.....                 | 695,957 | Subordinated Debt:.....             | 0       |
| Premises and Fixed Assets:..... | 8,040   | Total Liabilities:.....             | 776,686 |
| Other Real Estate:.....         | 7,250   |                                     |         |
| Other Assets:.....              | 34,658  | Total Equity Capital:.....          | 102,140 |
| Total Assets:.....              | 878,826 | Total Liabilities and Capital:..... | 878,826 |
| Total Trust Assets:.....        | 0       | Number of Shares Outstanding:.....  | 704,757 |

**Directors:** Jerry Bullard; J. Stephen Cameron; Chris Hegi; John D. Milam; James M. Moore, Jr.; Margaret M. Niel; Jeffrey W. Nolan; Gary W. Sewell; Dr. Stephen C. Smart

**Branches in Town:** Five

**Other Branches:** Carthage[MS], Senatobia[MS], Smackover

## Bank of England England, AR

VOICE: (501) 842-2555  
FAX: (501) 842-2422  
Trust Powers: No

123 South Main Street  
72046-0070

Charter Number: 48  
Date: August 8, 1898  
FDIC Certificate Number: 13303

Home Page: [www.bankofengland-ar.com](http://www.bankofengland-ar.com)

Bank Holding Company  
MHBC Investments Limited Partnership, I, England, AR

**Chm/CEO/Pres:** Gary Canada, Sr.  
**EVP:** Hanna B. Canada

**VP:** Allen Evans  
**Cash:** Sheila Rice

|                                 |         |                                     |         |
|---------------------------------|---------|-------------------------------------|---------|
| Cash and Due from:.....         | 6,188   | Deposits:.....                      | 242,234 |
| Federal Funds and Repos:.....   | 0       | Federal Funds and Borrowings:.....  | 92,527  |
| Investments:.....               | 24,818  | Other Liabilities:.....             | 14,958  |
| Net Loans:.....                 | 333,339 | Subordinated Debt:.....             | 0       |
| Premises and Fixed Assets:..... | 6,856   | Total Liabilities:.....             | 349,719 |
| Other Real Estate:.....         | 1,812   |                                     |         |
| Other Assets:.....              | 14,980  | Total Equity Capital:.....          | 38,274  |
| Total Assets:.....              | 387,993 | Total Liabilities and Capital:..... | 387,993 |
| Total Trust Assets:.....        | 0       | Number of Shares Outstanding:.....  | 10,000  |

**Directors:** James Neal Anderson; Brad Canada; Gary Canada, Jr.; Gary Canada, Sr.; Hanna B. Canada; Nicole Canada Luebke

**Branches in Town:** One

**Other Branches:** Carlisle, Little Rock, Lonoke, North Little Rock

### Cornerstone Bank Eureka Springs, AR

VOICE: (479) 253-2265  
FAX: (479) 253-1165  
Trust Powers: No

70 South Main  
72632-0309

Charter Number: 374  
Date: May 4, 1912  
FDIC Certificate Number: 5635

Home Page: [www.cstonebank.net](http://www.cstonebank.net)

Bank Holding Company  
Eureka Bancshares, Inc., Eureka Springs, AR

**CEO/Pres:** Charles T. Cross

**EVP/CLO:** Jason Tennant

|                            |         |
|----------------------------|---------|
| Cash and Due from:         | 3,885   |
| Federal Funds and Repos:   | 0       |
| Investments:               | 37,607  |
| Net Loans:                 | 119,791 |
| Premises and Fixed Assets: | 7,431   |
| Other Real Estate:         | 826     |
| Other Assets:              | 6,260   |
| Total Assets:              | 175,800 |
| Total Trust Assets:        | 0       |

|                                |         |
|--------------------------------|---------|
| Deposits:                      | 138,432 |
| Federal Funds and Borrowings:  | 17,164  |
| Other Liabilities:             | 1,293   |
| Subordinated Debt:             | 0       |
| Total Liabilities:             | 156,889 |
| Total Equity Capital:          | 18,911  |
| Total Liabilities and Capital: | 175,800 |
| Number of Shares Outstanding:  | 4,000   |

**Directors:** Genes L. Bland; Charles T. Cross; John F. Cross, Sr.; Johnice Cross; Lewis E. Epley, Jr.; William E. Goff; Rex A. Gustin; Daniel J. Mumaugh; Archie B. Ryan, Jr.; Dale Steffens; Mark Stone; Jason F. Tennant; Randy Wolfinbarger

**Branches in Town:** One

**Other Branches:** Berryville, Holiday Island, Huntsville

**Arvest Bank  
Fayetteville, AR**

VOICE: (479) 750-1400  
FAX: (479) 770-1615  
Trust Powers: Yes

75 North East Street  
72702-1327

Charter Number: 31  
Date: December 24, 1892  
FDIC Certificate Number: 8728

Home Page: [www.arvest.com](http://www.arvest.com)

Member of Federal Reserve System

Bank Holding Company  
Arvest Holdings, Inc., Bentonville, AR

**Chm:** Jim C. Walton  
**CEO/Pres:** K. Kevin Sabin

**EVP/CFO:** Karla S. Payne  
**EVP/COO:** Phil Porter

|                                 |            |                                     |            |
|---------------------------------|------------|-------------------------------------|------------|
| Cash and Due from:.....         | 781,171    | Deposits:.....                      | 13,251,681 |
| Federal Funds and Repos:.....   | 0          | Federal Funds and Borrowings:.....  | 456,727    |
| Investments:.....               | 4,655,000  | Other Liabilities:.....             | 131,363    |
| Net Loans:.....                 | 8,613,899  | Subordinated Debt:.....             | 0          |
| Premises and Fixed Assets:..... | 405,134    | Total Liabilities:.....             | 13,839,771 |
| Other Real Estate:.....         | 47,810     | Total Equity Capital:.....          | 1,572,806  |
| Other Assets:.....              | 909,563    | Total Liabilities and Capital:..... | 15,412,577 |
| Total Assets:.....              | 15,412,577 | Number of Shares Outstanding:.....  | 350,692    |
| Total Trust Assets:.....        | 3,374,009  |                                     |            |

**Directors:** Claudia Bratcher; Cliff Gibbs; J. Robert Kelly; James M. King; Bradley Krieger; Karla S. Payne; Phillip O. Porter; K. Kevin Sabin; Donald E. Walker; Jim C. Walton

**Branches in Town:** 10 **Other Branches:** Ada[OK], Alma, Anderson[MO], Aurora[MO], Bartlesville[OK] (5), Bella Vista (3), Benton, Bentonville (6), Berryville (2), Branson[MO] (2), Branson West[MO], Broken Arrow[OK] (4), Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (3), Cassville[MO], Catoosa[OK], Centerton, Chickasha[OK], Choctaw[OK], Clarksville (2), Conway (4), Coweta[OK], Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (4), Elgin[OK], Eufaula[OK], Eureka Springs, Farmington, Flippin, Forsyth[MO], Fort Smith (9), Gardner[KS], Gentry, Gladstone[MO], Gravette, Greenwood, Grove[OK], Harrison (4), Hindsville, Hollister[MO], Hot Springs (6), Huntsville, Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Joplin[MO] (6), Kansas [OK], Kansas City[MO] (6), Lawton[OK] (4), Lead Hill, Leawood[KS], Lebanon[MO], Lee's Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (10), Lockwood[MO], Lonoke, Lowell, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Monett[MO], Moore[OK], Morrilton, Mountain Grove[MO], Mountain Home (3), Muskogee[OK] (4), Neosho[MO] (2), Nevada[MO], Nixa[MO], Noel[MO], Norman[OK] (7), North Little Rock (4), Nowata[OK] (2), Oklahoma City[OK] (9), Okmulgee[OK], Ottawa[KS], Overland Park[KS], Owasso[OK] (2), Paris, Pea Ridge, Pineville[MO], Pittsburg[KS], Poteau[OK], Prairie Grove (2), Pryor[OK] (2), Rogers (7), Russellville (5), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (6), Springfield[MO] (4), Stillwater[OK] (3), Stilwell[OK], Tahlequah[OK] (3), Tontitown, Tulsa[OK] (18), Van Buren (3), Vinita[OK], Wagoner[OK], Walters[OK], Webb City[MO], West Fork, West Plains[MO], Westville[OK], Yellville, Yukon[OK]

## Signature Bank of Arkansas Fayetteville, AR

VOICE: (479) 684-3700  
FAX: (479) 684-3795  
Trust Powers: Yes

3878 N. Crossover Road, Suite 20  
72703

Charter Number: 660  
Date: August 28, 1933  
FDIC Certificate Number: 89

Home Page: [www.sbofa.com](http://www.sbofa.com)

Bank Holding Company  
White River Bancshares Company, Fayetteville, AR

**Chm/CEO/Pres:** Gary R. Head  
**CFO:** Russell W. Nugent, Jr.

**COO:** Marilyn Hendricks  
**CLO:** Daniel J. Lewis

Cash and Due from:..... 19,813  
Federal Funds and Repos: ..... 2,000  
Investments:..... 47,848  
Net Loans:..... 386,587  
Premises and Fixed Assets:..... 5,794  
Other Real Estate:..... 17,760  
Other Assets:..... 11,256  
Total Assets:..... 491,058  
Total Trust Assets:..... 0

Deposits: ..... 392,611  
Federal Funds and Borrowings: ..... 37,227  
Other Liabilities: ..... 2,716  
Subordinated Debt:..... 0  
Total Liabilities:..... 432,554  
Total Equity Capital:..... 58,504  
Total Liabilities and Capital: ..... 491,058  
Number of Shares Outstanding:..... 30,000

**Directors:** Dan Bowers; John A. Dominick; Matthew Duffy; Gary R. Head; Greg Lee; Jerry P. Maland; Dave Morton; Todd Simmons

**Branches in Town:** None

**Other Branches:** Bentonville, Brinkley (2), Springdale

## The Bank of Fayetteville Fayetteville, AR

VOICE: (479) 444-4444  
FAX: (479) 443-1529  
Trust Powers: Yes

One South Block Avenue  
72701

Charter Number: 789  
Date: December 1, 2005  
FDIC Certificate Number: 26975

Home Page: [www.bof.com](http://www.bof.com)

Member of Federal Reserve System

Bank Holding Company  
Bankshares of Fayetteville, Inc., Fayetteville, AR

**CEO/Pres:** Mary Beth Brooks  
**EVP:** Bob King

**EVP:** Billie Pelton  
**EVP/CFO:** Sam Stricklin

Cash and Due from:..... 43,795  
Federal Funds and Repos: ..... 0  
Investments:..... 59,961  
Net Loans:..... 233,088  
Premises and Fixed Assets:..... 6,953  
Other Real Estate:..... 3,396  
Other Assets:..... 11,611  
Total Assets:..... 358,804  
Total Trust Assets:..... 57,699

Deposits: ..... 314,185  
Federal Funds and Borrowings: ..... 436  
Other Liabilities: ..... 3,415  
Subordinated Debt:..... 0  
Total Liabilities:..... 318,036  
Total Equity Capital:..... 40,768  
Total Liabilities and Capital: ..... 358,804  
Number of Shares Outstanding:..... 251,014

**Directors:** Woody Bassett; Scott Berna; Mary Beth Brooks; Bob Daugherty; Frank Kelly; David McClinton; Ann Rosso; Curtis Shipley

**Branches in Town:** Four

**Other Branches:** Farmington, Prairie Grove, West Fork

## Twin Lakes Community Bank Flippin, AR

VOICE: (870) 453-8522  
FAX: (870) 453-8525  
Trust Powers: No

301 South 1st Street  
72634

Charter Number: 620  
Date: December 2, 1930  
FDIC Certificate Number: 15880

Home Page: [www.tlcbank.net](http://www.tlcbank.net)

Member of Federal Reserve System

Bank Holding Company  
First National Corporation of Wynne, Wynne, AR

**Chm:** Judy R. Loving

**CEO:** Jerry Cunningham

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 2,601   | Deposits: .....                      | 90,832  |
| Federal Funds and Repos: .....   | 0       | Federal Funds and Borrowings: .....  | 7,500   |
| Investments: .....               | 4,542   | Other Liabilities: .....             | 431     |
| Net Loans: .....                 | 95,440  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 5,060   | Total Liabilities: .....             | 98,763  |
| Other Real Estate: .....         | 115     | Total Equity Capital: .....          | 10,541  |
| Other Assets: .....              | 1,546   | Total Liabilities and Capital: ..... | 109,304 |
| Total Assets: .....              | 109,304 | Number of Shares Outstanding: .....  | 469,594 |
| Total Trust Assets: .....        | 0       |                                      |         |

**Directors:** Keith Daffron; Jeff Gilbrech; Randy Hopper; Philip Hurst; Judy R. Loving; Noel Morris; Sean Williams

**Branches in Town:** None

**Other Branches:** Mountain Home, Norfork

## FBT Bank & Mortgage Fordyce, AR

VOICE: (870) 352-3107  
FAX: (870) 352-5202  
Trust Powers: Yes

200 West 4th Street  
71742-2202

Charter Number: 631  
Date: January 5, 1931  
FDIC Certificate Number: 1028

Home Page: [www.fordycebank.com](http://www.fordycebank.com)

Member of Federal Reserve System

Bank Holding Company  
FBT Bancshares, Inc., Fordyce, AR

**Chm/CEO/Pres/TO:** James V. Hulse, Jr.

**EVP:** Bruce Dawson

**EVP:** Suzette Crutchfield

**EVP:** Don Lyle

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 12,945  | Deposits: .....                      | 110,844 |
| Federal Funds and Repos: .....   | 0       | Federal Funds and Borrowings: .....  | 11,300  |
| Investments: .....               | 38,138  | Other Liabilities: .....             | 531     |
| Net Loans: .....                 | 78,892  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 2,307   | Total Liabilities: .....             | 122,675 |
| Other Real Estate: .....         | 194     | Total Equity Capital: .....          | 14,068  |
| Other Assets: .....              | 4,267   | Total Liabilities and Capital: ..... | 136,743 |
| Total Assets: .....              | 136,743 | Number of Shares Outstanding: .....  | 8,000   |
| Total Trust Assets: .....        | 1,108   |                                      |         |

**Directors:** Joe D. Barnes; Suzette Crutchfield; James V. Hulse, Jr.; Anthony Nutt; Gregory S. Ray; John N. Summers; Greg Terry; Charles B. Trussell; Clyde Williams

**Branches in Town:** One

**Other Branches:** Pine Bluff, Rison, White Hall

**Bank of Gravett  
Gravette, AR**

VOICE: (479) 787-5251  
FAX: (479) 787-6102  
Trust Powers: No

211 Main Street SE  
72736

Charter Number: 46  
Date: February 28, 1898  
FDIC Certificate Number: 5636

Home Page: [www.bankofgravett.net](http://www.bankofgravett.net)

Bank Holding Company  
Gravett Bancshares, Inc., Gravette, AR

**CEO/Pres:** Rick Pollreis  
**SVP:** Bob King

**CLO:** James L. Smith

Cash and Due from:..... 4,738  
Federal Funds and Repos: ..... 1,000  
Investments:..... 27,968  
Net Loans:..... 75,335  
Premises and Fixed Assets:..... 2,594  
Other Real Estate:..... 918  
Other Assets:..... 6,930  
Total Assets:..... 119,483  
Total Trust Assets:..... 0

Deposits: ..... 101,509  
Federal Funds and Borrowings: ..... 0  
Other Liabilities:..... 312  
Subordinated Debt:..... 0  
Total Liabilities:..... 101,821  
Total Equity Capital:..... 17,662  
Total Liabilities and Capital: ..... 119,483  
Number of Shares Outstanding:..... 4,000

**Directors:** Jim A. Edmondson; Sharron Edmonson; Kenny R. Hancock; John A. Lykins; William R. Meade; Richard T. Pollreis; James L. Smith; Rex Waggoner; David N. Wills

**Branches in Town:** One

**Other Branches:** Centerton, Hiwasse

**First Service Bank  
Greenbrier, AR**

VOICE: (501) 679-7200  
FAX: (501) 679-5104  
Trust Powers: No

136 South Broadview  
72058-0190

Charter Number: 732  
Date: October 15, 1976  
FDIC Certificate Number: 18519

Home Page: [www.firstservicebank.com](http://www.firstservicebank.com)

Bank Holding Company  
First Service Bancshares, Inc., Greenbrier, AR

**Chm/CEO/Pres:** Thomas H. Grumbles

**CFO/COO:** Kenneth Barnard

Cash and Due from:..... 19,927  
Federal Funds and Repos: ..... 0  
Investments:..... 23,551  
Net Loans:..... 189,002  
Premises and Fixed Assets:..... 9,598  
Other Real Estate:..... 527  
Other Assets:..... 8,192  
Total Assets:..... 250,797  
Total Trust Assets:..... 0

Deposits: ..... 204,088  
Federal Funds and Borrowings: ..... 18,812  
Other Liabilities:..... 1,380  
Subordinated Debt:..... 0  
Total Liabilities:..... 224,280  
Total Equity Capital:..... 26,517  
Total Liabilities and Capital: ..... 250,797  
Number of Shares Outstanding:..... 15,000

**Directors:** James Beavers; Steve Bone; Dr. Gary Bowman; Melton Cotton; Thomas H. Grumbles; Jim Hawks; Dr. Kyle D. Hensley; Dois "Dyke" Johnson; Jerry Kimbrough; Randy McCaslin; Larry Oaks

**Branches in Town:** None

**Other Branches:** Clinton, Conway, Dermott, Flippin, Little Rock, Marshall, Mountain View, Shirley, Yellville



**Farmers Bank  
Greenwood, AR**

VOICE: (479) 996-4171  
FAX: (479) 996-6700  
Trust Powers: Yes

71 West Center  
72936-0610

Charter Number: 243  
Date: August 7, 1907  
FDIC Certificate Number: 1296

Home Page: [www.gofarmersbank.com](http://www.gofarmersbank.com)

Bank Holding Company  
Wilkinson Banking Corporation, Greenwood, AR

**Chm:** Elizabeth Wilkinson  
**CEO:** Stanhope Wilkinson

**Pres:** Edward Wilkinson  
**TO:** Norman Wilkinson

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 3,852   | Deposits: .....                      | 158,673 |
| Federal Funds and Repos: .....   | 22,150  | Federal Funds and Borrowings: .....  | 0       |
| Investments: .....               | 68,414  | Other Liabilities: .....             | 288     |
| Net Loans: .....                 | 77,484  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 14,826  | Total Liabilities: .....             | 158,961 |
| Other Real Estate: .....         | 2,057   |                                      |         |
| Other Assets: .....              | 8,804   | Total Equity Capital: .....          | 38,626  |
| Total Assets: .....              | 197,587 | Total Liabilities and Capital: ..... | 197,587 |
| Total Trust Assets: .....        | 6,702   | Number of Shares Outstanding: .....  | 7,500   |

**Directors:** Tresa Lowe; Edward Wilkinson; Elizabeth Wilkinson; Norman Wilkinson; Stanhope Wilkinson; Susan Wilkinson

**Branches in Town:** One

**Other Branches:** Barling, Bonanza, Fort Smith (2), Hackett, Hartford, Huntington, Lavaca, Mansfield

**Farmers Bank  
Hamburg, AR**

VOICE: (870) 853-5222  
FAX: (870) 853-2333  
Trust Powers: No

210 North Main  
71646-0350

Charter Number: 680  
Date: March 10, 1941  
FDIC Certificate Number: 15810

Home Page: [www.farmersbankhamburg.com](http://www.farmersbankhamburg.com)

Bank Holding Company  
None

**Chm:** Jack Shell  
**CEO/Pres:** Kenneth Allbritton

**VP:** Virginia Bowman  
**VP/Cash:** June M. Golden

|                                  |        |                                      |        |
|----------------------------------|--------|--------------------------------------|--------|
| Cash and Due from: .....         | 11,717 | Deposits: .....                      | 38,396 |
| Federal Funds and Repos: .....   | 1,000  | Federal Funds and Borrowings: .....  | 0      |
| Investments: .....               | 18,661 | Other Liabilities: .....             | 72     |
| Net Loans: .....                 | 10,394 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets: ..... | 573    | Total Liabilities: .....             | 38,468 |
| Other Real Estate: .....         | 0      |                                      |        |
| Other Assets: .....              | 746    | Total Equity Capital: .....          | 4,623  |
| Total Assets: .....              | 43,091 | Total Liabilities and Capital: ..... | 43,091 |
| Total Trust Assets: .....        | 0      | Number of Shares Outstanding: .....  | 44,520 |

**Directors:** Gene Barnes; William E. Foote, IV; Freddie Martin; Jack Shell; Nancy C. Foote Spivey; Bobby J. Witherington

**Branches in Town:** None

**Other Branches:** None

**First Bank  
Hampton, AR**

VOICE: (870) 837-8300  
FAX: (870) 837-8310  
Trust Powers: No

302 West Main Street  
71744-0008

Charter Number: 220  
Date: October 26, 1906  
FDIC Certificate Number: 88

Home Page: [www.firstbankar.com](http://www.firstbankar.com)

Bank Holding Company  
Harrell Bancshares, Inc., Camden, AR

**CEO/Pres:** Phillip J. Foster  
**CFO:** Jason Trenary

**COO:** Sandy Ferguson

Cash and Due from:..... 6,231  
Federal Funds and Repos: ..... 7,350  
Investments:..... 58,451  
Net Loans:..... 270,791  
Premises and Fixed Assets:..... 6,396  
Other Real Estate:..... 903  
Other Assets:..... 9,883  
Total Assets:..... 360,005  
Total Trust Assets:..... 0

Deposits: ..... 311,047  
Federal Funds and Borrowings: ..... 12,912  
Other Liabilities: ..... 2,325  
Subordinated Debt:..... 0  
Total Liabilities:..... 326,284  
Total Equity Capital:..... 33,721  
Total Liabilities and Capital: ..... 360,005  
Number of Shares Outstanding:..... 4,000

**Directors:** L. D. Becton, III; Dan H. Byars; Gene Dereuisseaux; Phillip J. Foster; Ben Harrell; Carl Harrell; Jonathan W. Harrell; Paul E. Lindsey; John F. Marsh; James M. Morgan; William B. Morrison; Richard H. Mosley; John David Neeley; Richard L. Smith; William Titus

**Branches in Town:** None

**Other Branches:** Camden (4), Fayetteville, Junction City, Rogers, Siloam Springs, Van Buren

**Community First Bank  
Harrison, AR**

VOICE: (870) 391-8000  
FAX: (870) 391-8081  
Trust Powers: Yes

200 East Ridge  
72601

Charter Number: 772  
Date: October 14, 1997  
FDIC Certificate Number: 34611

Home Page: [www.communityfirstbank.com](http://www.communityfirstbank.com)

Bank Holding Company  
Community First Bancshares, Inc., Harrison, AR

**Chm:** Jerry Maland  
**CEO/Pres:** David Morton

**CFO/COO:** Ann Main  
**CCO:** Danny Criner

Cash and Due from:..... 8,291  
Federal Funds and Repos: ..... 3,000  
Investments:..... 84,734  
Net Loans:..... 336,644  
Premises and Fixed Assets:..... 10,415  
Other Real Estate:..... 6,215  
Other Assets:..... 8,312  
Total Assets:..... 457,611  
Total Trust Assets:..... 0

Deposits: ..... 393,724  
Federal Funds and Borrowings: ..... 9,398  
Other Liabilities: ..... 2,392  
Subordinated Debt:..... 0  
Total Liabilities:..... 405,514  
Total Equity Capital:..... 52,097  
Total Liabilities and Capital: ..... 457,611  
Number of Shares Outstanding:..... 60,000

**Directors:** Dan R. Bowers; Danny Criner; J. Kirkwood Dupps; Jim Harp; Elizabeth Kelley; Ann Main; Jerry Maland; Mike McNutt; Meredith Miller; David Morton; James Nelson; Jim Sprott; Deretha Walker

**Branches in Town:** One

**Other Branches:** Berryville, Eureka Springs, Pea Ridge

**Horatio State Bank**  
**Horatio, AR**

VOICE: (870) 832-2501  
 FAX: (870) 832-2577  
 Trust Powers: No

123 Main Street  
 71842-0347

Charter Number: 179  
 Date: May 15, 1905  
 FDIC Certificate Number: 109

Home Page: [www.horatiostatebank.com](http://www.horatiostatebank.com)

Bank Holding Company  
 Pioneer Bancshares, Inc. of Horatio, Arkansas, Horatio, AR

**Chm/CEO/Pres:** Carl E. Hendrix, III  
**EVP:** Todd B. Trimble

**SVP:** Edith H. Smith

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 18,453  | Deposits: .....                      | 136,040 |
| Federal Funds and Repos: .....   | 3,025   | Federal Funds and Borrowings: .....  | 0       |
| Investments: .....               | 19,417  | Other Liabilities: .....             | 176     |
| Net Loans: .....                 | 110,096 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 566     | Total Liabilities: .....             | 136,216 |
| Other Real Estate: .....         | 105     |                                      |         |
| Other Assets: .....              | 1,784   | Total Equity Capital: .....          | 17,230  |
| Total Assets: .....              | 153,446 | Total Liabilities and Capital: ..... | 153,446 |
| Total Trust Assets: .....        | 0       | Number of Shares Outstanding: .....  | 2,000   |

**Directors:** Margaret S. Griffin; Michael B. Griffin; Carl E. Hendrix, III; Edith H. Smith; Wilburn Smith; Elizabeth H. Trimble; Todd B. Trimble

**Branches in Town:** None

**Other Branches:** None

**Today's Bank**  
**Huntsville, AR**

VOICE: (479) 582-0700  
 FAX: (479) 251-8253  
 Trust Powers: Yes

432 Harmony Road  
 72740-0667

Charter Number: 756  
 Date: July 26, 1991  
 FDIC Certificate Number: 33470

Home Page: [www.todaysbank.com](http://www.todaysbank.com)

Bank Holding Company  
 Mathias Bancshares, Inc., Springdale, AR

**Chm:** Sam Mathias  
**CEO/Pres:** Larry Olson

**EVP/COO:** Marivel Radcliffe  
**SVP/CLO:** Mark A. Marks

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 5,051   | Deposits: .....                      | 83,355  |
| Federal Funds and Repos: .....   | 1,800   | Federal Funds and Borrowings: .....  | 9,174   |
| Investments: .....               | 14,921  | Other Liabilities: .....             | 864     |
| Net Loans: .....                 | 79,790  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 3,065   | Total Liabilities: .....             | 93,393  |
| Other Real Estate: .....         | 1,596   |                                      |         |
| Other Assets: .....              | 3,491   | Total Equity Capital: .....          | 16,321  |
| Total Assets: .....              | 109,714 | Total Liabilities and Capital: ..... | 109,714 |
| Total Trust Assets: .....        | 0       | Number of Shares Outstanding: .....  | 27,000  |

**Directors:** Sam Mathias; Bob Nickle; Larry Olson; Lew Thompson; Arthur Thurman; Jane Waters

**Branches in Town:** One

**Other Branches:** Fayetteville (2), Springdale

**First Arkansas Bank & Trust  
Jacksonville, AR**

VOICE: (501) 982-4511  
FAX: (501) 982-5769  
Trust Powers: Yes

600 West Main  
72076

Charter Number: 701  
Date: August 2, 1949  
FDIC Certificate Number: 16849

Home Page: [www.Firstarkansasbank.com](http://www.Firstarkansasbank.com)

Bank Holding Company  
First Arkansas BancShares, Inc., Jacksonville, AR

**Chm/CEO/Pres:** Larry T. Wilson  
**SVP/CFO:** Kim Crook

**Sec:** Casey Cullipher

Cash and Due from:..... 18,401  
Federal Funds and Repos: ..... 3,000  
Investments:..... 175,415  
Net Loans:..... 405,213  
Premises and Fixed Assets:..... 22,619  
Other Real Estate:..... 707  
Other Assets:..... 59,573  
Total Assets:..... 684,928  
Total Trust Assets:..... 108,777

Deposits: ..... 543,334  
Federal Funds and Borrowings: ..... 3,933  
Other Liabilities: ..... 8,865  
Subordinated Debt:..... 0  
Total Liabilities:..... 556,132  
Total Equity Capital:..... 128,796  
Total Liabilities and Capital: ..... 684,928  
Number of Shares Outstanding:..... 200,000

**Directors:** Cecil Alexander; Tommy Bond; Jamie Cobb; Pat Hagge; James E. Peacock; Kathryn W. Roberts; Terry Toney; Larry T. Wilson; Michael K. Wilson

**Branches in Town:** Four

**Other Branches:** Austin, Cabot (3), Clinton, Damascus, Gravel Ridge, Greenbrier (2), Greens Ferry, Heber Springs (3), Quitman, Sherwood (2)

**The Bank of Lake Village  
Lake Village, AR**

VOICE: (870) 265-2241  
FAX: (870) 265-2125  
Trust Powers: No

201 Main Street  
71653-0727

Charter Number: 675  
Date: October 14, 1937  
FDIC Certificate Number: 15547

Home Page: [www.bankoflakevillage.com](http://www.bankoflakevillage.com)

Member of Federal Reserve System  
Bank Holding Company  
Southeast Arkansas Bank Corporation, Lake Village, AR

**Chm:** Charles H. Weissinger, Jr.  
**CEO/Pres:** Terence J. Alpe

**VChm:** William W. Bunker  
**Sec:** John Todd Potter

Cash and Due from:..... 2,606  
Federal Funds and Repos: ..... 2,625  
Investments:..... 18,399  
Net Loans:..... 34,400  
Premises and Fixed Assets:..... 1,059  
Other Real Estate:..... 127  
Other Assets:..... 1,385  
Total Assets:..... 60,601  
Total Trust Assets:..... 0

Deposits: ..... 53,844  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 42  
Subordinated Debt:..... 0  
Total Liabilities:..... 53,886  
Total Equity Capital:..... 6,715  
Total Liabilities and Capital: ..... 60,601  
Number of Shares Outstanding:..... 60,000

**Directors:** Terence J. Alpe; Sam E. Angel; Sam Epstein Angel, II; William W. Bunker, Sr.; Dr. John P. Burge, Sr.; David F. Gillison, Jr.; Joseph J. Pieroni; John Todd Potter; Charles H. Weissinger, Jr.; Guy Mattingly Weissinger

**Branches in Town:** One

**Other Branches:** None

**Little River Bank**  
**Lepanto, AR**

VOICE: (870) 475-2306  
 FAX: (870) 475-3070  
 Trust Powers: Yes

202 Greenwood  
 72354-0340

Charter Number: 498  
 Date: November 21, 1919  
 FDIC Certificate Number: 1298

Home Page: [www.littleriverbank.com](http://www.littleriverbank.com)

Bank Holding Company  
 Little River Bancshares, Inc., Lepanto, AR

**CEO/Pres:** Frankie L. Pratt  
**EVP:** Lois Criddle

**SVP:** Jana Malone  
**VP:** Monica Sims

|                                  |        |                                      |        |
|----------------------------------|--------|--------------------------------------|--------|
| Cash and Due from: .....         | 5,453  | Deposits: .....                      | 30,405 |
| Federal Funds and Repos: .....   | 0      | Federal Funds and Borrowings: .....  | 0      |
| Investments: .....               | 15,470 | Other Liabilities: .....             | 191    |
| Net Loans: .....                 | 13,577 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets: ..... | 238    | Total Liabilities: .....             | 30,596 |
| Other Real Estate: .....         | 16     |                                      |        |
| Other Assets: .....              | 208    | Total Equity Capital: .....          | 4,366  |
| Total Assets: .....              | 34,962 | Total Liabilities and Capital: ..... | 34,962 |
| Total Trust Assets: .....        | 0      | Number of Shares Outstanding: .....  | 10,000 |

**Directors:** E. Ritter Arnold; Hadley Ingram Arnold; Scott Arnold, IV; Danna Perry; Frankie L. Pratt; Juliet Romano; Henry G. Watkins, III

**Branches in Town:** None

**Other Branches:** None

**Bank of Little Rock**  
**Little Rock, AR**

VOICE: (501) 376-0800  
 FAX: (501) 376-1642  
 Trust Powers: Yes

200 North State Street  
 72201

Charter Number: 748  
 Date: May 4, 1989  
 FDIC Certificate Number: 91280

Home Page: [www.bankoflittlerock.com](http://www.bankoflittlerock.com)

Member of Federal Reserve System  
 Bank Holding Company  
 Little Rock Bankshares, Inc., Little Rock, AR

**Chm/CEO/Pres:** Eugene L. Maris  
**SVP:** Kim Markland

**SVP/Cash:** Lee A. Swearingen

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 7,776   | Deposits: .....                      | 177,798 |
| Federal Funds and Repos: .....   | 0       | Federal Funds and Borrowings: .....  | 6,300   |
| Investments: .....               | 72,426  | Other Liabilities: .....             | 1,389   |
| Net Loans: .....                 | 111,712 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 6,516   | Total Liabilities: .....             | 185,487 |
| Other Real Estate: .....         | 3,230   |                                      |         |
| Other Assets: .....              | 4,911   | Total Equity Capital: .....          | 21,084  |
| Total Assets: .....              | 206,571 | Total Liabilities and Capital: ..... | 206,571 |
| Total Trust Assets: .....        | 0       | Number of Shares Outstanding: .....  | 100,000 |

**Directors:** Eugene L. Maris; James M. May, III; Stephen W. Plunkett; Steven C. Russell

**Branches in Town:** Four

**Other Branches:** None

## Bank of the Ozarks Little Rock, AR

VOICE: (501) 978-2265

17901 Chenal Parkway

Charter Number: 121

FAX: (501) 978-2282

72223

Date: March 24, 1903

Trust Powers: Yes

FDIC Certificate Number: 110

Home Page: [www.bankozarks.com](http://www.bankozarks.com)

Bank Holding Company

Bank of the Ozarks, Inc., Little Rock, AR

**Chm/CEO:** George G. Gleason, II**COO:** Tyler Vance**CFO:** Greg McKinney**TO:** Jennifer Junker

|                                 |           |                                      |           |
|---------------------------------|-----------|--------------------------------------|-----------|
| Cash and Due from:.....         | 514,890   | Deposits: .....                      | 7,100,579 |
| Federal Funds and Repos: .....  | 0         | Federal Funds and Borrowings: .....  | 231,942   |
| Investments: .....              | 772,261   | Other Liabilities: .....             | 65,805    |
| Net Loans: .....                | 6,537,222 | Subordinated Debt: .....             | 0         |
| Premises and Fixed Assets:..... | 285,087   | Total Liabilities: .....             | 7,398,326 |
| Other Real Estate: .....        | 25,843    |                                      |           |
| Other Assets: .....             | 565,779   | Total Equity Capital:.....           | 1,302,756 |
| Total Assets:.....              | 8,701,082 | Total Liabilities and Capital: ..... | 8,701,082 |
| Total Trust Assets:.....        | 1,677,458 | Number of Shares Outstanding:.....   | 2,340     |

**Directors:** Nicholas A. Brown; Richard L. Cisne; Robert C. East; Catherine B. Freedberg; George G. Gleason, II; Linda D. Gleason; Peter C. Kenny; Bill Koefoed; Henry Mariani; Robert Proost; R. L. Qualls; John B. Reynolds; Dan Thomas; Tyler Vance; Sherece Y. West-Scantlebury; Ross M. Whipple

**Branches in Town:** 10

**Other Branches:** Adairsville[GA], Allen[TX], Alma, Altus, Arkadelphia (2), Athens[GA], Austin[TX], Bainbridge[GA] (2), Bella Vista (2), Benton (4), Bentonville (2), Bessemer City[NC], Bluffton[SC], Boiling Springs[NC], Bradenton[FL] (3), Brunswick[GA], Bryant, Cabot (2), Cairo[GA], Calhoun[GA], Carrollton[TX], Cartersville[GA] (2), Cedar Park[TX], Charlotte[NC], Clarksville (2), Clearwater[FL] (5), Clinton, Conway (4), Cornelius[NC], Cramerton[NC], Cumming[GA], Dallas[GA], Dallas[TX], Dawsonville[GA] (2), Douglasville[GA], Fayetteville (2), Forest City[NC], Fort Smith (3), Frisco[TX] (2), Gastonia[NC], Geneva[AL], Harrison (3), Hilton Head Island[SC], Hope (2), Hot Springs (6), Hot Springs Village, Houston[TX] (3), Jasper, Keller[TX], Kings Mountain[NC], Lake Park[GA], Lawndale[NC], Lewisville[TX], Lincoln[NC], Lockhart[TX], Lonoke, Lonsdale, Magnolia (2), Malvern (2), Marble Hill[GA], Marshall, Maumelle, McDonough[GA], Mobile[AL] (2), Mountain Home (2), Mulberry, New York[NY], Newnan[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Plano[TX], Rogers (3), Rome[GA], Russellville (3), San Antonio[TX], Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, South Pasadena[FL], Southlake[TX], Springdale, St. Simons Island[GA], Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Western Grove, Wilmington[NC], Yellville

## Central Bank Little Rock, AR

VOICE: (501) 221-6400  
FAX: (501) 227-8932  
Trust Powers: No

1506 Market Street, Suite C180  
72211-1816

Charter Number: 385  
Date: August 12, 1912  
FDIC Certificate Number: 1756

Home Page: [www.centralbankar.com](http://www.centralbankar.com)

Bank Holding Company  
None

**Chm:** R. Steve Roberson  
**CEO/Pres:** Wade Ruckle

**SVP/CLO:** Megan Powell  
**VP/Cash:** Christina McGhee

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 3,320   | Deposits: .....                      | 83,818  |
| Federal Funds and Repos: .....   | 660     | Federal Funds and Borrowings: .....  | 2,800   |
| Investments: .....               | 31,618  | Other Liabilities: .....             | 449     |
| Net Loans: .....                 | 62,378  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 1,346   | Total Liabilities: .....             | 87,067  |
| Other Real Estate: .....         | 2,370   |                                      |         |
| Other Assets: .....              | 1,602   | Total Equity Capital: .....          | 16,227  |
| Total Assets: .....              | 103,294 | Total Liabilities and Capital: ..... | 103,294 |
| Total Trust Assets: .....        | 0       | Number of Shares Outstanding: .....  | 160,000 |

**Directors:** James R. Burks; Steven Collier; David Dowd; David Estes; John Reese; R. Steve Roberson; Wade Ruckle; Bruce Schratz, Jr.; Patricia Weed

**Branches in Town:** One

**Other Branches:** None

## Eagle Bank & Trust Company Little Rock, AR

VOICE: (501) 223-2000  
FAX: (501) 223-0373  
Trust Powers: Yes

650 South Shackleford Rd., Suite 150  
72211

Charter Number: 735  
Date: May 7, 1977  
FDIC Certificate Number: 3873

Home Page: [www.eaglebank.com](http://www.eaglebank.com)

Member of Federal Reserve System

Bank Holding Company  
State Holding Company, Little Rock, AR

**Chm:** Catherine H. Owen  
**CEO/Pres:** Jeff Lynch

**EVP:** Paul Castleberry  
**EVP:** Janice Parrott

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 10,363  | Deposits: .....                      | 305,471 |
| Federal Funds and Repos: .....   | 0       | Federal Funds and Borrowings: .....  | 22,178  |
| Investments: .....               | 199,959 | Other Liabilities: .....             | 1,370   |
| Net Loans: .....                 | 145,558 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 6,401   | Total Liabilities: .....             | 329,019 |
| Other Real Estate: .....         | 809     |                                      |         |
| Other Assets: .....              | 10,070  | Total Equity Capital: .....          | 44,141  |
| Total Assets: .....              | 373,160 | Total Liabilities and Capital: ..... | 373,160 |
| Total Trust Assets: .....        | 0       | Number of Shares Outstanding: .....  | 17,656  |

**Directors:** Andrew H. Hastings; H. Lee Hastings, III; Harry L. Hastings, Jr.; Stanley Hastings; Bill G. Lynch; Jeff Lynch; Catherine H. Owen

**Branches in Town:** None

**Other Branches:** Drasco, Fairfield Bay, Gravel Ridge, Greers Ferry, Heber Springs (2), North Little Rock (2), Quitman, Rose Bud, Sherwood (2), Vilonia

**Heartland Bank  
Little Rock, AR**

VOICE: (501) 663-3306  
FAX: (501) 614-7832  
Trust Powers: No

5100 Kavanaugh Boulevard  
72207

Charter Number: 791  
Date: July 17, 2008  
FDIC Certificate Number: 28761

Home Page: [www.hbankusa.com](http://www.hbankusa.com)

Member of Federal Reserve System  
Bank Holding Company  
Rock Bancshares, Inc., Little Rock, AR

**CEO:** Richard D. O'Brien  
**EVP:** Mark S. Hoffpauir

**EVP:** Phillip Thomas  
**CFO:** Judy Lawton

Cash and Due from:..... 26,212  
Federal Funds and Repos: ..... 503  
Investments: ..... 10,440  
Net Loans: ..... 185,370  
Premises and Fixed Assets:..... 12,572  
Other Real Estate: ..... 918  
Other Assets: ..... 8,533  
Total Assets: ..... 244,548  
Total Trust Assets: ..... 0

Deposits: ..... 208,352  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 1,045  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 209,397  
Total Equity Capital: ..... 35,151  
Total Liabilities and Capital: ..... 244,548  
Number of Shares Outstanding: ..... 10,000

**Directors:** Craig Benson; Mark Brockinton; Steve Didion; Richard D. O'Brien; L. Walter Quinn, Jr.

**Branches in Town:** Two

**Other Branches:** Bryant, Fordyce, Sheridan

**The Capital Bank  
Little Rock, AR**

VOICE: (501) 228-6000  
FAX: (501) 228-6006  
Trust Powers: Yes

12224 Chenal Parkway  
72211

Charter Number: 771  
Date: July 30, 1997  
FDIC Certificate Number: 34562

Home Page: [www.thecapitalbank.com](http://www.thecapitalbank.com)

Member of Federal Reserve System  
Bank Holding Company  
Capital Bancshares, Inc., Little Rock, AR

**CEO/Pres:** Kyle E. Patton  
**EVP/CFO/COO:** Jeanette Nation

**SVP:** Paula Coffield  
**SVP:** Jennifer Duran

Cash and Due from:..... 1,106  
Federal Funds and Repos: ..... 1,500  
Investments: ..... 87,705  
Net Loans: ..... 49,136  
Premises and Fixed Assets:..... 5,729  
Other Real Estate: ..... 348  
Other Assets: ..... 9,128  
Total Assets: ..... 154,652  
Total Trust Assets: ..... 0

Deposits: ..... 99,691  
Federal Funds and Borrowings: ..... 40,666  
Other Liabilities: ..... 211  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 140,568  
Total Equity Capital: ..... 14,084  
Total Liabilities and Capital: ..... 154,652  
Number of Shares Outstanding: ..... 32,013

**Directors:** Joseph W. Park; Kyle E. Patton; Boyd Rothwell; Warren Stephenson

**Branches in Town:** None

**Other Branches:** None



**First State Bank  
Lonoke, AR**

VOICE: (501) 676-3106  
FAX: (501) 676-5046  
Trust Powers: No

101 South Center Street  
72086-0320

Charter Number: 670  
Date: March 9, 1935  
FDIC Certificate Number: 15050

Home Page: [www.firststatebk.com](http://www.firststatebk.com)

Bank Holding Company  
Lonoke Bancshares, Inc., Lonoke, AR

**Chm:** Neil Bennett, Jr.  
**CEO:** David R. Estes

**Pres:** J. Bruce Loftin

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 20,649  | Deposits: .....                      | 223,547 |
| Federal Funds and Repos: .....   | 1,000   | Federal Funds and Borrowings: .....  | 0       |
| Investments: .....               | 85,854  | Other Liabilities: .....             | 372     |
| Net Loans: .....                 | 121,576 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 3,286   | Total Liabilities: .....             | 223,919 |
| Other Real Estate: .....         | 12,656  |                                      |         |
| Other Assets: .....              | 4,998   | Total Equity Capital: .....          | 26,100  |
| Total Assets: .....              | 250,019 | Total Liabilities and Capital: ..... | 250,019 |
| Total Trust Assets: .....        | 0       | Number of Shares Outstanding: .....  | 16,000  |

**Directors:** Robert S. Bailey; Alan Barksdale; Neil Bennett, Jr.; David R. Estes; William Fletcher, Jr.; J. Bruce Loftin; J. Walls McCrary; Robert Dale Miller; Daina B. Newcomb; Wade Ruckle; Alan (Chuck) Sharp; Marvin D. Thaxton, Jr.

**Branches in Town:** One

**Other Branches:** Carlisle, Fayetteville, Gurdon, Heber Springs

**Farmers Bank and Trust Company  
Magnolia, AR**

VOICE: (870) 235-7000  
FAX: (870) 235-7039  
Trust Powers: Yes

200 East Main Street  
71753

Charter Number: 217  
Date: September 26, 1906  
FDIC Certificate Number: 1291

Home Page: [www.fbtarkansas.com](http://www.fbtarkansas.com)

Member of Federal Reserve System

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

**Chm/CEO:** Bob L. Burns  
**Pres:** Chris Gosnell

**CFO:** Drew Chandler  
**CLO:** Dave White

|                                  |           |                                      |           |
|----------------------------------|-----------|--------------------------------------|-----------|
| Cash and Due from: .....         | 23,399    | Deposits: .....                      | 1,085,934 |
| Federal Funds and Repos: .....   | 1,050     | Federal Funds and Borrowings: .....  | 870       |
| Investments: .....               | 189,711   | Other Liabilities: .....             | 8,513     |
| Net Loans: .....                 | 926,518   | Subordinated Debt: .....             | 0         |
| Premises and Fixed Assets: ..... | 23,707    | Total Liabilities: .....             | 1,095,317 |
| Other Real Estate: .....         | 5,137     |                                      |           |
| Other Assets: .....              | 49,329    | Total Equity Capital: .....          | 123,534   |
| Total Assets: .....              | 1,218,851 | Total Liabilities and Capital: ..... | 1,218,851 |
| Total Trust Assets: .....        | 120,835   | Number of Shares Outstanding: .....  | 100,000   |

**Directors:** John E. Alexander, Jr.; Mike Boyd; Bob L. Burns; Dr. Jason Franks; Chris Gosnell; Steve Keith; Bruce D. Maloch; T. E. Smith

**Branches in Town:** Three

**Other Branches:** Benton, Blevins, Camden (4), Hope (3), Lewisville, Malvern (2), New Boston[TX], Taylor, Texarkana (2), Texarkana[TX] (2)

### The Peoples Bank Magnolia, AR

VOICE: (870) 234-5777  
FAX: (870) 234-3384  
Trust Powers: Yes

500 North Jackson Street  
71753-0340

Charter Number: 313  
Date: June 22, 1910  
FDIC Certificate Number: 12531

Home Page: [www.peoplesbankmagnolia.com](http://www.peoplesbankmagnolia.com)

Bank Holding Company  
Golden Oaks Bancshares, Inc., Magnolia, AR

**Chm:** S. Clark Fincher  
**CEO/Pres:** Mary L. Fowler

**EVP/COO:** Jill McClinton  
**CFO:** Jonathan Baird

Cash and Due from:..... 33,392  
Federal Funds and Repos: ..... 0  
Investments:..... 33,331  
Net Loans:..... 77,859  
Premises and Fixed Assets:..... 1,878  
Other Real Estate:..... 64  
Other Assets:..... 6,025  
Total Assets:..... 152,549  
Total Trust Assets:..... 0

Deposits: ..... 100,033  
Federal Funds and Borrowings: ..... 37,090  
Other Liabilities: ..... 441  
Subordinated Debt:..... 0  
Total Liabilities:..... 137,564  
Total Equity Capital:..... 14,985  
Total Liabilities and Capital: ..... 152,549  
Number of Shares Outstanding:..... 10,000

**Directors:** Jonathan Baird; Dorothy J. Fincher; Steven Clark Fincher; Mary L. Fowler; Betty Harris; Jill McClinton; J. David Scott; Laura Scott; Jamie Waller

**Branches in Town:** One

**Other Branches:** Waldo

### First Community Bank of Eastern Arkansas Marion, AR

VOICE: (870) 739-7300  
FAX: (870) 739-2234  
Trust Powers: Yes

205 Block Street  
72364-0747

Charter Number: 775  
Date: October 8, 1998  
FDIC Certificate Number: 34887

Home Page: [www.firstcommunitybank.us](http://www.firstcommunitybank.us)

Member of Federal Reserve System  
Bank Holding Company  
FCB Financial Services, Inc., Marion, AR

**Chm:** Michael D. East  
**CEO/Pres:** Donny Underwood

**EVP:** Brenda Eldridge

Cash and Due from:..... 15,815  
Federal Funds and Repos: ..... 0  
Investments:..... 16,807  
Net Loans:..... 108,376  
Premises and Fixed Assets:..... 4,327  
Other Real Estate:..... 644  
Other Assets:..... 3,213  
Total Assets:..... 149,182  
Total Trust Assets:..... 0

Deposits: ..... 130,356  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 817  
Subordinated Debt:..... 0  
Total Liabilities:..... 131,173  
Total Equity Capital:..... 18,009  
Total Liabilities and Capital: ..... 149,182  
Number of Shares Outstanding:..... 60,000

**Directors:** Michael D. East; Frank A. Fogleman; Julian Hardin; Allen B. Helms, Jr.; Mark A. Pirani; James A. Ross; Samuel H. Stuckey, Jr.; William Bart Turner; Donny Underwood; David S. Wallace; Charles L. Williams, Jr.

**Branches in Town:** None

**Other Branches:** West Memphis

**First Delta Bank  
Marked Tree, AR**

VOICE: (870) 358-6000  
FAX: (870) 358-6001  
Trust Powers: No

214 Hester Parker Drive  
72365-0635

Charter Number: 704  
Date: October 31, 1951  
FDIC Certificate Number: 17047

Home Page: [www.firstdeltabank.com](http://www.firstdeltabank.com)

Member of Federal Reserve System

Bank Holding Company  
Tyronza Bancshares, Inc., Marked Tree, AR

**Chm:** Charles Luter

**CEO/Pres:** Chris M. Lehman

|                                  |        |                                      |        |
|----------------------------------|--------|--------------------------------------|--------|
| Cash and Due from: .....         | 2,411  | Deposits: .....                      | 47,995 |
| Federal Funds and Repos: .....   | 0      | Federal Funds and Borrowings: .....  | 7,575  |
| Investments: .....               | 36,182 | Other Liabilities: .....             | 153    |
| Net Loans: .....                 | 21,344 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets: ..... | 490    | Total Liabilities: .....             | 55,723 |
| Other Real Estate: .....         | 62     | Total Equity Capital: .....          | 5,663  |
| Other Assets: .....              | 897    | Total Liabilities and Capital: ..... | 61,386 |
| Total Assets: .....              | 61,386 | Number of Shares Outstanding: .....  | 2,000  |
| Total Trust Assets: .....        | 0      |                                      |        |

**Directors:** Charles A. Banks; Chris M. Lehman; Charles F. Luter; H. F. Norcross, III

**Branches in Town:** None

**Other Branches:** Trumann, Tyronza

**Bank of McCrory  
McCrory, AR**

VOICE: (870) 731-2521  
FAX: (870) 731-2859  
Trust Powers: Yes

124 Edmonds Avenue  
72101-0370

Charter Number: 128  
Date: June 8, 1903  
FDIC Certificate Number: 1523

Home Page: [www.bofmc.com](http://www.bofmc.com)

Member of Federal Reserve System

Bank Holding Company  
M. D. Thompson & Son Co., McCrory, AR

**CEO/Pres:** Vance Thompson  
**SVP:** E. Jan Thompson

**VP/Sec:** Betty K. Thompson  
**VP:** Danice McGee

|                                  |        |                                      |        |
|----------------------------------|--------|--------------------------------------|--------|
| Cash and Due from: .....         | 1,928  | Deposits: .....                      | 77,092 |
| Federal Funds and Repos: .....   | 9,275  | Federal Funds and Borrowings: .....  | 0      |
| Investments: .....               | 43,372 | Other Liabilities: .....             | 49     |
| Net Loans: .....                 | 29,078 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets: ..... | 521    | Total Liabilities: .....             | 77,141 |
| Other Real Estate: .....         | 281    | Total Equity Capital: .....          | 8,257  |
| Other Assets: .....              | 943    | Total Liabilities and Capital: ..... | 85,398 |
| Total Assets: .....              | 85,398 | Number of Shares Outstanding: .....  | 20,000 |
| Total Trust Assets: .....        | 0      |                                      |        |

**Directors:** Brooke Thompson Cavitt; John D. Eldridge, III; Hamilton Neal Farmer; Fletcher C. Lewis; Alan Morris; Arthur Oliver; Chirstopher Eric Procise; Elden Jan Thompson; Vance M. Thompson, III

**Branches in Town:** None

**Other Branches:** None

**McGehee Bank  
McGehee, AR**

VOICE: (870) 222-3151  
FAX: (870) 222-6159  
Trust Powers: Yes

301 North 2nd Street  
71654-0787

Charter Number: 661  
Date: December 5, 1933  
FDIC Certificate Number: 11242

Home Page: [www.mcgeheebank.com](http://www.mcgeheebank.com)

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

**Chm:** William W. Bowman  
**CEO/Pres/TO:** James M. Smith

**VChm:** John H. Potter, Jr.  
**SVP:** Clarissa Herren

Cash and Due from:..... 4,110  
Federal Funds and Repos: ..... 5,000  
Investments: ..... 21,576  
Net Loans: ..... 85,999  
Premises and Fixed Assets:..... 527  
Other Real Estate: ..... 0  
Other Assets:..... 3,218  
Total Assets:..... 120,430  
Total Trust Assets:..... 91,475

Deposits: ..... 94,548  
Federal Funds and Borrowings: ..... 8,000  
Other Liabilities: ..... 563  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 103,111  
Total Equity Capital:..... 17,319  
Total Liabilities and Capital: ..... 120,430  
Number of Shares Outstanding:..... 80,000

**Directors:** Lee Bowman; William W. Bowman; David S. Leech; Jeff Owyong; John H. Potter, Jr.; James M. Smith

**Branches in Town:** One

**Other Branches:** Arkansas City, Tillar, Watson

**The Union Bank of Mena  
Mena, AR**

VOICE: (479) 394-2211  
FAX: (479) 394-8901  
Trust Powers: No

303 Hwy. 71 North  
71953-0898

Charter Number: 667  
Date: July 25, 1934  
FDIC Certificate Number: 14597

Home Page: [www.unionbankofmena.com](http://www.unionbankofmena.com)

Member of Federal Reserve System

Bank Holding Company  
Union Bankshares, Inc., Mena, AR

**Chm:** Edward W. Stevenson  
**CEO/Pres:** Philip B. Hensley

**EVP/CFO:** Michael Myers  
**SVP:** Kevin Williams

Cash and Due from:..... 26,777  
Federal Funds and Repos: ..... 0  
Investments: ..... 24,537  
Net Loans: ..... 156,735  
Premises and Fixed Assets:..... 3,565  
Other Real Estate: ..... 95  
Other Assets:..... 3,930  
Total Assets:..... 215,639  
Total Trust Assets:..... 0

Deposits: ..... 189,762  
Federal Funds and Borrowings: ..... 982  
Other Liabilities: ..... 2,629  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 193,373  
Total Equity Capital:..... 22,266  
Total Liabilities and Capital: ..... 215,639  
Number of Shares Outstanding:..... 12,000

**Directors:** J. Richard Carver; John A. Crawford; Philip B. Hensley; David Maddox; John Maddox; Jeff Montgomery; Pauline Morrow; Michael Myers; P. T. Plunkett; Edward W. Stevenson; Phillip Stevenson; Bill L. Wood

**Branches in Town:** None

**Other Branches:** Hatfield, Wickes

## Commercial Bank & Trust Company Monticello, AR

VOICE: (870) 367-6221  
FAX: (870) 367-7700  
Trust Powers: Yes

212 West Gaines Street  
71655

Charter Number: 396  
Date: November 29, 1912  
FDIC Certificate Number: 90

Home Page: [www.commercial-bank.net](http://www.commercial-bank.net)

Member of Federal Reserve System

Bank Holding Company  
Drew Bancshares, Inc., Monticello, AR

**Chm:** Bennie F. Ryburn, Jr.

**Pres/CFO/COO:** George T. Harris

**VChm:** Bennie Ryburn, III

**SVP/TO:** Rusty Smith

|                            |         |
|----------------------------|---------|
| Cash and Due from:         | 7,525   |
| Federal Funds and Repos:   | 0       |
| Investments:               | 66,699  |
| Net Loans:                 | 104,473 |
| Premises and Fixed Assets: | 1,634   |
| Other Real Estate:         | 1,028   |
| Other Assets:              | 5,528   |
| Total Assets:              | 186,887 |
| Total Trust Assets:        | 14,247  |

|                                |         |
|--------------------------------|---------|
| Deposits:                      | 168,759 |
| Federal Funds and Borrowings:  | 0       |
| Other Liabilities:             | 469     |
| Subordinated Debt:             | 0       |
| Total Liabilities:             | 169,228 |
| Total Equity Capital:          | 17,659  |
| Total Liabilities and Capital: | 186,887 |
| Number of Shares Outstanding:  | 8,000   |

**Directors:** Joe Brannen; C. C. Gibson, III; George T. Harris; R. D. Jones, Jr.; Wayne L. Owen, Jr.; Bennie Ryburn, III; Bennie F. Ryburn, Jr.; Ray Ryburn; Mike Ward

**Branches in Town:** Four

**Other Branches:** None

## Union Bank And Trust Company Monticello, AR

VOICE: (870) 460-6400  
FAX: (870) 460-6464  
Trust Powers: Yes

102 West McCloy  
71657-0270

Charter Number: 448  
Date: September 15, 1915  
FDIC Certificate Number: 1753

Home Page: [www.unionbnk.com](http://www.unionbnk.com)

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

**Chm/CEO:** Zach McClendon, Jr.

**Pres:** Dave Dickson

**EVP/Cash:** Reathel Privett

**TO:** Denice Harper

|                            |         |
|----------------------------|---------|
| Cash and Due from:         | 8,470   |
| Federal Funds and Repos:   | 150     |
| Investments:               | 33,586  |
| Net Loans:                 | 136,993 |
| Premises and Fixed Assets: | 3,698   |
| Other Real Estate:         | 1,726   |
| Other Assets:              | 7,612   |
| Total Assets:              | 192,235 |
| Total Trust Assets:        | 31,715  |

|                                |         |
|--------------------------------|---------|
| Deposits:                      | 154,612 |
| Federal Funds and Borrowings:  | 18,251  |
| Other Liabilities:             | 1,260   |
| Subordinated Debt:             | 0       |
| Total Liabilities:             | 174,123 |
| Total Equity Capital:          | 18,112  |
| Total Liabilities and Capital: | 192,235 |
| Number of Shares Outstanding:  | 80,000  |

**Directors:** Mike Akin; Ted Carmical; Charles F. Dearman, Jr.; Dave Dickson; Tommy V. Maxwell; John S. McClendon; Robin McClendon; Zach McClendon, Jr.

**Branches in Town:** Two

**Other Branches:** Warren

**Petit Jean State Bank  
Morrilton, AR**

VOICE: (501) 354-4988  
FAX: (501) 354-6560  
Trust Powers: No

707 North Saint Joseph Street  
72110

Charter Number: 777  
Date: January 27, 1999  
FDIC Certificate Number: 35084

Home Page: [www.pjsb.com](http://www.pjsb.com)

Member of Federal Reserve System

Bank Holding Company  
Petit Jean Bancshares, Inc., Morrilton, AR

**Chm/Pres:** Charles S. Penick  
**EVP:** Mike Dunaway

**EVP:** Suzanne Hartman

Cash and Due from:..... 37,678  
Federal Funds and Repos: ..... 1,000  
Investments:..... 63,971  
Net Loans:..... 77,429  
Premises and Fixed Assets:..... 2,653  
Other Real Estate:..... 197  
Other Assets:..... 4,980  
Total Assets:..... 187,908  
Total Trust Assets:..... 0

Deposits: ..... 162,065  
Federal Funds and Borrowings: ..... 4,109  
Other Liabilities: ..... 1,056  
Subordinated Debt:..... 0  
Total Liabilities:..... 167,230  
Total Equity Capital:..... 20,678  
Total Liabilities and Capital: ..... 187,908  
Number of Shares Outstanding:..... 50,000

**Directors:** Hall M. Calhoun, III; Katherine Foust; Todd Haynes; Michael D. Koone; Otto Lienhart, II; John Maus, III; Charles Ormond; Charles S. Penick; Larry Wayne Smith; Stanton C. Willis

**Branches in Town:** One

**Other Branches:** None

**Allied Bank  
Mulberry, AR**

VOICE: (479) 997-1154  
FAX: (479) 997-1161  
Trust Powers: No

311 Main Street  
72947-0480

Charter Number: 81  
Date: January 15, 1902  
FDIC Certificate Number: 91

Home Page: [www.justbankit.com](http://www.justbankit.com)

Member of Federal Reserve System

Bank Holding Company  
Acme Holding Company, Inc., Mulberry, AR

**CEO/Pres:** Alex Golden  
**SVP:** Mary Burkhart

**SVP:** Randy Ford  
**SVP/Cash:** Dianna J. Millsap

Cash and Due from:..... 21,925  
Federal Funds and Repos: ..... 125  
Investments:..... 5,868  
Net Loans:..... 54,983  
Premises and Fixed Assets:..... 3,247  
Other Real Estate:..... 11,159  
Other Assets:..... 1,295  
Total Assets:..... 98,602  
Total Trust Assets:..... 0

Deposits: ..... 90,616  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 199  
Subordinated Debt:..... 0  
Total Liabilities:..... 90,815  
Total Equity Capital:..... 7,787  
Total Liabilities and Capital: ..... 98,602  
Number of Shares Outstanding:..... 4,000

**Directors:** Betty Feller; Tom Gibbons; Alex Golden; Randall L. Hollis, Sr.; Royce D. Jones; L. Jan Nordin

**Branches in Town:** One

**Other Branches:** Alma, Little Rock, Mansfield, Ozark

**Diamond Bank  
Murfreesboro, AR**

VOICE: (870) 285-2172  
FAX: (870) 356-2858  
Trust Powers: No

319 East Main  
71958

Charter Number: 175  
Date: December 19, 1904  
FDIC Certificate Number: 1527

Home Page: [www.diamondbanking.com](http://www.diamondbanking.com)

Member of Federal Reserve System

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

**Chm/CEO:** Tim Bainum  
**Pres:** Ken "Mac" McClanahan

**EVP:** Johnny Gibbs

|                                 |         |                                     |         |
|---------------------------------|---------|-------------------------------------|---------|
| Cash and Due from:.....         | 21,934  | Deposits:.....                      | 398,345 |
| Federal Funds and Repos:.....   | 0       | Federal Funds and Borrowings:.....  | 16,856  |
| Investments:.....               | 137,442 | Other Liabilities:.....             | 1,941   |
| Net Loans:.....                 | 285,594 | Subordinated Debt:.....             | 0       |
| Premises and Fixed Assets:..... | 7,992   | Total Liabilities:.....             | 417,142 |
| Other Real Estate:.....         | 1,016   |                                     |         |
| Other Assets:.....              | 12,530  | Total Equity Capital:.....          | 49,366  |
| Total Assets:.....              | 466,508 | Total Liabilities and Capital:..... | 466,508 |
| Total Trust Assets:.....        | 0       | Number of Shares Outstanding:.....  | 172,000 |

**Directors:** Tim Bainum; Timothy "Tab" Bainum; Robert Braun; Tim Brotherton; Richard Cox; Robert Evans; John Hearnberger; Mac McClanahan; Larry Mitchell; Mike Moore; Harold A. Smith; George E. Steel, Jr.

**Branches in Town:** None

**Other Branches:** DeQueen, Dierks, Glenwood, Hope, Hot Springs (2), Mena, Mineral Springs, Mount Ida, Nashville (2)

**Merchants & Planters Bank  
Newport, AR**

VOICE: (870) 523-3601  
FAX: (870) 523-3473  
Trust Powers: Yes

120 Hazel  
72112-0650

Charter Number: 694  
Date: March 20, 1946  
FDIC Certificate Number: 16464

Home Page: [www.mandpbank.com](http://www.mandpbank.com)

Bank Holding Company  
M & P Community Bancshares, Inc., Newport, AR

**Chm/TO:** Jim S. Gowen, Sr.  
**CEO/Pres:** Jim S. Gowen, Jr.

**EVP/Cash:** Patricia Davis  
**SVP/CLO:** Randy Cross

|                                 |         |                                     |         |
|---------------------------------|---------|-------------------------------------|---------|
| Cash and Due from:.....         | 8,214   | Deposits:.....                      | 215,195 |
| Federal Funds and Repos:.....   | 3,100   | Federal Funds and Borrowings:.....  | 4,278   |
| Investments:.....               | 74,035  | Other Liabilities:.....             | 2,188   |
| Net Loans:.....                 | 141,067 | Subordinated Debt:.....             | 0       |
| Premises and Fixed Assets:..... | 6,744   | Total Liabilities:.....             | 221,661 |
| Other Real Estate:.....         | 76      |                                     |         |
| Other Assets:.....              | 10,118  | Total Equity Capital:.....          | 21,693  |
| Total Assets:.....              | 243,354 | Total Liabilities and Capital:..... | 243,354 |
| Total Trust Assets:.....        | 61,928  | Number of Shares Outstanding:.....  | 9,000   |

**Directors:** R. M. Bledsoe; Terry L. Dillon; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Mary K. Hardin-Stewart; Benjy Harris; Dr. Larry Williams

**Branches in Town:** One

**Other Branches:** Batesville (2), Des Arc, McCrory, Newark, Swifton, Tuckerman

### Piggott State Bank Piggott, AR

VOICE: (870) 598-3802  
FAX: (870) 598-2026  
Trust Powers: No

212 West Cherry  
72454-0307

Charter Number: 613  
Date: March 10, 1930  
FDIC Certificate Number: 5628

Home Page: [www.piggottstatebank.com](http://www.piggottstatebank.com)

Member of Federal Reserve System

Bank Holding Company  
Piggott Bankstock, Inc., Piggott, AR

**CEO/Pres:** Cody Knight  
**VP/Cash:** Wanda Winberry

**VP:** Joyce Benson

Cash and Due from:..... 7,838  
Federal Funds and Repos: ..... 0  
Investments: ..... 39,672  
Net Loans: ..... 30,584  
Premises and Fixed Assets:..... 626  
Other Real Estate: ..... 42  
Other Assets:..... 616  
Total Assets:..... 79,378  
Total Trust Assets:..... 0

Deposits: ..... 71,156  
Federal Funds and Borrowings: ..... 532  
Other Liabilities: ..... 120  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 71,808  
Total Equity Capital:..... 7,570  
Total Liabilities and Capital: ..... 79,378  
Number of Shares Outstanding:..... 4,000

**Directors:** Steve Bell; Paula O. Blackwell; Cody Knight; James C. Poole

**Branches in Town:** One

**Other Branches:** None

### RiverBank Pocahontas, AR

VOICE: (870) 892-2265  
FAX: (870) 892-2264  
Trust Powers: Yes

1700 Old County Road  
72455-0397

Charter Number: 796  
Date: January 15, 2015  
FDIC Certificate Number: 31711

Home Page: [www.eriverbank.com](http://www.eriverbank.com)

Bank Holding Company  
None

**CEO/Pres:** Kyle Baltz  
**COO:** Joyce Radcliff

**Cont:** Julie Williams

Cash and Due from:..... 621  
Federal Funds and Repos: ..... 0  
Investments: ..... 2,687  
Net Loans: ..... 44,291  
Premises and Fixed Assets:..... 870  
Other Real Estate: ..... 169  
Other Assets:..... 2,600  
Total Assets:..... 51,238  
Total Trust Assets:..... 0

Deposits: ..... 40,657  
Federal Funds and Borrowings: ..... 3,925  
Other Liabilities: ..... 122  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 44,704  
Total Equity Capital:..... 6,534  
Total Liabilities and Capital: ..... 51,238  
Number of Shares Outstanding:..... 11,255

**Directors:** Jeremy Baltz; Kyle Baltz; Gary Cochran; Terry Davis; James Edington; Joyce Radcliff; Chad Watson

**Branches in Town:** None

**Other Branches:** Corning



**Home Bank of Arkansas  
Portland, AR**

VOICE: (870) 737-2236  
FAX: (870) 737-2816  
Trust Powers: No

113 Hwy 165 South  
71663-0178

Charter Number: 251  
Date: January 22, 1908  
FDIC Certificate Number: 5629

Home Page: [www.homebankofar.com](http://www.homebankofar.com)

Bank Holding Company  
Peoples Home Holding, Inc., Greenbrier, AR

**Pres:** Bill Hannah

**VP:** Terry Milam

**VP:** Treva Branscum

|                                  |        |                                      |        |
|----------------------------------|--------|--------------------------------------|--------|
| Cash and Due from: .....         | 1,370  | Deposits: .....                      | 67,132 |
| Federal Funds and Repos: .....   | 8,100  | Federal Funds and Borrowings: .....  | 0      |
| Investments: .....               | 5,981  | Other Liabilities: .....             | 327    |
| Net Loans: .....                 | 54,407 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets: ..... | 1,789  | Total Liabilities: .....             | 67,459 |
| Other Real Estate: .....         | 2,613  |                                      |        |
| Other Assets: .....              | 916    | Total Equity Capital: .....          | 7,717  |
| Total Assets: .....              | 75,176 | Total Liabilities and Capital: ..... | 75,176 |
| Total Trust Assets: .....        | 0      | Number of Shares Outstanding: .....  | 4,000  |

**Directors:** Joe Benton, III; Jerold Brock; Bill Hannah; Terry Milam; Roy Montgomery

**Branches in Town:** None

**Other Branches:** Damascus, Greenbrier, Little Rock, Marshall

**Bank of Prescott  
Prescott, AR**

VOICE: (870) 887-2688  
FAX: (870) 887-6822  
Trust Powers: Yes

East 2nd at Main  
71857-0490

Charter Number: 162  
Date: August 10, 1904  
FDIC Certificate Number: 101

Home Page: [www.bankofprescott.com](http://www.bankofprescott.com)

Bank Holding Company  
Prescott Bancshares, Inc., Prescott, AR

**Chm:** John Warren Brannan, Sr.

**EVP:** Gary McCauley

**CEO/Pres:** John Warren Brannan, Jr.

**Treas/Sec:** Karen McLelland

|                                  |        |                                      |        |
|----------------------------------|--------|--------------------------------------|--------|
| Cash and Due from: .....         | 3,140  | Deposits: .....                      | 67,260 |
| Federal Funds and Repos: .....   | 0      | Federal Funds and Borrowings: .....  | 2,782  |
| Investments: .....               | 36,607 | Other Liabilities: .....             | 61     |
| Net Loans: .....                 | 39,336 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets: ..... | 313    | Total Liabilities: .....             | 70,103 |
| Other Real Estate: .....         | 20     |                                      |        |
| Other Assets: .....              | 1,383  | Total Equity Capital: .....          | 10,696 |
| Total Assets: .....              | 80,799 | Total Liabilities and Capital: ..... | 80,799 |
| Total Trust Assets: .....        | 0      | Number of Shares Outstanding: .....  | 24,000 |

**Directors:** John Warren Brannan, Jr.; John Warren Brannan, Sr.; W. Herman Brown; Brad Crain; Carl Dalrymple, Jr.; Jason Gutierrez; Billy Hines; Gary McCauley; Larry Rhodes; Robert Smith

**Branches in Town:** None

**Other Branches:** None

### Gateway Bank Rison, AR

VOICE: (870) 325-6251  
FAX: (870) 325-7661  
Trust Powers: No

112 Main Street  
71665-0345

Charter Number: 650  
Date: March 7, 1932  
FDIC Certificate Number: 8730

Home Page: [www.thebankofrison.com](http://www.thebankofrison.com)

Bank Holding Company  
Sigma Holdings, Inc., Rison, AR

**Chm:** Lewis R. Gardner  
**Pres/Sec:** Troy Duke

**VP:** Amber Offutt

Cash and Due from:..... 6,023  
Federal Funds and Repos: ..... 0  
Investments: ..... 4,336  
Net Loans: ..... 22,252  
Premises and Fixed Assets:..... 963  
Other Real Estate: ..... 0  
Other Assets:..... 1,305  
Total Assets:..... 34,879  
Total Trust Assets:..... 0

Deposits: ..... 29,836  
Federal Funds and Borrowings: ..... 525  
Other Liabilities: ..... 51  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 30,412  
Total Equity Capital:..... 4,467  
Total Liabilities and Capital: ..... 34,879  
Number of Shares Outstanding:..... 4,000

**Directors:** Troy D. Duke; Lewis R. Gardner; Rhonda Gardner; James W. Searcy; Mike Wallace

**Branches in Town:** None

**Other Branches:** Malvern

### Parkway Bank Rogers, AR

VOICE: (479) 464-9797  
FAX: (479) 464-9796  
Trust Powers: No

3350 Pinnacle Hills Parkway  
72758

Charter Number: 57  
Date: April 23, 1900  
FDIC Certificate Number: 20160

Home Page: [www.parkway-bank.com](http://www.parkway-bank.com)

Bank Holding Company  
Parkway Bankshares, Inc., Portland, AR

**CEO/Pres:** Robert Y. Taylor  
**Reg Pres:** Chris Lampkin

**CFO:** Leslie Borgognoni

Cash and Due from:..... 5,416  
Federal Funds and Repos: ..... 625  
Investments: ..... 24,825  
Net Loans: ..... 92,835  
Premises and Fixed Assets:..... 2,561  
Other Real Estate: ..... 1,260  
Other Assets:..... 4,270  
Total Assets:..... 131,792  
Total Trust Assets:..... 0

Deposits: ..... 102,157  
Federal Funds and Borrowings: ..... 14,054  
Other Liabilities: ..... 285  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 116,496  
Total Equity Capital:..... 15,296  
Total Liabilities and Capital: ..... 131,792  
Number of Shares Outstanding:..... 20,000

**Directors:** Chris Lampkin; Mike Necessary; Benton Newcome; Joel Newcome; Eddie Scherm; Robert Y. Taylor

**Branches in Town:** None

**Other Branches:** Crossett, Monticello (2), Portland

**Pinnacle Bank  
Rogers, AR**

VOICE: (479) 619-2000      4201 W. New Hope Road, Suite 101      Charter Number: 145  
 FAX: (479) 619-2701      72758      Date: October 31, 1903  
 Trust Powers: No      FDIC Certificate Number: 11256

Home Page: [www.pinnaclebk.com](http://www.pinnaclebk.com)

Bank Holding Company  
 Pinnacle Bancshares, Inc., Rogers, AR

**Chm/CEO:** Wade Ruckle

**Pres:** David Bordovsky

|                                  |        |                                      |         |
|----------------------------------|--------|--------------------------------------|---------|
| Cash and Due from: .....         | 753    | Deposits: .....                      | 69,144  |
| Federal Funds and Repos: .....   | 4,784  | Federal Funds and Borrowings: .....  | 4,950   |
| Investments: .....               | 22,031 | Other Liabilities: .....             | 418     |
| Net Loans: .....                 | 41,174 | Subordinated Debt: .....             | 2,000   |
| Premises and Fixed Assets: ..... | 132    | Total Liabilities: .....             | 76,512  |
| Other Real Estate: .....         | 15,692 |                                      |         |
| Other Assets: .....              | 1,617  | Total Equity Capital: .....          | 9,671   |
| Total Assets: .....              | 86,183 | Total Liabilities and Capital: ..... | 86,183  |
| Total Trust Assets: .....        | 0      | Number of Shares Outstanding: .....  | 225,264 |

**Directors:** David Estes; Guy Fisher; Thomas Garrison; Clarence Guinn; Bruce Loftin; Wade Ruckle; Alan L. Sharp; Ralph Verneti

**Branches in Town:** None

**Other Branches:** None

**First State Bank  
Russellville, AR**

VOICE: (479) 498-2400      3103 East Main      Charter Number: 663  
 FAX: (479) 498-2465      72802      Date: January 12, 1934  
 Trust Powers: No      FDIC Certificate Number: 13632

Home Page: [www.fsbmybank.com](http://www.fsbmybank.com)

Member of Federal Reserve System

Bank Holding Company  
 First State Banking Corporation, Russellville, AR

**Chm/CEO:** Charles H. Blanchard

**EVP/CLO:** Barton Allen

**Pres/COO:** Charles "Chip" B. Blanchard

**EVP/Sec:** Toni B. Laws

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 10,126  | Deposits: .....                      | 185,139 |
| Federal Funds and Repos: .....   | 800     | Federal Funds and Borrowings: .....  | 7,797   |
| Investments: .....               | 29,458  | Other Liabilities: .....             | 565     |
| Net Loans: .....                 | 161,659 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 6,060   | Total Liabilities: .....             | 193,501 |
| Other Real Estate: .....         | 0       |                                      |         |
| Other Assets: .....              | 9,477   | Total Equity Capital: .....          | 24,079  |
| Total Assets: .....              | 217,580 | Total Liabilities and Capital: ..... | 217,580 |
| Total Trust Assets: .....        | 0       | Number of Shares Outstanding: .....  | 20,000  |

**Directors:** Patty Barker; James C. Biggers; Charles H. Blanchard; Chip Blanchard; Terry Freeman; Maxie L. Mathis, III; Mike Miller; Johnny K. Morgan; C. Tim White; Phil Wright

**Branches in Town:** Four

**Other Branches:** Ola

**Bank of Salem  
Salem, AR**

VOICE: (870) 895-2591  
FAX: (870) 895-3825  
Trust Powers: No

207 West Church Street  
72576-0338

Charter Number: 266  
Date: December 9, 1908  
FDIC Certificate Number: 11243

Home Page: [www.bksalem.net](http://www.bksalem.net)

Member of Federal Reserve System

Bank Holding Company  
Smith Associated Banking Corporation, Hot Springs, AR

**Chm/CEO/Pres:** Mark Montgomery

**SVP:** Mike Falco

Cash and Due from:..... 8,656  
Federal Funds and Repos: ..... 3,611  
Investments: ..... 2,811  
Net Loans: ..... 104,637  
Premises and Fixed Assets:..... 1,787  
Other Real Estate: ..... 850  
Other Assets: ..... 7,575  
Total Assets: ..... 129,927  
Total Trust Assets: ..... 0

Deposits: ..... 110,125  
Federal Funds and Borrowings: ..... 2,695  
Other Liabilities: ..... 597  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 113,417  
Total Equity Capital: ..... 16,510  
Total Liabilities and Capital: ..... 129,927  
Number of Shares Outstanding: ..... 20,000

**Directors:** D. Karrol Fowlkes; Mark Montgomery; C. Dwayne Plumlee; James "Jim" Short; Guy R. "Buck" Smith; John Ed Welch

**Branches in Town:** None

**Other Branches:** Mammoth Spring, Viola

**Logan County Bank  
Scranton, AR**

VOICE: (479) 938-2511  
FAX: (479) 938-7084  
Trust Powers: No

600 Main Street  
72863-0085

Charter Number: 578  
Date: April 7, 1926  
FDIC Certificate Number: 5632

Home Page: [www.logancountybank.net](http://www.logancountybank.net)

Bank Holding Company  
None

**Chm/CEO/Pres:** Gary Fritsche  
**SVP:** Jerry L. Davis

**Cash:** Don Fritsche

Cash and Due from:..... 2,127  
Federal Funds and Repos: ..... 475  
Investments: ..... 50,662  
Net Loans: ..... 24,644  
Premises and Fixed Assets:..... 412  
Other Real Estate: ..... 19  
Other Assets: ..... 955  
Total Assets: ..... 79,294  
Total Trust Assets: ..... 0

Deposits: ..... 64,872  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 121  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 64,993  
Total Equity Capital: ..... 14,301  
Total Liabilities and Capital: ..... 79,294  
Number of Shares Outstanding: ..... 4,000

**Directors:** Eddie Ahne; Don Fritsche; Gary Fritsche; Ronnie Laves; Joe Fritsche

**Branches in Town:** None

**Other Branches:** Subiaco

### First Security Bank Searcy, AR

VOICE: (501) 279-3400  
FAX: (501) 279-3486  
Trust Powers: Yes

314 North Spring Street  
72145-1009

Charter Number: 649  
Date: February 6, 1932  
FDIC Certificate Number: 5633

Home Page: [www.fsbank.com](http://www.fsbank.com)

Bank Holding Company  
First Security Bancorp, Searcy, AR

**Chm/CEO:** Reynie Rutledge  
**Pres:** Michael C. Hutsell

**EVP:** J. Mark Ferguson  
**TO:** Frank Faust

|                                  |           |                                      |           |
|----------------------------------|-----------|--------------------------------------|-----------|
| Cash and Due from: .....         | 90,342    | Deposits: .....                      | 3,618,254 |
| Federal Funds and Repos: .....   | 161,500   | Federal Funds and Borrowings: .....  | 490,670   |
| Investments: .....               | 2,526,530 | Other Liabilities: .....             | 6,599     |
| Net Loans: .....                 | 1,850,046 | Subordinated Debt: .....             | 0         |
| Premises and Fixed Assets: ..... | 104,680   | Total Liabilities: .....             | 4,115,523 |
| Other Real Estate: .....         | 12,237    |                                      |           |
| Other Assets: .....              | 86,114    | Total Equity Capital: .....          | 715,926   |
| Total Assets: .....              | 4,831,449 | Total Liabilities and Capital: ..... | 4,831,449 |
| Total Trust Assets: .....        | 963,511   | Number of Shares Outstanding: .....  | 24,000    |

**Directors:** Dr. David Burks; J. Mark Ferguson; Michael C. Hutsell; Steve Lightle; John McKnight; Wayne Ridout; Dr. Porter R. Rodgers, Jr.; Reynie Rutledge; William Scholl; Jim Tarkington; James G. Wilson

**Branches in Town:** Three

**Other Branches:** Beebe (3), Benton (3), Bentonville (2), Bryant (3), Bull Shoals, Cabot (3), Clarksville (4), Clinton, Coal Hill, Conway (6), Farmington, Fayetteville (5), Gassville, Greenbrier, Griffithville, Heber Springs (2), Hot Springs, Jonesboro (3), Judsonia, Little Rock (8), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (3), Pangburn, Rogers (3), Springdale (5), Vilonia

**Peoples Bank  
Sheridan, AR**

VOICE: (870) 942-5707  
FAX: (870) 942-2489  
Trust Powers: No

1120 South Rock Street  
72150

Charter Number: 786  
Date: September 11, 2000  
FDIC Certificate Number: 57058

Home Page: [www.peoplesbankar.com](http://www.peoplesbankar.com)

Member of Federal Reserve System

Bank Holding Company  
Peoples Bancorp, Inc., Sheridan, AR

**CEO/Pres:** John D. Manatt  
**EVP:** Craig L. Manatt

**SVP:** G. Jannette Jones

Cash and Due from:..... 13,714  
Federal Funds and Repos: ..... 0  
Investments: ..... 40,251  
Net Loans: ..... 66,149  
Premises and Fixed Assets:..... 2,501  
Other Real Estate: ..... 60  
Other Assets:..... 3,551  
Total Assets:..... 126,226  
Total Trust Assets:..... 0

Deposits: ..... 107,797  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 312  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 108,109  
Total Equity Capital:..... 18,117  
Total Liabilities and Capital: ..... 126,226  
Number of Shares Outstanding:..... 56,562

**Directors:** Dannie L. Brown; Donald L. Hedden; Gary D. Hines; Bobby G. Jeffrey; James W. Lancaster; Craig L. Manatt; John D. Manatt; Mary Mel Nixon; Shelby L. Taylor; Alvin L. Upton; David L. Wells; W. A. Winston

**Branches in Town:** None

**Other Branches:** Little Rock

**Smackover State Bank  
Smackover, AR**

VOICE: (870) 725-3051  
FAX: (870) 725-3049  
Trust Powers: Yes

708 North Broadway Street  
71762-0107

Charter Number: 600  
Date: April 18, 1928  
FDIC Certificate Number: 5623

Home Page: [www.smackoverbank.com](http://www.smackoverbank.com)

Bank Holding Company  
Smackover Bancshares, Inc., Smackover, AR

**CEO/Pres:** Bob Willett  
**SVP:** J. Drew Tennyson

**SVP:** James B. Yeager

Cash and Due from:..... 8,702  
Federal Funds and Repos: ..... 6,900  
Investments: ..... 108,743  
Net Loans: ..... 64,086  
Premises and Fixed Assets:..... 2,166  
Other Real Estate: ..... 332  
Other Assets:..... 1,151  
Total Assets:..... 192,080  
Total Trust Assets:..... 0

Deposits: ..... 169,729  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 294  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 170,023  
Total Equity Capital:..... 22,057  
Total Liabilities and Capital: ..... 192,080  
Number of Shares Outstanding:..... 100,000

**Directors:** Dr. Richard Davis; Gary deYampert; Frances E. Tennyson; J. Drew Tennyson; Bob Willett; James B. Yeager

**Branches in Town:** None

**Other Branches:** El Dorado (2), Norphlet

## Riverside Bank Sparkman, AR

VOICE: (870) 678-2251  
FAX: (870) 678-2401  
Trust Powers: No

Commerce and Main Streets  
71763-0127

Charter Number: 457  
Date: September 19, 1916  
FDIC Certificate Number: 93

Home Page: [www.riversidebanc.com](http://www.riversidebanc.com)

Bank Holding Company  
Riverside Bancshares, Inc., Little Rock, AR

**CEO/VChm:** Stephen C. Davis

**Pres:** Robert G. Dudley, Jr.

|                                       |  |
|---------------------------------------|--|
| Cash and Due from: .....740           | Deposits: .....47,279                      |
| Federal Funds and Repos: ..... 0      | Federal Funds and Borrowings: .....5,550   |
| Investments: .....698                 | Other Liabilities: ..... 80                |
| Net Loans: .....52,515                | Subordinated Debt: ..... 0                 |
| Premises and Fixed Assets: .....2,705 | Total Liabilities: .....52,909             |
| Other Real Estate: .....107           |  |
| Other Assets: .....1,625              | Total Equity Capital: .....5,481           |
| Total Assets: .....58,390             | Total Liabilities and Capital: .....58,390 |
| Total Trust Assets: ..... 0           | Number of Shares Outstanding: .....3,000   |

**Directors:** Stephen C. Davis; Robert G. Dudley, Jr.; Charles T. Gaston; David Matchet; Donny White

**Branches in Town:** None

**Other Branches:** Little Rock

## United Bank Springdale, AR

VOICE: (479) 756-8811  
FAX: (866) 897-2839  
Trust Powers: Yes

2600 South Thompson Street  
72764

Charter Number: 794  
Date: June 11, 2014  
FDIC Certificate Number: 32025

Home Page: [www.united-bk.com](http://www.united-bk.com)

Member of Federal Reserve System

Bank Holding Company  
United Holding Company, Inc., Springdale, AR

**CEO/Pres:** Nathan Gairhan  
**SVP/CLO:** Richie Lamb

**Cont:** Rebecca Johnson

|                                       |   |
|---------------------------------------|---|
| Cash and Due from: .....5,895         | Deposits: .....115,258                      |
| Federal Funds and Repos: .....2,950   | Federal Funds and Borrowings: .....8,727    |
| Investments: .....10,300              | Other Liabilities: ..... 799                |
| Net Loans: .....119,314               | Subordinated Debt: ..... 0                  |
| Premises and Fixed Assets: .....6,844 | Total Liabilities: .....124,784             |
| Other Real Estate: .....195           |   |
| Other Assets: .....1,651              | Total Equity Capital: .....22,365           |
| Total Assets: .....147,149            | Total Liabilities and Capital: .....147,149 |
| Total Trust Assets: ..... 0           | Number of Shares Outstanding: .....100,000  |

**Directors:** Dick Barclay; John Ervin; Nathan Gairhan; Michele Harrington; Darrin Pitts; Donald R. Pitts; John Scott; Craig Young

**Branches in Town:** One

**Other Branches:** Fayetteville, Rogers

**Bodcaw Bank  
Stamps, AR**

VOICE: (870) 533-4486  
FAX: (870) 533-4456  
Trust Powers: No

307 Thomas Street  
71860-0008

Charter Number: 106  
Date: December 8, 1902  
FDIC Certificate Number: 5624

Home Page: [www.bodcawbank.com](http://www.bodcawbank.com)

Bank Holding Company  
Bodcaw Bancshares, Inc., Stamps, AR

**Chm:** J. Paul Nipper  
**Pres/Sec:** Scott Hultberg

**Cash:** Brenda Scroggins

Cash and Due from:..... 5,262  
Federal Funds and Repos: ..... 2,325  
Investments: ..... 43,080  
Net Loans: ..... 24,083  
Premises and Fixed Assets:..... 50  
Other Real Estate: ..... 0  
Other Assets: ..... 704  
Total Assets: ..... 75,504  
Total Trust Assets: ..... 0

Deposits: ..... 66,649  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 216  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 66,865  
Total Equity Capital: ..... 8,639  
Total Liabilities and Capital: ..... 75,504  
Number of Shares Outstanding: ..... 10,000

**Directors:** Charles L. Cabe, Jr.; D. Copie Dickson; Scott Hultberg; Billie Nipper; J. Paul Nipper; Danny K. Smith; John W. Smith, Jr.

**Branches in Town:** None

**Other Branches:** None

**Bank of Star City  
Star City, AR**

VOICE: (870) 628-4286  
FAX: (870) 628-5274  
Trust Powers: No

116 North Lincoln Avenue  
71667-0069

Charter Number: 567  
Date: April 27, 1925  
FDIC Certificate Number: 5634

Home Page: [www.bankofstarcity.com](http://www.bankofstarcity.com)

Member of Federal Reserve System  
Bank Holding Company  
Star City Bancshares, Inc., Star City, AR

**Chm/CEO:** Bennie F. Ryburn, Jr.

**Pres:** R. Mark Owen

Cash and Due from:..... 1,559  
Federal Funds and Repos: ..... 0  
Investments: ..... 26,868  
Net Loans: ..... 60,428  
Premises and Fixed Assets:..... 3,307  
Other Real Estate: ..... 439  
Other Assets: ..... 1,202  
Total Assets: ..... 93,803  
Total Trust Assets: ..... 0

Deposits: ..... 78,159  
Federal Funds and Borrowings: ..... 2,162  
Other Liabilities: ..... 133  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 80,454  
Total Equity Capital: ..... 13,349  
Total Liabilities and Capital: ..... 93,803  
Number of Shares Outstanding: ..... 15,000

**Directors:** Keith D. Griffin; Tommy L. Lively; R. Mark Owen; Bennie F. Ryburn, Jr.; Marion Ryburn; Kevin White; Barry Wood

**Branches in Town:** None

**Other Branches:** Dumas, Pine Bluff (2), White Hall



### Security Bank Stephens, AR

VOICE: (870) 786-5416  
 FAX: (870) 786-5419  
 Trust Powers: No

105 Ruby Street  
 71764-0007

Charter Number: 692  
 Date: February 8, 1946  
 FDIC Certificate Number: 16395

Home Page: [www.secbnk.com](http://www.secbnk.com)

Bank Holding Company  
 Smith Associated Banking Corporation, Hot Springs, AR

**Chm:** Carol Reaves  
**CEO/Pres:** Guy R. "Buck" Smith

**EVP:** Duncan Grayson  
**EVP/CFO/COO:** Cheryl Brown

|                                       |  |
|---------------------------------------|--|
| Cash and Due from: .....3,334         | Deposits: .....51,176                      |
| Federal Funds and Repos: .....150     | Federal Funds and Borrowings: ..... 0      |
| Investments: .....7,387               | Other Liabilities: .....1,197              |
| Net Loans: .....42,397                | Subordinated Debt: ..... 0                 |
| Premises and Fixed Assets: .....1,722 | Total Liabilities: .....52,373             |
| Other Real Estate: .....62            |  |
| Other Assets: .....2,288              | Total Equity Capital: .....4,967           |
| Total Assets: .....57,340             | Total Liabilities and Capital: .....57,340 |
| Total Trust Assets: ..... 0           | Number of Shares Outstanding: .....11,000  |

**Directors:** Duncan Grayson; Carol Reaves; Buck Smith; Jay C. Wilson

**Branches in Town:** None      **Other Branches:** None

### The Farmers and Merchants Bank Stuttgart, AR

VOICE: (870) 673-6911  
 FAX: (870) 672-4282  
 Trust Powers: Yes

708 South Main Street  
 72160-1016

Charter Number: 687  
 Date: December 29, 1944  
 FDIC Certificate Number: 16216

Home Page: [www.mebanking.com](http://www.mebanking.com)

Member of Federal Reserve System

Bank Holding Company  
 The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

**Chm:** Roy O. McCollum, III

**CEO/Pres:** Gary Hudson

|                                       |   |
|---------------------------------------|---|
| Cash and Due from: .....26,218        | Deposits: .....475,753                      |
| Federal Funds and Repos: .....117     | Federal Funds and Borrowings: .....120,191  |
| Investments: .....119,866             | Other Liabilities: .....4,965               |
| Net Loans: .....495,278               | Subordinated Debt: ..... 0                  |
| Premises and Fixed Assets: .....5,465 | Total Liabilities: .....600,909             |
| Other Real Estate: .....3,974         |   |
| Other Assets: .....51,738             | Total Equity Capital: .....101,747          |
| Total Assets: .....702,656            | Total Liabilities and Capital: .....702,656 |
| Total Trust Assets: .....78,532       | Number of Shares Outstanding: .....100,000  |

**Directors:** Gerald Carter; Bradley A. Chambless; Greg Connell; Gary Hudson; Roy O. McCollum, III; Don Pattillo; Mickey Pierce; Robert H. Pond; Robert Seidenstricker; Patricia M. Townsend; Ray Vester

**Branches in Town:** Four      **Other Branches:** Des Arc, DeWitt, Hazen, Marianna, Morrilton, Perryville

## Citizens Bank & Trust Company Van Buren, AR

VOICE: (479) 474-1201  
FAX: (479) 410-1340  
Trust Powers: Yes

3110 Alma Hwy.  
72956-0469

Charter Number: 328  
Date: December 20, 1910  
FDIC Certificate Number: 8738

Home Page: [www.cbankandtrust.com](http://www.cbankandtrust.com)

Member of Federal Reserve System

Bank Holding Company  
First Bank Corp., Fort Smith, AR

**CEO/Pres:** D. Keith Hefner  
**EVP:** Lance L. Lanier

**SVP:** Joe Dan Stewart  
**TO:** Cindy Winborn

Cash and Due from:..... 15,491  
Federal Funds and Repos: ..... 0  
Investments:..... 134,111  
Net Loans:..... 207,443  
Premises and Fixed Assets:..... 4,400  
Other Real Estate:..... 74  
Other Assets:..... 12,451  
Total Assets:..... 373,970  
Total Trust Assets:..... 11,412

Deposits: ..... 326,658  
Federal Funds and Borrowings: ..... 1,102  
Other Liabilities: ..... 1,813  
Subordinated Debt:..... 0  
Total Liabilities:..... 329,573  
Total Equity Capital:..... 44,397  
Total Liabilities and Capital: ..... 373,970  
Number of Shares Outstanding:..... 16,000

**Directors:** J. Kevin Bell; Warren D. Blaylock; Mont S. Echols, Jr.; Morrill H. Harriman; D. Keith Hefner; L. Scott McBrayer; Brett D. Peters; Paul D. Shirley; Jeremy S. Simon; William W. Thomas; James G. Williamson, Jr.

**Branches in Town:** Three

**Other Branches:** Alma, Mountainburg

## First State Bank of Warren Warren, AR

VOICE: (870) 226-2601  
FAX: (870) 226-2253  
Trust Powers: Yes

104 South Main Street  
71671-0029

Charter Number: 739  
Date: December 12, 1978  
FDIC Certificate Number: 94

Home Page: [www.firststatewarren.com](http://www.firststatewarren.com)

Member of Federal Reserve System

Bank Holding Company  
Bradley Bancshares, Inc., Warren, AR

**Chm/CEO:** Bennie F. Ryburn, Jr.  
**VChm:** Bennie Ryburn, III

**Pres:** Freddie M. Mobley  
**EVP/TO:** Hugh Quimby

Cash and Due from:..... 7,968  
Federal Funds and Repos: ..... 0  
Investments:..... 51,277  
Net Loans:..... 41,374  
Premises and Fixed Assets:..... 1,120  
Other Real Estate:..... 0  
Other Assets:..... 3,194  
Total Assets:..... 104,933  
Total Trust Assets:..... 797

Deposits: ..... 93,606  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 139  
Subordinated Debt:..... 0  
Total Liabilities:..... 93,745  
Total Equity Capital:..... 11,188  
Total Liabilities and Capital: ..... 104,933  
Number of Shares Outstanding:..... 59,000

**Directors:** Robert Garner; Roger George; Robert Green, Jr.; Freddie M. Mobley; Hugh A. Quimby; Bennie F. Ryburn, Jr.; Bennie Ryburn, III; Dr. Joe H. Wharton

**Branches in Town:** One

**Other Branches:** Hampton, Hermitage

## Warren Bank and Trust Company Warren, AR

VOICE: (870) 226-2621  
FAX: (870) 226-6261  
Trust Powers: Yes

201 South Main  
71671-0350

Charter Number: 80  
Date: December 28, 1901  
FDIC Certificate Number: 81

Home Page: [www.warrenbanktrust.com](http://www.warrenbanktrust.com)

Member of Federal Reserve System

Bank Holding Company  
None

**Chm:** John B. Frazer, Jr.

**Pres:** Kelly Ashcraft

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 4,211   | Deposits: .....                      | 111,411 |
| Federal Funds and Repos: .....   | 4,075   | Federal Funds and Borrowings: .....  | 5,455   |
| Investments: .....               | 86,813  | Other Liabilities: .....             | 136     |
| Net Loans: .....                 | 41,030  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 738     | Total Liabilities: .....             | 117,002 |
| Other Real Estate: .....         | 299     |                                      |         |
| Other Assets: .....              | 1,222   | Total Equity Capital: .....          | 21,386  |
| Total Assets: .....              | 138,388 | Total Liabilities and Capital: ..... | 138,388 |
| Total Trust Assets: .....        | 21,439  | Number of Shares Outstanding: .....  | 48,000  |

**Directors:** Bruce Anderson; Kelly Ashcraft; Dr. Donnie R. Bryant; Gerald Burton; Carlton E. Davis; John B. Frazer, Jr.; Dr. Rocky K. Lindsey; Jeffrey B. McGaha; Dr. Kerry F. Pennington

**Branches in Town:** Two

**Other Branches:** Hermitage

## Evolve Bank & Trust West Memphis, AR

VOICE: (901) 624-5500  
FAX: (901) 624-5540  
Trust Powers: Yes

301 Shoppingway Boulevard  
72301-1719

Charter Number: 568  
Date: June 5, 1925  
FDIC Certificate Number: 1299

Home Page: [www.getevolved.com](http://www.getevolved.com)

Member of Federal Reserve System

Bank Holding Company  
Evolve Bancorp, Inc., West Memphis, AR

**Chm:** Scot Lenoir

**EVP/CFO:** John Copeland

**CEO/Pres:** Scott Stafford

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 6,298   | Deposits: .....                      | 260,151 |
| Federal Funds and Repos: .....   | 0       | Federal Funds and Borrowings: .....  | 69,105  |
| Investments: .....               | 18,878  | Other Liabilities: .....             | 11,490  |
| Net Loans: .....                 | 319,171 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 4,725   | Total Liabilities: .....             | 340,746 |
| Other Real Estate: .....         | 2,599   |                                      |         |
| Other Assets: .....              | 24,797  | Total Equity Capital: .....          | 35,722  |
| Total Assets: .....              | 376,468 | Total Liabilities and Capital: ..... | 376,468 |
| Total Trust Assets: .....        | 553,792 | Number of Shares Outstanding: .....  | 4,000   |

**Directors:** Alvinor Bright, Jr.; Donald Clanton; Lewis Holland; Forrest N. Jenkins; Scot Lenoir; Lon Magness; John T. Pitts, Jr.; W. Scott Stafford; Stephen Valentine

**Branches in Town:** None

**Other Branches:** Memphis[TN], Parkin, Wynne

### Cross County Bank Wynne, AR

VOICE: (870) 238-8171  
FAX: (870) 238-4052  
Trust Powers: Yes

1 Cross County Plaza  
72396-0009

Charter Number: 25  
Date: June 5, 1891  
FDIC Certificate Number: 13821

Home Page: [www.crosscountybank.com](http://www.crosscountybank.com)

Member of Federal Reserve System

Bank Holding Company  
Cross County Bancshares, Inc., Wynne, AR

**Chm:** Dr. Willard G. Burks  
**CEO/Pres/TO:** David Dowd

**SVP/CFO:** Beth Dildine  
**SVP/CLO:** Jack Runsick

|                            |         |
|----------------------------|---------|
| Cash and Due from:         | 5,194   |
| Federal Funds and Repos:   | 0       |
| Investments:               | 20,745  |
| Net Loans:                 | 181,638 |
| Premises and Fixed Assets: | 5,297   |
| Other Real Estate:         | 4,469   |
| Other Assets:              | 6,882   |
| Total Assets:              | 224,225 |
| Total Trust Assets:        | 10,743  |

|                                |         |
|--------------------------------|---------|
| Deposits:                      | 164,452 |
| Federal Funds and Borrowings:  | 33,317  |
| Other Liabilities:             | 56      |
| Subordinated Debt:             | 0       |
| Total Liabilities:             | 197,825 |
| Total Equity Capital:          | 26,400  |
| Total Liabilities and Capital: | 224,225 |
| Number of Shares Outstanding:  | 4,000   |

**Directors:** Dr. Willard G. Burks; Ronald R. Caldwell; Guy E. Fisher; Albert A. Hess; Pete L. Imboden, III; Kenneth L. Johnson, Jr.; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. Reddmann; R. Joe Rennie

**Branches in Town:** One

**Other Branches:** Brinkley, Cherry Valley, Hickory Ridge, Jonesboro

**REPORT OF THE**

**STATE CHARTERED**  
**NON-PROFIT ORGANIZATION**

**(NOT ENGAGED IN**  
**COMMERCIAL BANKING)**

**JUNE 30, 2015**

**Arkansas Capital Corporation**  
**Little Rock, AR**

VOICE: (501) 374-9247  
FAX: (501) 374-9425  
Trust Powers: No

200 River Market Avenue, Suite 400  
72201-1766

Charter Number: 1006  
Date: August 6, 1958  
County: Pulaski

Home Page: [www.arcapital.com](http://www.arcapital.com)

Holding Company  
None

**Chm:** Dennis Cooper  
**Pres/COO:** Sam Walls, III

**VP:** Brad Chambless

|                                 |        |                                      |        |
|---------------------------------|--------|--------------------------------------|--------|
| Cash and Due from:.....         | 5,746  | Deposits: .....                      | 0      |
| Federal Funds and Repos: .....  | 0      | Federal Funds and Borrowings: .....  | 43,754 |
| Investments: .....              | 8,469  | Other Liabilities: .....             | 297    |
| Net Loans: .....                | 34,855 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets:..... | 907    | Total Liabilities: .....             | 44,051 |
| Other Real Estate: .....        | 0      |                                      |        |
| Other Assets: .....             | 1,819  | Total Equity Capital:.....           | 7,745  |
| Total Assets: .....             | 51,796 | Total Liabilities and Capital: ..... | 51,796 |
| Total Trust Assets: .....       | 0      | Number of Shares Outstanding:.....   | 1,067  |

**Directors:** Orville E. Abrams; Aaron Burks; Kevin Burns; Charles Cervantes; Brad Chambless; Dennis Cooper; Rush Deacon; Bill Holmes; Mike Malone; Sandra Massey; Virgil L. Miller, Jr.; Martha Moore; Mike Preston; Frank D. Scott, Jr.; David H. Shindler; William T. Staed

**Branches in Town:** None

**Other Branches:** Fayetteville, Jonesboro

**REPORT OF THE**

**STATE CHARTERED  
TRUST COMPANY**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2015**

**Community First Trust Company  
Hot Springs, AR**

VOICE: (501) 520-3660  
FAX: (501) 520-3667  
Trust Powers: Yes

135 Section Line Road, C-1  
71913

Charter Number: 35001  
Date: Jun. 17, 1998  
County: Garland

Home Page: [www.communityfirsttrust.com](http://www.communityfirsttrust.com)

Holding Company  
None

**CEO/Pres:** William L. Kerst, Jr.

**CFO:** Leslie Ballentine

**Directors:** Charlotte Arnold, CPA; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener;  
David French; William L. Kerst, Jr.; C. Tim White

**Branches in Town:** None

**Other Branches:** El Dorado, Hot Springs Village, Little  
Rock, Russellville



**REPORT OF THE**

**REGIONAL/COUNTY INDUSTRIAL  
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2015**

**Perry County Industrial Development Corporation  
Perryville, AR**

VOICE: (501) 889-2621

FAX: (501) 889-2966

Trust Powers: No

P. O. Box 869

72126-0869

Charter Number: 3003

Date: Aug. 18, 1994

County: Perry

Holding Company

None

**Pres:** Mark Roland

**VP:** John C. Branscum

**Treas:** Janice Moore

**Branches in Town:** None

**Other Branches:** None

**ALL COMMERCIAL BANKS  
HEADQUARTERED  
IN ARKANSAS,  
LISTED BY COUNTY  
AND  
A MAP IDENTIFYING ALL OF THE  
STATE'S 75 COUNTIES**

**JUNE 30, 2015**

| <b>COUNTY</b>     | <b>BANK</b>                                | <b>CITY</b>    |
|-------------------|--|----------------|
| <b>Arkansas</b>   | Arkansas County Bank                       | DeWitt         |
|                   | DeWitt Bank And Trust Company              | DeWitt         |
|                   | The Farmers and Merchants Bank             | Stuttgart      |
| <b>Ashley</b>     | First National Bank of Crossett            | Crossett       |
|                   | First State Bank                           | Crossett       |
|                   | Farmers Bank                               | Hamburg        |
|                   | Home Bank of Arkansas                      | Portland       |
| <b>Baxter</b>     | Integrity First Bank, National Association | Mountain Home  |
| <b>Benton</b>     | Bank of Gravett                            | Gravette       |
|                   | Parkway Bank                               | Rogers         |
|                   | Pinnacle Bank                              | Rogers         |
| <b>Boone</b>      | Community First Bank                       | Harrison       |
| <b>Bradley</b>    | First State Bank of Warren                 | Warren         |
|                   | Warren Bank and Trust Company              | Warren         |
| <b>Calhoun</b>    | First Bank                                 | Hampton        |
| <b>Carroll</b>    | First National Bank of North Arkansas      | Berryville     |
|                   | Cornerstone Bank                           | Eureka Springs |
|                   | AnStaff Bank, National Association         | Green Forest   |
| <b>Chicot</b>     | The Bank of Lake Village                   | Lake Village   |
| <b>Clark</b>      | Southern Bancorp Bank                      | Arkadelphia    |
| <b>Clay</b>       | Piggott State Bank                         | Piggott        |
| <b>Cleveland</b>  | Gateway Bank                               | Rison          |
| <b>Columbia</b>   | Farmers Bank and Trust Company             | Magnolia       |
|                   | The Peoples Bank                           | Magnolia       |
| <b>Conway</b>     | Petit Jean State Bank                      | Morrilton      |
| <b>Crawford</b>   | Allied Bank                                | Mulberry       |
|                   | Citizens Bank & Trust Company              | Van Buren      |
| <b>Crittenden</b> | First Community Bank of Eastern Arkansas   | Marion         |
|                   | Evolve Bank & Trust                        | West Memphis   |
|                   | Fidelity National Bank                     | West Memphis   |

| <b>COUNTY</b>       | <b>BANK</b>  | <b>CITY</b>                     |
|---------------------|--|---------------------------------|
| <b>Cross</b>        | Cross County Bank<br>The First National Bank of Wynne                          | Wynne<br>Wynne                  |
| <b>Dallas</b>       | FBT Bank & Mortgage<br>Riverside Bank  | Fordyce<br>Sparkman             |
| <b>Desha</b>        | Merchants & Farmers Bank<br>McGehee Bank<br>The First National Bank of McGehee | Dumas<br>McGehee<br>McGehee     |
| <b>Drew</b>         | Commercial Bank & Trust Company<br>Union Bank And Trust Company                | Monticello<br>Monticello        |
| <b>Faulkner</b>     | Centennial Bank<br>First Service Bank  | Conway<br>Greenbrier            |
| <b>Fulton</b>       | Bank of Salem  | Salem                           |
| <b>Grant</b>        | Peoples Bank   | Sheridan                        |
| <b>Greene</b>       | First National Bank  | Paragould                       |
| <b>Hot Spring</b>   | The Malvern National Bank  | Malvern                         |
| <b>Independence</b> | First Community Bank<br>The Citizens Bank                                      | Batesville<br>Batesville        |
| <b>Izard</b>        | The First National Bank of Izard County  | Calico Rock                     |
| <b>Jackson</b>      | Merchants & Planters Bank  | Newport                         |
| <b>Jefferson</b>    | Relyance Bank, National Association<br>Simmons First National Bank             | Pine Bluff<br>Pine Bluff        |
| <b>Lafayette</b>    | Community State Bank<br>Bodcaw Bank  | Bradley<br>Stamps               |
| <b>Lawrence</b>     | The First National Bank of Lawrence County                                     | Walnut Ridge                    |
| <b>Lincoln</b>      | Bank of Star City  | Star City                       |
| <b>Logan</b>        | First Western Bank<br>The First National Bank at Paris<br>Logan County Bank    | Booneville<br>Paris<br>Scranton |

| <b>COUNTY</b>      | <b>BANK</b>                            | <b>CITY</b>          |
|--------------------|--|----------------------|
| <b>Lonoke</b>      | Bank of England                        | England              |
|                    | First State Bank                       | Lonoke               |
| <b>Madison</b>     | Today's Bank                           | Huntsville           |
| <b>Marion</b>      | Twin Lakes Community Bank              | Flippin              |
| <b>Mississippi</b> | Farmers Bank And Trust Company         | Blytheville          |
| <b>Monroe</b>      | The Merchants and Planters Bank        | Clarendon            |
| <b>Nevada</b>      | Bank of Prescott                       | Prescott             |
| <b>Ouachita</b>    | Bank of Bearden                        | Bearden              |
|                    | Security Bank                          | Stephens             |
| <b>Phillips</b>    | Helena National Bank                   | Helena - West Helena |
| <b>Pike</b>        | Bank of Delight                        | Delight              |
|                    | Diamond Bank                           | Murfreesboro         |
| <b>Poinsett</b>    | Little River Bank                      | Lepanto              |
|                    | First Delta Bank                       | Marked Tree          |
| <b>Polk</b>        | The Union Bank of Mena                 | Mena                 |
| <b>Pope</b>        | First State Bank                       | Russellville         |
| <b>Pulaski</b>     | First Arkansas Bank & Trust            | Jacksonville         |
|                    | Bank of Little Rock                    | Little Rock          |
|                    | Bank of the Ozarks                     | Little Rock          |
|                    | Bear State Bank, National Association  | Little Rock          |
|                    | Central Bank                           | Little Rock          |
|                    | Eagle Bank & Trust Company             | Little Rock          |
|                    | Heartland Community Bank               | Little Rock          |
|                    | One Bank & Trust, National Association | Little Rock          |
| The Capital Bank   | Little Rock                            |                      |
| <b>Randolph</b>    | RiverBank                              | Pocahontas           |
| <b>Sebastian</b>   | The First National Bank of Fort Smith  | Fort Smith           |
|                    | Farmers Bank                           | Greenwood            |

| <b>COUNTY</b>      | <b>BANK</b>                               | <b>CITY</b>   |
|--------------------|---|---------------|
| <b>Sevier</b>      | First State Bank of DeQueen               | DeQueen       |
|                    | Horatio State Bank                        | Horatio       |
| <b>Sharp</b>       | FNBC Bank                                 | Ash Flat      |
|                    | Bank of Cave City                         | Cave City     |
| <b>St. Francis</b> | First National Bank of Eastern Arkansas   | Forrest City  |
|                    | Forrest City Bank, National Association   | Forrest City  |
| <b>Stone</b>       | Ozark Heritage Bank, National Association | Mountain View |
| <b>Union</b>       | First Financial Bank                      | El Dorado     |
|                    | Smackover State Bank                      | Smackover     |
| <b>Washington</b>  | Arvest Bank                               | Fayetteville  |
|                    | Signature Bank of Arkansas                | Fayetteville  |
|                    | The Bank of Fayetteville                  | Fayetteville  |
|                    | Legacy National Bank                      | Springdale    |
|                    | United Bank                               | Springdale    |
| <b>White</b>       | First Security Bank                       | Searcy        |
| <b>Woodruff</b>    | The Bank of Augusta                       | Augusta       |
|                    | Bank of McCrory                           | McCrory       |
| <b>Yell</b>        | Chambers Bank                             | Danville      |
|                    | River Town Bank                           | Dardanelle    |

# MAP OF ARKANSAS COUNTIES





**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 2015**

**Southern Bancorp Inc.  
Arkadelphia, AR**

RSSD Number: 1248939  
VOICE: (870) 246-3945  
FAX: (870) 246-2182

605 Main, Suite 202  
605 Main, Suite 202  
71923-6037

**Chm:** Glen Jones  
**CEO:** Darrin Williams

**CFO:** Christopher Wewers

**Subsidiaries:**

Southern Bancorp Bank  
Southern Bancorp Investment Fund I, LLC  
Southern Landlord LLC  
Creekside Holdings LLC  
Southern Development Capital Trust  
Southern Development Statutory Trust III  
Southern Development Statutory Trust IV  
Southern Property Corporation of the Delta  
SBI Acquisition, Inc.

Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Madison, MS  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Madison, MS

**FNBC Bancorp Inc.  
Ash Flat, AR**

RSSD Number: 1099690  
VOICE: (870) 994-2311  
FAX: (870) 257-1889

636 Ash Flat Drive  
P.O. Box 8  
72513

**Chm/CEO/Pres:** Martin Carpenter  
**VP:** Marty Sellars

**Sec:** Morris Street

**Subsidiaries:**

FNBC Bank  
FNBC Capital Trust I

Ash Flat, AR  
Ash Flat, AR

**Citizens Bancshares of Batesville, Inc.  
Batesville, AR**

RSSD Number: 1131077  
VOICE: (870) 793-4441  
FAX: (870) 698-6299

200 South Third Street  
P.O. Box 2156  
72503-2156

**CEO/Pres:** Phil Baldwin  
**EVP/Sec:** Greg Shaver

**SVP/CFO:** Karen Shaw

**Subsidiaries:**

The Citizens Bank  
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR  
Batesville, AR

**First Community Bancshares, Inc.**  
**Batesville, AR**

RSSD Number: 2641694  
VOICE: (870) 612-3400  
FAX: (870) 612-3412

1325 Harrison Street  
P.O. Box 4327  
72501-4327

**Chm/CEO/Pres:** Dale E. Cole  
**EVP:** Boris A. Dover

**CFO:** Jason Taylor  
**Sec:** Dianne Lamberth

**Subsidiaries:**

First Community Bank  
Batesville Insurance Agency, Inc.  
First Community Real Estate, Inc.  
WR Holding Co., LLC

Batesville, AR  
Batesville, AR  
Batesville, AR  
Batesville, AR

**Bearden Bancshares, Inc.**  
**Bearden, AR**

RSSD Number: 2993722  
VOICE: (870) 687-2233  
FAX: (870) 687-2474

#1 Second Street  
P.O. Box 135  
71720-0135

**Pres:** Rick Green

**Sec:** Ken Riley

**Subsidiaries:**

Bank of Bearden  
BBI Insurance Agency, Inc.

Bearden, AR  
Bearden, AR

**Arvest Bank Group, Inc.**  
**Bentonville, AR**

RSSD Number: 1095674  
 VOICE: (479) 464-1500  
 FAX: (479) 464-1540

110 NW 2nd Street, Suite 300  
 P.O. Box 1860  
 72712

**Chm/CEO/Pres:** Jim C. Walton  
**VP/Treas/Sec:** Richard D. Chapman

**Sec:** Karla Payne

**Subsidiaries:**

|                                       |                       |
|---------------------------------------|-----------------------|
| Arvest Holdings, Inc.                 | Bentonville, AR       |
| Arvest Bank                           | Fayetteville, AR      |
| Central Mortgage Company              | Little Rock, AR       |
| ABREHB, LLC                           | Lowell, AR            |
| Arvest Bank Operations, Inc.          | Lowell, AR            |
| Arvest Insurance, Inc.                | Lowell, AR            |
| Arvest Investments, Inc.              | Lowell, AR            |
| RHV, LLC                              | Lowell, AR            |
| RHV2, LLC                             | Lowell, AR            |
| First Place on the Creeks, LLC        | Rogers, AR            |
| WACO Title Company                    | Springdale, AR        |
| Arvest Bannister Realty Company       | Kansas City, MO       |
| D 3 Technology, Inc.                  | Omaha, NE             |
| Security Bankcard Center, Inc.        | Norman, OK            |
| Southwest Cattlemen's Corporation     | Tulsa, OK             |
| Superior Finance Company              | Tulsa, OK             |
| NBC Capital Trust I                   | North Little Rock, AR |
| NBC Capital Trust II                  | North Little Rock, AR |
| Superior Financial Statutory Trust II | Hartford, CT          |
| CFB Aviation, LLC                     | Bentonville, AR       |
| AREH LLC                              | Lowell, AR            |
| Arvest Statutory Trust I              | Hartford, CT          |

**Arvest Holdings, Inc.**  
**Bentonville, AR**

RSSD Number: 1845673  
 VOICE: (479) 464-1500  
 FAX: (479) 464-1540

125 West Central, Suite 218  
 P.O. Box 1860  
 72712

Bank Holding Company  
 Arvest Bank Group, Inc., Bentonville, AR

**Chm/CEO/Pres:** Jim C. Walton

**VP/Treas/Sec:** Richard D. Chapman

**Subsidiaries:**

|                                       |                       |
|---------------------------------------|-----------------------|
| Arvest Bank                           | Fayetteville, AR      |
| Central Mortgage Company              | Little Rock, AR       |
| ABREHB, LLC                           | Lowell, AR            |
| Arvest Bank Operations, Inc.          | Lowell, AR            |
| Arvest Insurance, Inc.                | Lowell, AR            |
| Arvest Investments, Inc.              | Lowell, AR            |
| RHV, LLC                              | Lowell, AR            |
| RHV2, LLC                             | Lowell, AR            |
| First Place on the Creeks, LLC        | Rogers, AR            |
| WACO Title Company                    | Springdale, AR        |
| Arvest Bannister Realty Company       | Kansas City, MO       |
| D 3 Technology, Inc.                  | Omaha, NE             |
| Security Bankcard Center, Inc.        | Norman, OK            |
| Southwest Cattlemen's Corporation     | Tulsa, OK             |
| Superior Finance Company              | Tulsa, OK             |
| NBC Capital Trust I                   | North Little Rock, AR |
| NBC Capital Trust II                  | North Little Rock, AR |
| Superior Financial Statutory Trust II | Hartford, CT          |

**Farmers Bancorp, Inc.**  
**Blytheville, AR**

RSSD Number: 1247615  
 VOICE: (870) 763-8101  
 FAX: (870) 763-3500

400 West Main Street  
 P.O. Box 688  
 72316-0688

**Chm/CEO/Pres:** Steve Bell  
**VP:** Paula O. Blackwell

**Sec:** Randy Scott

**Subsidiaries:**

|                                |                 |
|--------------------------------|-----------------|
| Farmers Bank And Trust Company | Blytheville, AR |
| 180 Campbellsville, LLC        | Franklin, TN    |

**First Western Bancshares ESOT  
Booneville, AR**

RSSD Number: 2628994  
VOICE: (479) 675-0369  
FAX: (479) 675-0751

80 West Main  
P.O. Box 87  
72927-0087

**Chm:** John T. Hampton

**Subsidiaries:**

First Western Bancshares, Inc.  
    First Western Bank  
        First Western Financial, Inc.  
        First Western Insurance Agency, Inc.  
        First Western Mortgage, Inc.  
        First Western Properties, Inc.  
First Western Statutory Trust II  
First Western Statutory Trust III

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR

**First Western Bancshares, Inc.  
Booneville, AR**

RSSD Number: 1100091  
VOICE: (479) 675-0369  
FAX: (479) 675-0751

80 West Main  
P.O. Box 87  
72927-0087

Bank Holding Company  
First Western Bancshares ESOT, Booneville, AR

**Chm/CEO:** John T. Hampton  
**EVP:** Ty Hampton

**VP/Sec:** Debbie Danekas

**Subsidiaries:**

First Western Bank  
    First Western Financial, Inc.  
    First Western Insurance Agency, Inc.  
    First Western Mortgage, Inc.  
    First Western Properties, Inc.  
First Western Statutory Trust II  
First Western Statutory Trust III

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR

**Harrell Bancshares, Inc.**  
**Camden, AR**

RSSD Number: 2352196  
VOICE: (870) 837-8300  
FAX: (870) 837-8310

1325 Hwy. 278 Bypass  
P.O. Box 10  
71701

**Pres:** Jonathan W. Harrell  
**VP:** Paul Lindsey

**Sec:** Phillip J. Foster

**Subsidiaries:**

First Bank  
Simply Home Lending Inc.

Hampton, AR  
Fayetteville, AR

**Sharp Bancshares, Inc.**  
**Cave City, AR**

RSSD Number: 1099663  
VOICE: (870) 283-5301  
FAX: (870) 283-6466

137 South Main  
P.O. Box 490  
72521-0490

**Chm:** Samuel F. Beller  
**CEO/Pres:** John Beller

**VChm:** Bruce Street

**Subsidiaries:**

Bank of Cave City  
Cave City Properties, Inc.

Cave City, AR  
Cave City, AR

**Clarendon Holding Co.**  
**Clarendon, AR**

RSSD Number: 1099252  
VOICE: (870) 747-3319  
FAX: (870) 747-3498

297 Madison Street  
P.O. Box 280  
72029-0280

**Chm:** J. Baxter Sharp, III

**CEO/Pres:** J. Kendall Henry

**Subsidiaries:**

The Merchants and Planters Bank

Clarendon, AR

**Home BancShares, Inc.  
Conway, AR**

RSSD Number: 1491409  
VOICE: (501) 328-4663  
FAX: (501) 328-4679

719 Harkrider Street, Suite 100  
P.O. Box 966  
72032

**Chm:** John W. Allison  
**CEO:** C. Randall Sims

**CFO:** Brian Davis

**Subsidiaries:**

Centennial Bank  
Centennial Insurance Agency, Inc.  
Grand Prairie Title Company, Inc.  
Freedom Insurance Group, Inc.  
Cook Insurance Agency, Inc.  
Coastal St. Andrews Properties, LLC  
RCA Air, LLC  
Liberty Statutory Trust 1  
Liberty Statutory Trust II  
Russellville Statutory Trust I  
Centennial (AR) Statutory Trust I

Conway, AR  
Cabot, AR  
Cabot, AR  
Jonesboro, AR  
Apalachicola, FL  
Panama City Beach, FL  
Conway, AR  
Jonesboro, AR  
Jonesboro, AR  
Jonesboro, AR  
Wilmington, DE

**Evergreen Bancshares, Inc.  
Crossett, AR**

RSSD Number: 1134797  
VOICE: (870) 364-5131  
FAX: (870) 364-6329

200 Pine Street  
P.O. Box 638  
71635-0638

**Chm:** Richard E. Griffin

**CEO/Pres:** Howard M. Beaty, Jr.

**Subsidiaries:**

First State Bank

Crossett, AR



**Chambers Bancshares, Inc.**  
**Danville, AR**

RSSD Number: 1141487  
VOICE: (479) 495-4680  
FAX: (479) 495-4681

105 East 9th Street  
P.O. Box 1330  
72833-1330

**Chm/CEO/Pres:** John Ed Chambers, III      **CFO:** Mike Donnell

**Subsidiaries:**

Chambers Bank  
CBI Holdings, Inc.  
Sloan Capital Trust I

Danville, AR  
Danville, AR  
Danville, AR

**Bank of Dardanelle Bankshares, Inc.**  
**Dardanelle, AR**

RSSD Number: 1134546  
VOICE: (479) 229-3311  
FAX: (479) 229-4180

102 North Front Street  
P.O. Box 577  
72834-0577

**Chm/CEO/Pres:** Thomas C. Berryhill      **Sec:** Sharon Wilson

**Subsidiaries:**

River Town Bank

Dardanelle, AR

**First State Bancshares, Inc.**  
**DeQueen, AR**

RSSD Number: 2032724  
VOICE: (870) 642-4423  
FAX: (870) 642-2847

402 West Collin Raye Drive  
P.O. Box 970  
71832-0970

**Chm:** Dennis Smiley      **CEO/Pres:** Gary L. Golden

**Subsidiaries:**

First State Bank of DeQueen  
First State Insurance of DeQueen Inc.  
First State DeQueen Statutory Trust I

DeQueen, AR  
DeQueen, AR  
Wilmington, DE

**DBT Financial Corporation  
DeWitt, AR**

RSSD Number: 1139176  
VOICE: (870) 946-3531  
FAX: (870) 946-2815

Second and Jefferson Streets  
P.O. Drawer 71  
72042-0071

**Pres:** Becca Mehlin

**Sec:** David Jessup

**Subsidiaries:**

DeWitt Bank And Trust Company  
DBT Realty Company, Inc.  
P & M Realty, Inc.  
DeWitt Bank and Trust Insurance Company, Inc

DeWitt, AR  
DeWitt, AR  
DeWitt, AR  
DeWitt, AR

**DeWitt First Bankshares Corporation  
DeWitt, AR**

RSSD Number: 1099243  
VOICE: (870) 946-3551  
FAX: (870) 946-1562

220 West Cross  
P.O. Box 511  
72042-0511

**Pres:** Warren A. Jennings, Sr.

**Sec:** Warren A. Jennings, Jr.

**Subsidiaries:**

Arkansas County Bank

DeWitt, AR

**M & F Financial Corporation  
Dumas, AR**

RSSD Number: 1099506  
VOICE: (870) 382-4311  
FAX: (870) 382-5901

500 Highway 65 South  
P.O. Box 187  
71639-0187

**Chm/CEO:** L. Ashton Adcock  
**Pres:** J. Michael Jones

**Treas/Sec:** Betty B. Trites

**Subsidiaries:**

Merchants & Farmers Bank

Dumas, AR

## First Financial Banc Corporation El Dorado, AR

RSSD Number: 2568102  
VOICE: (870) 863-7000  
FAX: (870) 881-5393

214 North Washington Street  
P.O. Box 1754  
71730-1754

**CEO/Pres:** Chris Hegi  
**EVP:** Craig Mobley

**CFO:** Melissa Jerry  
**Sec:** Debra Martin

**Subsidiaries:**

First Financial Bank  
First Title Services, Inc.  
First Financial Banc Corporation Statutory Trust I  
First Financial Statutory Trust III

El Dorado, AR  
El Dorado, AR  
El Dorado, AR  
El Dorado, AR

## MHBC Investments Limited Partnership, I England, AR

RSSD Number: 2795083  
VOICE: (501) 842-2555  
FAX: (501) 842-2422

123 South Main Street  
P.O. Box 70  
72046-0070

**Chm/CEO/Pres:** Gary Canada

**Subsidiaries:**

Bank of England  
BOE Acquisition Company, Inc.

England, AR  
England, AR

## Eureka Bancshares, Inc. Eureka Springs, AR

RSSD Number: 2941769  
VOICE: (479) 253-3000  
FAX: (479) 253-3004

70 South Main  
P.O. Box 309  
72632-0309

**Chm/CEO/Pres:** John F. Cross  
**VChm:** Lewis E. Epley, Jr.

**Sec:** Charles T. Cross

**Subsidiaries:**

Cornerstone Bank

Eureka Springs, AR

**Bankshares of Fayetteville, Inc.  
Fayetteville, AR**

RSSD Number: 2516970  
VOICE: (479) 444-4444  
FAX: (479) 443-1529

One South Block Avenue  
P.O. Box 1728  
72702

**CEO/Pres:** Mary Beth Brooks  
**EVP:** Bob King

**EVP:** Billie Pelton  
**EVP:** Sam Stricklin

**Subsidiaries:**

The Bank of Fayetteville  
Bankshares of Fayetteville Statutory Trust I

Fayetteville, AR  
Fayetteville, AR

**White River Bancshares Company  
Fayetteville, AR**

RSSD Number: 3306589  
VOICE: (479) 684-3700  
FAX: (479) 684-3795

3878 N. Crossover Road, Suite 20  
P.O. Box 8550  
72703

Bank Holding Company  
Community First Bancshares, Inc., Harrison, AR

**Chm/CEO/Pres:** Gary R. Head  
**CFO:** Russell W. Nugent, Jr.

**COO:** Marilyn K. Hendricks  
**CLO:** Daniel J. Lewis

**Subsidiaries:**

Signature Bank of Arkansas

Fayetteville, AR

**FBT Bancshares, Inc.  
Fordyce, AR**

RSSD Number: 1099092  
VOICE: (870) 352-3107  
FAX: (870) 352-5202

200 West 4th Street  
200 West 4th Street  
71742-2202

**Chm/CEO/Pres:** James V. Hulse, Jr.  
**EVP:** Bruce Dawson

**EVP/Sec:** Suzette Crutchfield  
**SVP:** David Sisson

**Subsidiaries:**

FBT Bank & Mortgage

Fordyce, AR

## First Bank Corp. Fort Smith, AR

RSSD Number: 1491360  
VOICE: (479) 782-2041  
FAX: (479) 788-4602

602 Garrison Avenue  
P.O. Box 7  
72902-0007

**Chm:** Mont S. Echols, Jr.  
**CEO/Pres:** Sam T. Sicard

**VP:** James G. Williamson, Jr.

**Subsidiaries:**

The First National Bank of Fort Smith  
Special L P, LLC  
Citizens Bank & Trust Company  
PMF, Inc.  
V B Senior Housing Limited Partnership  
Brown-Hiller, Inc.  
FBC Acquisition, Inc.  
First Asset Holdings, LLC  
Realty Appraisals, Inc.  
Brown-Hiller-Clark & Associates of Oklahoma, Inc.

Fort Smith, AR  
Fort Smith, AR  
Van Buren, AR  
Van Buren, AR  
Van Buren, AR  
Fort Smith, AR  
Fort Smith, AR  
Fort Smith, AR  
Fort Smith, AR  
Sallisaw, OK

## Bainum Bancorp Glenwood, AR

RSSD Number: 1491333  
VOICE: (870) 356-2121  
FAX: (870) 356-6327

205 Hwy 70 East  
P.O. Box 500  
71943

**Chm/Pres:** Timothy E. Bainum  
**VP:** Mac McClanahan

**Sec:** Lynda Robbins

**Subsidiaries:**

Diamond Bank

Murfreesboro, AR

## Gravett Bancshares, Inc. Gravette, AR

RSSD Number: 3143953  
VOICE: (479) 787-5251  
FAX: (479) 787-6102

211 Main Street SE  
P.O. Box 149  
72736-0149

**Chm/VP:** Jim A. Edmondson  
**Pres:** Richard T. Pollreis

**Sec:** Lynn F. Cowick

**Subsidiaries:**

Bank of Gravett

Gravette, AR

**First Service Bancshares, Inc.  
Greenbrier, AR**

RSSD Number: 1137266  
VOICE: (501) 679-7200  
FAX: (501) 679-5104

136 South Broadview  
P.O. Box 190  
72058-0430

**Chm/CEO/Pres:** Thomas H. Grumbles

**Treas/Sec:** Kenneth Barnard

**Subsidiaries:**

First Service Bank  
First Service Realty

Greenbrier, AR  
Greenbrier, AR

**Peoples Home Holding, Inc.  
Greenbrier, AR**

RSSD Number: 3029196  
VOICE: (501) 679-7283  
FAX: (501) 679-7745

61 A South Broadview  
P.O. Box 307  
72058

**VP:** Joe Benton, III  
**VP:** Bill Hannah

**Sec:** Terry Milam

**Subsidiaries:**

Home Bank of Arkansas  
HomeBank Insurance Agency

Portland, AR  
Greenbrier, AR

**Wilkinson Banking Corporation  
Greenwood, AR**

RSSD Number: 1417511  
VOICE: (479) 996-4171  
FAX: (479) 996-6700

71 West Center Street  
P.O. Box 610  
72936-0610

**Chm:** Elizabeth Wilkinson

**CEO/Pres:** Edward Wilkinson

**Subsidiaries:**

Farmers Bank

Greenwood, AR

**Community First Bancshares, Inc.  
Harrison, AR**

RSSD Number: 2754585  
VOICE: (870) 391-8000  
FAX: (870) 391-8081

200 East Ridge  
P.O. Box 913  
72602-0913

**Chm/CEO:** Jerry Maland  
**CFO:** Ann Main

**Sec:** Dan R. Bowers

**Subsidiaries:**

White River Bancshares Company  
Signature Bank of Arkansas  
Community First Bank  
Community First AR Statutory Trust I  
Mobius Technology Consulting, LLC

Fayetteville, AR  
Fayetteville, AR  
Harrison, AR  
Harrison, AR  
Springfield, MO

**Pioneer Bancshares, Inc. of Horatio, Arkansas  
Horatio, AR**

RSSD Number: 1139091  
VOICE: (870) 832-2501  
FAX: (870) 832-2577

123 Main Street  
P.O. Box 347  
71842-0347

**Chm/CEO/Pres:** Edith H. Smith  
**VP:** Todd B. Trimble

**Treas/Sec:** Carl E. Hendrix, III

**Subsidiaries:**

Horatio State Bank

Horatio, AR

**Smith Associated Banking Corporation  
Hot Springs, AR**

RSSD Number: 1098004  
VOICE: (501) 623-4292  
FAX: (501) 624-7187

1801 Central Avenue, Suite D  
1801 Central Avenue, Suite D  
71901

**Chm/CEO:** Guy R. "Buck" Smith

**Subsidiaries:**

Bank of Salem  
SABCO Insurance, Inc.  
Security Bank  
Ouachita Properties, Inc.

Salem, AR  
Salem, AR  
Stephens, AR  
Stephens, AR

**First Arkansas BancShares, Inc.  
Jacksonville, AR**

RSSD Number: 1096550  
VOICE: (501) 982-4511  
FAX: (501) 982-5769

600 West Main Street  
P.O. Box 827  
72078-0827

**Chm/CEO/Pres:** Larry T. Wilson

**SVP/CFO:** Kim Crook

**Subsidiaries:**

First Arkansas Bank & Trust  
First Arkansas Statutory Trust I  
Lindsey Road Partnership

Jacksonville, AR  
Jacksonville, AR  
Little Rock, AR

**Southeast Arkansas Bank Corporation  
Lake Village, AR**

RSSD Number: 1137033  
VOICE: (870) 265-2241  
FAX: (870) 265-2125

201 Main Street  
P.O. Box 727  
71653-0727

**Chm/CEO:** Charles H. Weissinger, Jr.  
**VChm:** William W. Bunker

**Pres:** Terence J. Alpe  
**COO:** Shannon M. Hill

**Subsidiaries:**

The Bank of Lake Village  
BLV Realty, Inc.  
The Jefferson Agency  
The Jefferson Bank  
Jefferson Ag Credit

Lake Village, AR  
Lake Village, AR  
Fayette, MS  
Fayette, MS  
Greenville, MS

**Little River Bancshares, Inc.  
Lepanto, AR**

RSSD Number: 2463391  
VOICE: (870) 475-2306  
FAX: (870) 475-3070

202 Greenwood Avenue  
P.O. Box 340  
72354-0340

**Chm:** Henry G. Watkins, III  
**Pres:** Scott Arnold, IV

**Sec:** Lois Criddle

**Subsidiaries:**

Little River Bank

Lepanto, AR



**Allcorp, Inc.**  
**Little Rock, AR**

RSSD Number: 4152877  
VOICE: (501) 707-1154  
FAX: (501) 707-1161

5701 Kavanaugh Blvd.  
5701 Kavanaugh Blvd.  
72207

**Chm/CEO:** Lex Golden, III

**Pres:** Alex Golden

**Subsidiaries:**

Community State Bank

Bradley, AR

**Bank of the Ozarks, Inc.**  
**Little Rock, AR**

RSSD Number: 1097089  
VOICE: (501) 978-2265  
FAX: (501) 978-2205

17901 Chenal Parkway  
P.O. Box 8811  
72231-8811

**Chm/CEO:** George G. Gleason, II  
**VChm:** Dan Thomas

**CFO:** Greg McKinney  
**COO:** Tyler Vance

**Subsidiaries:**

Bank of the Ozarks

Summit Real Estate Investments, Inc.

ASMSA Investment Fund, LLC

BOTO, LLC

BOTO-AR Properties, LLC

Open Avenues Investment Fund, LLC

The Highlands Group, Inc.

BOTO FL Properties, LLC

BOTO GA Properties, LLC

FCB Properties, LLC

PAB State Credits, LLC

BOTO NC Properties, LLC

Carolina Foothills Properties Group I, LLC

Carolina Foothills Properties Group II, LLC

Carolina Foothills Properties Group III, LLC

Carolina Foothills Properties, LLC

BOTO SC Properties, LLC

Omnibank Center Business Condominiums Owners Association, Inc.

Ozark Capital Statutory Trust II

Ozark Capital Statutory Trust III

Ozark Capital Statutory Trust IV

Intervest Statutory Trust IV

Intervest Statutory Trust V

Ozark Capital Statutory Trust V

Intervest Statutory Trust, II

Intervest Statutory Trust, III

Little Rock, AR

Arkadelphia, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

Bradenton, FL

Cartersville, GA

Valdosta, GA

Valdosta, GA

Charlotte, NC

Charlotte, NC

Charlotte, NC

Charlotte, NC

Charlotte, NC

Columbia, SC

Houston, TX

Hartford, CT

Wilmington, DE

Wilmington, DE

Wilmington, DE

Wilmington, DE

Chicago, IL

Boston, MA

Boston, MA

**Capital Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2777016  
 VOICE: (501) 228-6000  
 FAX: (501) 228-6006

12224 Chenal Parkway  
 P.O. Box 8210  
 72211

**Chm:** Warren Stephenson  
**CEO/Pres:** Kyle E. Patton

**EVP/CFO:** Jeanette Nation

**Subsidiaries:**

The Capital Bank

Little Rock, AR

**Little Rock Bankshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2617082  
 VOICE: (501) 376-0800  
 FAX: (501) 374-7937

200 North State Street  
 P.O. Box 34090  
 72203

**Chm/CEO:** Eugene L. Maris  
**SVP/Cash:** Lee A. Swearingen

**SVP:** Kim Markland  
**Sec:** Stephen Plunkett

**Subsidiaries:**

Bank of Little Rock  
 Bank of Little Rock Mortgage Corp.  
 Hallmark National Mortgage Corp.  
 Little Rock Mortgage Corp.

Little Rock, AR  
 Little Rock, AR  
 Little Rock, AR  
 Little Rock, AR

**Riverside Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2155342  
 VOICE: (501) 614-6161  
 FAX: (501) 614-6162

1001 W. Markham St., 2nd Floor  
 1001 W. Markham St., 2nd Floor  
 72201

**Pres:** Stephen C. Davis

**Sec:** David Matchet

**Subsidiaries:**

Riverside Bank  
 Arkansas Mortgage Company, Inc.  
 Riverside Mortgage Company, Inc.

Sparkman, AR  
 Fayetteville, AR  
 Little Rock, AR

**Rock Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 3770313  
 VOICE: (501) 664-8722  
 FAX: (501) 663-8753

One Information Way, Suite 400  
 One Information Way, Suite 400  
 72202

**Chm/CEO/Pres:** L. Walter Quinn  
**Atty:** Joseph W. Gregory

**Sec:** Sally Brewer

**Subsidiaries:**

|                                    |                 |
|------------------------------------|-----------------|
| Heartland Bank                     | Little Rock, AR |
| Heartland Insurance, LLC           | Little Rock, AR |
| Montesano Investment, LLC          | Little Rock, AR |
| Rock Service Company, LLC          | Little Rock, AR |
| Zwolfe Investment, LLC             | Little Rock, AR |
| HCB Investments, Inc.              | Little Rock, AR |
| NSMG RBI, LLC                      | Little Rock, AR |
| Rock Bancshares Statutory Trust I  | Little Rock, AR |
| Rock Bancshares Statutory Trust II | Little Rock, AR |
| Rock Capital Income Fund LLC       | Little Rock, AR |

**State Holding Company**  
**Little Rock, AR**

RSSD Number: 1100046  
 VOICE: (501) 223-3450  
 FAX: (501) 223-8008

650 South Shackleford Rd., Suite 450  
 650 South Shackleford Rd., Suite 450  
 72211

**Chm/CEO/Pres:** Catherine H. Owen  
**VChm:** Harry L. Hastings, Jr.

**EVP:** Paul Castleberry  
**SVP:** Laura Bogoslavsky

**Subsidiaries:**

|                                 |                 |
|---------------------------------|-----------------|
| Eagle Bank & Trust Company      | Little Rock, AR |
| Eagle Development Company South | Little Rock, AR |
| State Mortgage Company          | Little Rock, AR |

**Lonoke Bancshares, Inc.**  
**Lonoke, AR**

RSSD Number: 1491614  
VOICE: (501) 676-3106  
FAX: (501) 676-5046

101 South Center Street  
P.O. Box 320  
72086-0320

**Chm:** Neil Bennett, Jr.  
**CEO:** David R. Estes

**Sec:** Karen Hardke

**Subsidiaries:**

First State Bank  
First State Land Co., Inc.  
Lonoke Statutory Trust I  
Lonoke Statutory Trust II

Lonoke, AR  
Lonoke, AR  
Lonoke, AR  
Lonoke, AR

**Golden Oaks Bancshares, Inc.**  
**Magnolia, AR**

RSSD Number: 1098684  
VOICE: (870) 234-5777  
FAX: (870) 234-3384

500 North Jackson Street  
P.O. Box 340  
71754-0340

**Chm:** Steven Clark Fincher  
**Pres:** Mary L. Fowler

**Sec:** Sharon Gathright

**Subsidiaries:**

The Peoples Bank

Magnolia, AR

**Magnolia Banking Corporation**  
**Magnolia, AR**

RSSD Number: 1135413  
VOICE: (870) 235-7000  
FAX: (870) 235-7039

200 East Main Street  
P.O. Box 250  
71754-0250

**Chm/CEO/Pres:** Bob L. Burns  
**EVP:** Steve Keith

**EVP:** Bruce D. Maloch  
**Sec:** T. H. Bradley

**Subsidiaries:**

Farmers Bank and Trust Company  
Magnolia Properties, Inc.  
Magnolia Statutory Trust I  
Magnolia Statutory Trust II  
First National Hempstead Statutory Trust I

Magnolia, AR  
Magnolia, AR  
Magnolia, AR  
Magnolia, AR  
Hartford, CT

**FCB Financial Services, Inc.**  
**Marion, AR**

RSSD Number: 3123339  
VOICE: (870) 739-7300  
FAX: (870) 739-7379

205 Block Street  
P.O. Box 747  
72364-0747

**Pres:** M. Don Underwood  
**EVP/CFO:** Brenda Eldridge

**Sec:** Frank A. Fogleman

**Subsidiaries:**

First Community Bank of Eastern Arkansas  
Community First Insurance

Marion, AR  
Marion, AR

**Tyronza Bancshares, Inc.**  
**Marked Tree, AR**

RSSD Number: 1139783  
VOICE: (870) 358-6000  
FAX: (870) 358-6001

214 Hester Parker Drive  
P.O. Box 635  
72365-0635

**Chm:** Charles Luter

**Pres:** Chris M. Lehman

**Subsidiaries:**

First Delta Bank

Marked Tree, AR

**M. D. Thompson & Son Co.**  
**McCrory, AR**

RSSD Number: 1094967  
VOICE: (870) 731-2526  
FAX: (870) 731-2527

105 South Edmonds Avenue  
P.O. Box 388  
72101-0388

**CEO:** Brenda Thompson  
**Pres/Sec:** Vance Thompson

**VP/CFO:** Brooke T. Cavitt

**Subsidiaries:**

Bank of McCrory

McCrory, AR

## McGehee Bank Employee Stock Ownership Plan McGehee, AR

RSSD Number: 3487965  
VOICE: (870) 222-3151  
FAX: (870) 222-6159

301 North 2nd Street  
P.O. Box 787  
71654-0787

**Chm:** William W. Bowman  
**CEO/Pres:** James M. Smith

**VChm:** John H. Potter, Jr.

**Subsidiaries:**

Southeast Financial Bankstock Corporation  
McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR  
McGehee, AR

## Southeast Financial Bankstock Corporation McGehee, AR

RSSD Number: 1096662  
VOICE: (870) 222-3151  
FAX: (870) 222-6159

301 North 2nd Street  
P.O. Box 787  
71654-0787

Bank Holding Company  
McGehee Bank Employee Stock Ownership Plan, McGehee, AR

**Chm:** William W. Bowman  
**CEO/Pres:** James M. Smith

**VChm:** John H. Potter, Jr.

**Subsidiaries:**

McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR

## Union Bankshares, Inc. Mena, AR

RSSD Number: 1099805  
VOICE: (479) 394-2211  
FAX: (479) 394-3809

303 Hwy. 71 North  
P.O. Box 898  
71953-0898

**Chm:** Edward W. Stevenson  
**CEO/Pres:** Philip B. Hensley

**EVP/CFO:** Michael D. Myers  
**Sec:** David Maddox

**Subsidiaries:**

The Union Bank of Mena  
Union Bankshares Statutory Trust I  
The First National Bank at Paris

Mena, AR  
Mena, AR  
Paris, AR

**Drew Bancshares, Inc.**  
**Monticello, AR**

RSSD Number: 1098198  
VOICE: (870) 367-2025  
FAX: (870) 367-1151

212 West Gaines  
P.O. Box 150  
71657-0150

**Chm:** Bennie F. Ryburn, Jr.  
**VChm:** Bennie Ryburn, III

**Pres:** George T. Harris  
**SVP/Sec:** Rusty Smith

**Subsidiaries:**

Commercial Bank & Trust Company

Monticello, AR

**First Union Financial Corporation**  
**Monticello, AR**

RSSD Number: 1098880  
VOICE: (870) 460-6400  
FAX: (870) 460-6465

102 West McCloy  
P.O. Box 270  
71657-0270

**Chm/CEO:** Zach McClendon, Jr.  
**Pres:** Dave Dickson

**Sec:** John S. McClendon

**Subsidiaries:**

Union Bank And Trust Company  
First Union Statutory Trust 1

Monticello, AR  
Monticello, AR

**Petit Jean Bancshares, Inc.**  
**Morrilton, AR**

RSSD Number: 2877402  
VOICE: (501) 354-4988  
FAX: (501) 354-6560

707 North Saint Joseph Street  
P.O. Box 680  
72110

**Pres:** Charles S. Penick

**Subsidiaries:**

Petit Jean State Bank

Morrilton, AR

**Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP)  
Mulberry, AR**

RSSD Number: 2576424  
VOICE: (479) 997-1154  
FAX: (479) 997-1161

311 Main Street  
P.O. Drawer A  
72947-0480

**CEO:** Lex Golden

**Subsidiaries:**

Acme Holding Company, Inc.  
Allied Bank  
The Mortgage Bank of Arkansas, Inc.  
Acme Statutory Trust I

Mulberry, AR  
Mulberry, AR  
Little Rock, AR  
Mulberry, AR

**Acme Holding Company, Inc.  
Mulberry, AR**

RSSD Number: 1140556  
VOICE: (479) 997-1154  
FAX: (479) 997-1161

311 Main Street  
P.O. Drawer A  
72947-0480

Bank Holding Company  
Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP), Mulberry, AR

**CEO:** Lex Golden

**Pres/Sec:** Alex Golden

**Subsidiaries:**

Allied Bank  
The Mortgage Bank of Arkansas, Inc.  
Acme Statutory Trust I

Mulberry, AR  
Little Rock, AR  
Mulberry, AR

**M & P Community Bancshares, Inc.  
Newport, AR**

RSSD Number: 1491306  
VOICE: (870) 523-3601  
FAX: (870) 523-3473

120 Hazel Street  
P.O. Box 650  
72112-0650

Bank Holding Company  
M & P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, AR

**Chm/CEO:** Jim S. Gowen, Sr.  
**Pres/COO:** Jim S. Gowen, Jr.

**Treas:** Pat Davis  
**Sec:** Leslie Lowery

**Subsidiaries:**

Merchants & Planters Bank

Newport, AR



**M & P Community Bancshares, Inc. 401(K) Employee Stock  
Ownership Plan  
Newport, AR**

RSSD Number: 3394429  
VOICE: (870) 523-3601  
FAX: (870) 523-3473

120 Hazel Street  
P.O. Box 650  
72112-0650

**Chm/CEO:** Jim S. Gowen, Sr.  
**Pres/COO:** Jim S. Gowen, Jr.

**Treas:** Pat Davis  
**Sec:** Leslie Lowery

**Subsidiaries:**

M & P Community Bancshares, Inc.  
    Merchants & Planters Bank  
M & P Community Statutory Trust II  
M & P Insurance & Investment Services, Inc.

Newport, AR  
Newport, AR  
Newport, AR  
Newport, AR

**Piggott Bankstock, Inc.  
Piggott, AR**

RSSD Number: 1098321  
VOICE: (870) 598-3802  
FAX: (870) 598-2026

212 West Cherry Street  
P.O. Box 307  
72454-0307

**Chm:** Steve Bell

**Subsidiaries:**

Piggott State Bank

Piggott, AR

**Parkway Bankshares, Inc.  
Portland, AR**

RSSD Number: 1141188  
VOICE: (870) 367-1935  
FAX: (870) 367-1859

217 North Main Street  
555 West Gaines  
71663

**Chm:** Joel Newcome  
**Pres:** Robert Y. Taylor

**VP/Treas/Sec:** Leslie Borgognoni

**Subsidiaries:**

Parkway Bank

Rogers, AR

**Prescott Bancshares, Inc.  
Prescott, AR**

RSSD Number: 2236586  
VOICE: (870) 887-2688  
FAX: (870) 887-6822

East 2nd at Main  
P.O. Drawer 490  
71857-0490

**Pres:** John Warren Brannan, Jr.  
**EVP:** Gary McCauley

**Treas/Sec:** Karen McLelland

**Subsidiaries:**  
Bank of Prescott

Prescott, AR

**Sigma Holdings, Inc.  
Rison, AR**

RSSD Number: 4512378  
VOICE: (870) 325-6251  
FAX: (870) 325-7661

112 Main Street  
P.O. Box 345  
71665-0345

**CEO:** Troy Duke

**Subsidiaries:**  
Gateway Bank

Rison, AR

**Pinnacle Bancshares, Inc.  
Rogers, AR**

RSSD Number: 3451416  
VOICE: (479) 619-2000  
FAX: (479) 619-2701

4201 West New Hope Road, Suite 101  
4201 West New Hope Road, Suite 101  
72758

**Chm/CEO:** Wade Ruckle

**Subsidiaries:**  
Pinnacle Bank

Rogers, AR



**Peoples Bancorp, Inc.  
Sheridan, AR**

RSSD Number: 4639435  
VOICE: (870) 942-5707  
FAX: (870) 942-2489

1120 South Rock Street  
P.O. Box 460  
72150

**Chm:** Al Upton  
**Pres:** John D. Manatt

**EVP:** Craig L. Manatt  
**Sec:** James W. Lancaster

**Subsidiaries:**  
Peoples Bank

Sheridan, AR

**Smackover Bancshares, Inc.  
Smackover, AR**

RSSD Number: 1098264  
VOICE: (870) 725-3051  
FAX: (870) 725-3049

708 North Broadway Street  
P.O. Box 107  
71762-0107

**CEO/Pres:** Bob Willett  
**SVP:** J. Drew Tennyson

**SVP:** James B. Yeager

**Subsidiaries:**  
Smackover State Bank

Smackover, AR

**Mathias Bancshares, Inc.  
Springdale, AR**

RSSD Number: 1951172  
VOICE: (479) 750-9100  
FAX: (479) 750-0953

5571 Bleaux Avenue  
P.O. Box 6485  
72766

**Chm:** Sam Mathias  
**VChm:** Arthur Thurman

**Sec:** Larry Olson

**Subsidiaries:**  
Today's Bank  
FSB Properties, LLC  
Property Management 40830, LLC

Huntsville, AR  
Fayetteville, AR  
Fayetteville, AR

**United Holding Company, Inc.**  
**Springdale, AR**

RSSD Number: 3832181  
VOICE: (479) 872-3802  
FAX: (888) 420-1829

2790 South Thompson Street  
2790 South Thompson Street  
72764-6354

**CEO/Pres/Sec:** Craig Young

**CFO/Treas:** Karla Baker

**Subsidiaries:**

United Bank Springdale, AR

**Bodcaw Bancshares, Inc.**  
**Stamps, AR**

RSSD Number: 2712781  
VOICE: (870) 533-4486  
FAX: (870) 533-4456

307 Thomas Street  
P.O. Box 8  
71860-0008

**Chm:** J. Paul Nipper

**Sec:** Scott Hultberg

**Subsidiaries:**

Bodcaw Bank

Stamps, AR

**Star City Bancshares, Inc.**  
**Star City, AR**

RSSD Number: 1131723  
VOICE: (870) 628-4286  
FAX: (870) 628-5274

116 North Lincoln Avenue  
P.O. Drawer 69  
71667-0069

**Chm/CEO/Pres:** Bennie F. Ryburn, Jr.

**Subsidiaries:**

Bank of Star City

Star City, AR

**The Farmers and Merchants Bankshares, Inc.  
Stuttgart, AR**

RSSD Number: 1099672  
VOICE: (870) 673-6911  
FAX: (870) 672-4282

708 South Main Street  
P.O. Box 1010  
72160-1016

**Chm:** Roy O. McCollum, III

**CEO/Pres:** Gary Hudson

**Subsidiaries:**

The Farmers and Merchants Bank

Stuttgart, AR

**Bradley Bancshares, Inc.  
Warren, AR**

RSSD Number: 1097463  
VOICE: (870) 226-2601  
FAX: (870) 226-2253

104 South Main Street  
P.O. Box 29  
71671-0029

**Chm/CEO:** Bennie F. Ryburn, Jr.  
**VChm:** Bennie Ryburn, III

**Pres:** Freddie M. Mobley

**Subsidiaries:**

First State Bank of Warren

Warren, AR

**Evolve Bancorp, Inc.  
West Memphis, AR**

RSSD Number: 1142411  
VOICE: (901) 624-5500  
FAX: (901) 624-5540

301 Shoppingway Boulevard  
c/o Secretary  
72301

**Chm:** Scot Lenoir

**Sec:** Scott Stafford

**Subsidiaries:**

Evolve Bank & Trust

West Memphis, AR

**Cross County Bancshares, Inc.**  
**Wynne, AR**

RSSD Number: 1131611  
VOICE: (870) 238-8171  
FAX: (870) 238-4052

1 Cross County Plaza  
P.O. Box 9  
72396-0009

**Chm:** Dr. Willard G. Burks  
**CEO/Pres:** David Dowd

**Treas/Sec:** Shelia Stotts

**Subsidiaries:**

Cross County Bank  
CCB-EAT, LLC  
CCB Real Estate Holdings, Inc.  
Janus Title, LLC

Wynne, AR  
Wynne, AR  
Wynne, AR  
Wynne, AR

**First National Corporation of Wynne**  
**Wynne, AR**

RSSD Number: 1132159  
VOICE: (870) 238-2361  
FAX: (870) 238-8148

528 Merriman Avenue  
P.O. Box 129  
72396

**CEO/Pres:** Sean H. Williams  
**VP:** Paul Hall

**Treas:** Dianne Henderson  
**Sec:** Lisa G. Jackson

**Subsidiaries:**

Twin Lakes Community Bank  
The First National Bank of Wynne

Flippin, AR  
Wynne, AR

# ABBREVIATIONS

|           |                               |
|-----------|-------------------------------|
| Chm:      | Chairman of the Board         |
| Chm Emer: | Chairman Emeritus             |
| CEO:      | Chief Executive Officer       |
| VChm:     | Vice Chairman                 |
| Pres:     | President                     |
| Reg Pres: | Regional President            |
| EVP:      | Executive Vice President      |
| SVP:      | Senior Vice President         |
| CAO:      | Chief Administrative Officer  |
| CBO:      | Chief Banking Officer         |
| CCO:      | Chief Credit Officer          |
| CFO:      | Chief Financial Officer       |
| CLO:      | Chief Lending Officer         |
| COO:      | Chief Operating Officer       |
| AdmVP:    | Administrative Vice President |
| EO:       | Executive Officer             |
| VP:       | Vice President                |
| SLO:      | Senior Loan Officer           |
| Cash:     | Cashier                       |
| Cont:     | Controller                    |
| AVP:      | Assistant Vice President      |
| RMO:      | Risk Management Officer       |
| Aud:      | Auditor                       |
| TO:       | Trust Officer                 |
| ATO:      | Assistant Trust Officer       |
| Treas:    | Treasurer                     |
| Sec:      | Secretary                     |
| Atty:     | Attorney                      |



## **NOTES**

## **NOTES**

