REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2015

ASA HUTCHINSON
Governor

CANDACE A. FRANKS
Bank Commissioner
Honorables 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\textsuperscript{st}

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\textsuperscript{th}

Labor Day .................................................................................. First Monday in September

Veterans Day....................................................................................... November 11\textsuperscript{th}

Thanksgiving Day................................................................. Fourth Thursday in November

Christmas Eve .................................................................................. December 24\textsuperscript{th}

Christmas Day...................................................................................... December 25\textsuperscript{th}

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

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Date of Appointment</th>
<th>Date Service Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>John M. Davis</td>
<td>October 6, 1913</td>
<td>October 3, 1918</td>
</tr>
<tr>
<td>2.</td>
<td>A. J. Reap</td>
<td>October 3, 1918</td>
<td>March 22, 1919</td>
</tr>
<tr>
<td>3.</td>
<td>W. T. Maxwell</td>
<td>March 22, 1919</td>
<td>September 1, 1921</td>
</tr>
<tr>
<td>4.</td>
<td>Charles McKee</td>
<td>September 1, 1921</td>
<td>July 28, 1925</td>
</tr>
<tr>
<td>5.</td>
<td>Loid Rainwater</td>
<td>July 28, 1925</td>
<td>February 8, 1927</td>
</tr>
<tr>
<td>6.</td>
<td>Walter E. Taylor</td>
<td>February 8, 1927</td>
<td>January 10, 1933</td>
</tr>
<tr>
<td>7.</td>
<td>Marion Wasson</td>
<td>January 10, 1933</td>
<td>January 12, 1937</td>
</tr>
<tr>
<td>8.</td>
<td>Grover S. Jernigan</td>
<td>January 12, 1937</td>
<td>January 14, 1941</td>
</tr>
<tr>
<td>9.</td>
<td>Thomas W. Leggett</td>
<td>January 14, 1941</td>
<td>February 1, 1949</td>
</tr>
<tr>
<td>10.</td>
<td>S. J. Dean</td>
<td>February 1, 1949</td>
<td>December 31, 1949</td>
</tr>
<tr>
<td>11.</td>
<td>Ed. I. McKinley, Jr.</td>
<td>December 31, 1949</td>
<td>March 14, 1953</td>
</tr>
<tr>
<td>12.</td>
<td>A. R. Merritt</td>
<td>March 14, 1953</td>
<td>February 8, 1955</td>
</tr>
<tr>
<td>15.</td>
<td>Don R. Clark (Acting)</td>
<td>March 16, 1979</td>
<td>April 19, 1979</td>
</tr>
<tr>
<td>17.</td>
<td>Marlin D. Jackson</td>
<td>April 15, 1983</td>
<td>October 1, 1987</td>
</tr>
</tbody>
</table>
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

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
Arkansas State Bank Department

**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

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

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**

<table>
<thead>
<tr>
<th>NAME / CHARTER / LOCATION</th>
<th>NAME / CHARTER / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>RiverBank Savings and Loan Association</td>
<td>RiverBank</td>
</tr>
<tr>
<td>State Chartered Savings Bank</td>
<td>State Chartered Bank</td>
</tr>
<tr>
<td>520 West 2nd Street</td>
<td>1700 Old County Road</td>
</tr>
<tr>
<td>Corning, Arkansas</td>
<td>Pocahontas, Arkansas</td>
</tr>
</tbody>
</table>

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**

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Bank of Rison</td>
<td>Gateway Bank</td>
</tr>
<tr>
<td>Rison, Arkansas</td>
<td>Rison, Arkansas</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NAME / NEW LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heartland Bank</td>
<td>Heartland Bank</td>
</tr>
<tr>
<td>Bryant, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
</tbody>
</table>

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

Simmons First Bank of El Dorado
El Dorado, Arkansas

Benefit Bank
Fort Smith, Arkansas

Simmons First Bank of South Arkansas
Lake Village, Arkansas

Delta Trust & Bank
Parkdale, Arkansas

Simmons First Bank of Russellville
Russellville, Arkansas

Grand Savings Bank
Grove, Oklahoma

Simmons First National Bank
Pine Bluff, Arkansas

Armstrong Bank
Muskogee, Oklahoma

Simmons First National Bank
Pine Bluff, Arkansas

Simmons First National Bank
Pine Bluff, Arkansas

BANK LOANER

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

Southern Bancorp Bank
Arkadelphia

The Bank of Augusta
Augusta

The Citizens Bank
Batesville

The Citizens Bank
Batesville

LOCATION

2212 Malvern Avenue, Suite 1
Hot Springs

411 Hartsfield Drive
Searcy

1617 East Joyce Boulevard
Fayetteville

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

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNBC Bank</td>
<td>Ash Flat</td>
</tr>
<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Blytheville</td>
</tr>
<tr>
<td>Community State Bank</td>
<td>Bradley</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
<tr>
<td>Bank of Delight</td>
<td>Delight</td>
</tr>
<tr>
<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
</tr>
<tr>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>El Dorado</td>
</tr>
<tr>
<td>Cornerstone Bank</td>
<td>Eureka Springs</td>
</tr>
<tr>
<td>FBT Bank &amp; Mortgage</td>
<td>Fordyce</td>
</tr>
<tr>
<td>Bank of Gravett</td>
<td>Gravette</td>
</tr>
<tr>
<td>First Service Bank</td>
<td>Greenbrier</td>
</tr>
<tr>
<td>Today's Bank</td>
<td>Huntsville</td>
</tr>
<tr>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
</tr>
<tr>
<td>Little River Bank</td>
<td>Lepanto</td>
</tr>
<tr>
<td>Heartland Bank</td>
<td>Little Rock</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Magnolia</td>
</tr>
<tr>
<td>McGehee Bank</td>
<td>McGehee</td>
</tr>
<tr>
<td>The Union Bank of Mena</td>
<td>Mena</td>
</tr>
<tr>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Union Bank and Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
</tr>
<tr>
<td>Piggott State Bank</td>
<td>Piggott</td>
</tr>
<tr>
<td>Bank</td>
<td>City</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>RiverBank</td>
<td>Pocahontas</td>
</tr>
<tr>
<td>Gateway Bank</td>
<td>Rison</td>
</tr>
<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
</tr>
<tr>
<td>United Bank</td>
<td>Springdale</td>
</tr>
<tr>
<td>Bank of Star City</td>
<td>Star City</td>
</tr>
<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
</tr>
</tbody>
</table>
The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2014, through June 30, 2015.

### RECEIPTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Balance July 1, 2014</td>
<td>$6,403,502.91</td>
</tr>
<tr>
<td>Examination and Assessment Fees</td>
<td>$8,311,192.97</td>
</tr>
<tr>
<td>Charter and Amendment Fees</td>
<td>$72,375.00</td>
</tr>
<tr>
<td>Interstate Sharing Fees</td>
<td>$45,935.00</td>
</tr>
<tr>
<td>Miscellaneous/Non-Revenue Income</td>
<td>$1,285.67</td>
</tr>
<tr>
<td>Reimbursement for M &amp; R Sales</td>
<td>$18,717.78</td>
</tr>
<tr>
<td>Refund to Expenditures – Prior Year</td>
<td>$214.35</td>
</tr>
<tr>
<td>Refund to Expenditures – Current Year</td>
<td>$14,330.65</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$8,464,051.42</strong></td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$14,867,554.33</strong></td>
</tr>
</tbody>
</table>

### DISBURSEMENTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>$4,865,368.11</td>
</tr>
<tr>
<td>Extra Help Salaries</td>
<td>$0.00</td>
</tr>
<tr>
<td>S.S., Retirement and Insurance</td>
<td></td>
</tr>
<tr>
<td>Matching</td>
<td>$1,440,993.53</td>
</tr>
<tr>
<td>Maintenance and General Operations</td>
<td>$1,043,642.49</td>
</tr>
<tr>
<td>Conference Fees and Travel</td>
<td>$252,019.87</td>
</tr>
<tr>
<td>Professional Fees and Services</td>
<td>$37,299.45</td>
</tr>
<tr>
<td>Capital Outlay</td>
<td>$54,057.78</td>
</tr>
<tr>
<td>Refunds Issued</td>
<td>$0.00</td>
</tr>
<tr>
<td>Service Charge by State Treasurer</td>
<td>$134,872.05</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>$7,828,253.28</strong></td>
</tr>
<tr>
<td><strong>Cash Balance June 30, 2015</strong></td>
<td><strong>$7,039,301.05</strong></td>
</tr>
<tr>
<td></td>
<td><strong>$14,867,554.33</strong></td>
</tr>
</tbody>
</table>
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 (10th 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 63rd 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
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
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 20th Street, NW, 9th 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
Total assets 56,071

LIABILITIES
Deposits:
  a. In domestic offices
      (1) Noninterest-bearing 7,447
      (2) Interest-bearing 37,998
  b. In foreign offices, Edge and Agreement
     subsidiaries, and IBFs
     (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
Total liabilities 49,245

EQUITY CAPITAL
Minority interest in consolidated subsidiaries 4
Perpetual preferred stock 3
Common stock 17
Surplus 3,491
Undivided profits 3,311
Total equity capital 6,826
Total liabilities, minority interest and equity capital 56,071
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


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

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>RATIO</th>
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<tbody>
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<td>Citizens Bank &amp; Trust Company</td>
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<td>The First National Bank of Wynne</td>
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# NATIONAL BANKS
HEADQUARTERED IN ARKANSAS

## JUNE 30, 2015

(000’s omitted)

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<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>ASSETS</th>
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<tbody>
<tr>
<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
<td>183,026</td>
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<tr>
<td>The First National Bank of Izard County</td>
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<td>One Bank &amp; Trust, National Association</td>
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<td>326,129</td>
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<tr>
<td>The Malvern National Bank</td>
<td>Malvern</td>
<td>475,862</td>
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<td>The First National Bank of McGehee</td>
<td>McGehee</td>
<td>52,019</td>
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<tr>
<td>Integrity First Bank, National Association</td>
<td>Mountain Home</td>
<td>416,948</td>
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<td>Ozark Heritage Bank, National Association</td>
<td>Mountain View</td>
<td>88,977</td>
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<td>First National Bank</td>
<td>Paragould</td>
<td>981,290</td>
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<td>The First National Bank at Paris</td>
<td>Paris</td>
<td>134,326</td>
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<td>Relyance Bank, National Association</td>
<td>Pine Bluff</td>
<td>561,245</td>
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<tr>
<td>Simmons First National Bank</td>
<td>Pine Bluff</td>
<td>5,692,003</td>
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<td>Legacy National Bank</td>
<td>Springdale</td>
<td>341,030</td>
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<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>188,318</td>
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<tr>
<td>Fidelity National Bank</td>
<td>West Memphis</td>
<td>383,335</td>
</tr>
<tr>
<td>The First National Bank of Wynne</td>
<td>Wynne</td>
<td>272,859</td>
</tr>
</tbody>
</table>
REPORT OF THE

EIGHTY-THREE

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2015
Southern Bancorp Bank
Arkadelphia, AR

VOICE: (870) 246-5811 605 Main Street Charter Number: 142
FAX: (870) 246-5284 71923-0248 Date: September 28, 1903
Trust Powers: Yes FDIC Certificate Number: 1528

Home Page: 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

Deposits: ...................................................... 929,844
Federal Funds and Borrowings: ...................... 80,070
Other Liabilities: ........................................... 3,950
Subordinated Debt: ....................................... 0
Total Liabilities: ......................................... 1,013,864

Total Trust Assets: ....................................... 17,944
Number of Shares Outstanding: ....................... 24,000

Total Equity Capital: .................................... 138,778
Total Liabilities and Capital: ......................... 1,152,642

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), Indiana[MS], Lambert[MS], Leland[MS], Lula[MS], Madison[MS], Malvern, Manilla (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 636 Ash Flat Drive  Charter Number: 793
FAX: (870) 257-1889 72513  Date: January 16, 2014
Trust Powers: No  FDIC Certificate Number: 1294

Home Page: www.fnbc.us
Member of Federal Reserve System
Bank Holding Company
FNBC Bancorp Inc., Ash Flat, AR

CEO: Martin Carpenter  EVP: Dana Batterton
Pres: Marty Sellars  EVP/CFO: Michael Burris

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 Total Trust Assets: ........................................ 0
Other Assets: .............................................. 12,697 Number of Shares Outstanding: .................... 100,000
Total Assets: ............................................. 367,687

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 100 South Second Street  Charter Number: 669
FAX: (870) 347-2654 72006-0120  Date: February 20, 1935
Trust Powers: Yes  FDIC Certificate Number: 15035

Home Page: www.bankofaugusta.com
Bank Holding Company
None

Chm/CEO: Charles P. Eldridge  EVP: Mark Rezanka
Pres: William D. "Bill" Patton  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 Total Trust Assets: ........................................ 4,044
Other Assets: .............................................. 3,473 Number of Shares Outstanding: .................... 8,000
Total Assets: ............................................. 88,227

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 1325 Harrison Street  Charter Number: 770
FAX: (870) 612-3412 72501-4327  Date: June 20, 1997
Trust Powers: Yes  FDIC Certificate Number: 34533

Home Page: www.firstcommunity.net

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

Chm/CEO: Dale E. Cole  SVP: Troy Henley
Pres/COO: Boris A. Dover  SVP/TO: Chris Treat

Cash and Due from: 12,236  Deposits: 770,458
Federal Funds and Repos: 0  Federal Funds and Borrowings: 133,788
Investments: 160,896  Other Liabilities: 2,782
Net Loans: 754,881  Subordinated Debt: 0
Premises and Fixed Assets: 26,566  Total Liabilities: 907,028
Other Real Estate: 10,054  Total Liabilities and Capital: 991,428
Other Assets: 26,795  Total Trust Assets: 102,084
Total Assets: 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 200 South Third Street  Charter Number: 705
FAX: (870) 698-6299 72503-2156  Date: February 19, 1953
Trust Powers: Yes  FDIC Certificate Number: 17211

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

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

CEO/Pres: Phil Baldwin  SVP/TO: Robin Brock
SVP/CFO: Karen Shaw

Cash and Due from: 21,471  Deposits: 437,089
Federal Funds and Repos: 5,100  Federal Funds and Borrowings: 63,399
Investments: 181,829  Other Liabilities: 1,771
Net Loans: 331,775  Subordinated Debt: 0
Premises and Fixed Assets: 9,523  Total Liabilities: 502,259
Other Real Estate: 1,339  Total Liabilities and Capital: 562,796
Other Assets: 11,759  Number of Shares Outstanding: 16,500
Total Assets: 562,796  Total Trust Assets: 143,094

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
#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
Cash and Due from: 6,367
Federal Funds and Repos: 4,025
Federal Funds and Borrowings: 0
Investments: 10,132
Net Loans: 23,857
Subordinated Debt: 0
Premises and Fixed Assets: 91
Other Real Estate: 5
Other Assets: 192
Cash and Due from: ...................................... 6,367
Federal Funds and Repos: ............................. 4,025
Investments: ............................................ 10,132
Net Loans: .............................................. 23,857
Premises and Fixed Assets: ............................ 91
Total Liabilities: ...................................... 38,695
Total Equity Capital: ................................ 5,974
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
400 West Main
72315-0688
Charter Number: 253
Date: March 16, 1908
FDIC Certificate Number: 1027

Home Page: 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
Federal Funds and Repos: 0
Investments: 22,597
Net Loans: 366,810
Premises and Fixed Assets: 7,757
Other Real Estate: 5
Other Assets: 4,020
Cash and Due from: .................................... 12,138
Federal Funds and Repos: ................................ 0
Investments: ............................................. 22,597
Net Loans: .............................................. 366,810
Premises and Fixed Assets: ............................ 7,757
Total Liabilities: ...................................... 383,261
Total Equity Capital: ................................ 41,160
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 80 West Main Charter Number: 397
FAX: (479) 878-3465 72927-0238 Date: April 18, 1910
Trust Powers: Yes FDIC Certificate Number: 13083

Home Page: 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 Deposits: .................................................. 288,593
Federal Funds and Repos: ............................... 0 Federal Funds and Borrowings: .................... 7,350
Investments: ............................................... 19,155 Other Liabilities: ......................................... 3,306
Net Loans: ................................................... 261,640 Subordinated Debt: .............................................. 0
Premises and Fixed Assets: ............................ 10,199 Total Liabilities: ............................................. 299,249
Other Real Estate: ......................................... 6,154 Total Liabilities and Capital: ........................ 326,794
Other Assets: ............................................... 13,295 Total Trust Assets: ........................................ 0
Total Assets: ............................................. 326,794 Number of Shares Outstanding: ................ 100,000
Total Trust Assets: ........................................ 0

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 208 West Fourth Street Charter Number: 653
FAX: (870) 894-3324 71826-0120 Date: April 10, 1933
Trust Powers: No FDIC Certificate Number: 5619

CEO/Pres: Bob Genestet VP/Cash: Regina Smith
EVP/SLO: Sherri Jones

Cash and Due from: ...................................... 1,574 Deposits: .................................................. 14,068
Federal Funds and Repos: ............................... 0 Federal Funds and Borrowings: .................... 0
Investments: ............................................... 7,017 Other Liabilities: ......................................... 33
Net Loans: ................................................... 7,145 Subordinated Debt: .............................................. 0
Premises and Fixed Assets: ............................ 481 Total Liabilities: ............................................. 14,101
Other Real Estate: ......................................... 0 Total Liabilities and Capital: ........................ 16,994
Other Assets: ............................................... 777 Total Trust Assets: ........................................ 0
Total Assets: ............................................. 16,994 Number of Shares Outstanding: ................ 10,000
Total Trust Assets: ........................................ 0

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 137 South Main Street  Charter Number: 209  
FAX: (870) 283-6466 72521-0490  Date: July 2, 1906  
Trust Powers: Yes  FDIC Certificate Number: 105

Home Page: www.bankofcavecity.com  
Member of Federal Reserve System  
Bank Holding Company  
Sharp Bancshares, Inc., Cave City, AR

<table>
<thead>
<tr>
<th>Chm: Samuel F. Beller</th>
<th>CEO/Pres: John M. Beller</th>
<th>EVP/CFO: Dennis Esteb</th>
<th>EVP/CLO: Gayla Hickman</th>
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<tbody>
<tr>
<td>Cash and Due from: ................................ ...... 4,397</td>
<td>Deposits: ................................................................. 81,589</td>
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<td>Federal Funds and Repos: .................................. 2,400</td>
<td>Federal Funds and Borrowings: ...................................... 5,434</td>
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<td>Investments: ................................................ 18,216</td>
<td>Other Liabilities: ...................................................... 1,712</td>
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<td>Net Loans: .................................................. 61,436</td>
<td>Subordinated Debt: ....................................................... 0</td>
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<td>Premises and Fixed Assets: ................................ 4,325</td>
<td>Total Liabilities: ....................................................... 88,735</td>
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<td>Other Real Estate: ......................................... 960</td>
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<td>Other Assets: .................................................. 5,326</td>
<td>Total Equity Capital: ................................................... 8,325</td>
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<td>Total Assets: ............................................. 97,060</td>
<td>Total Liabilities and Capital: .................................... 97,060</td>
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<td>Total Trust Assets: ........................................ 0</td>
<td>Number of Shares Outstanding: ................................. 4,000</td>
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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 297 Madison Street  Charter Number: 21  
FAX: (870) 747-3498 72029-0280  Date: July 23, 1890  
Trust Powers: No  FDIC Certificate Number: 107

Bank Holding Company  
Clarendon Holding Co., Clarendon, AR

<table>
<thead>
<tr>
<th>Chm: J. Baxter Sharp, III</th>
<th>Pres: J. Kendall Henry</th>
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<tbody>
<tr>
<td>Cash and Due from: ................................ ...... 2,030</td>
<td>Deposits: ................................................................. 43,194</td>
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<tr>
<td>Federal Funds and Repos: .................................. 4,275</td>
<td>Federal Funds and Borrowings: ...................................... 0</td>
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<td>Investments: ................................................ 31,764</td>
<td>Other Liabilities: ...................................................... 135</td>
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<td>Net Loans: .................................................. 9,593</td>
<td>Subordinated Debt: ....................................................... 0</td>
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<td>Premises and Fixed Assets: ................................ 303</td>
<td>Total Liabilities: ....................................................... 43,329</td>
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<td>Other Real Estate: ......................................... 25</td>
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<td>Other Assets: .................................................. 370</td>
<td>Total Equity Capital: ................................................... 5,031</td>
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<td>Total Assets: ............................................. 48,360</td>
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<tr>
<td>Total Trust Assets: ........................................ 0</td>
<td>Number of Shares Outstanding: ................................. 5,660</td>
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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
Arkansas State Bank Department

Centennial Bank
Conway, AR

VOICE: (501) 328-4663 620 Chestnut Street  Charter Number: 118
FAX: (501) 328-4601 72032  Date: May 12, 1903
Trust Powers: Yes  FDIC Certificate Number: 11241

Home Page: www.my100bank.com
Member of Federal Reserve System
Bank Holding Company
Home BancShares, Inc., Conway, AR

Chm: John W. Allison  EVP: Kevin Hester
CEO/Pres: Tracy French  CFO: Brian Davis

Cash and Due from: 208,222  Deposits: 1,017,652
Federal Funds and Repos: 0  Federal Funds and Borrowings: 5,969,410
Investments: 1,416,994  Other Liabilities: 1,071,611
Net Loans: 5,598,662  Subordinated Debt: 0
Premises and Fixed Assets: 209,425  Total Liabilities: 7,037,673
Other Real Estate: 21,010  Total Real Estate: 8,061,525
Total Assets: 8,061,525  Subordinated Debt: 0
Total Liabilities and Capital: 8,061,525  Total Equity Capital: 1,023,852
Total Trust Assets: 444,530  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], 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], 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], Summertime 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  Charter Number: 718
FAX: (870) 364-6329  Date: May 13, 1963
Trust Powers: No

FDIC Certificate Number: 18987
Home Page: www.fsbcrossett.com

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

Chm: Richard E. Griffin  VP: Tressie A. Mills
CEO/Pres: Howard M. Beaty, Jr.  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
Other Assets: 1,104  Total Equity Capital: 4,662
Total Assets: 35,664  Total Liabilities and Capital: 35,664
Total Trust Assets: 0  Number of Shares Outstanding: 100,000

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  Charter Number: 615
FAX: (479) 495-4650  Date: October 3, 1930
Trust Powers: No

FDIC Certificate Number: 5615
Home Page: www.chambers-bank.com

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

Chm/CEO: John Ed Chambers, III  CFO/Cont: Landi Mkhize
Pres: Mike Donnell  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
Other Assets: 28,020  Total Equity Capital: 593,087
Total Assets: 686,802  Total Liabilities and Capital: 686,802
Total Trust Assets: 0  Number of Shares Outstanding: 10,000

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
Arkansas State Bank Department

River Town Bank
Dardanelle, AR

VOICE: (479) 229-3311 Charter Number: 668
FAX: (479) 229-4180 Date: September 12, 1934
Trust Powers: Yes

102 North Front Street 72834-0577
FDIC Certificate Number: 14749

Home Page: www.rivertownbank.com

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

Chm/CEO/Pres: Blake Tarpley  CFO: Randy Blanton
EVP: Thomas C. Berryhill

Cash and Due from: 8,703 Deposits: 128,616
Federal Funds and Repos: 5,900 Federal Funds and Borrowings: 3,301
Investments: 41,349 Other Liabilities: 258
Net Loans: 82,261 Subordinated Debt: 0
Premises and Fixed Assets: 6,367 Total Liabilities: 132,175
Other Real Estate: 831 Total Liabilities and Capital: 148,958
Other Assets: 3,547 Number of Shares Outstanding: 8,000
Total Assets: 148,958

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 Charter Number: 342
FAX: (870) 379-2575 Date: June 16, 1911
Trust Powers: No

503 East Antioch 71940-0068
FDIC Certificate Number: 99

Home Page: www.bankofdelight.com

Bank Holding Company
None

Chm/CEO: Darwin Hendrix  SVP: Rusty Silvey
Pres/COO: Vince Grimes

Cash and Due from: 6,889 Deposits: 64,987
Federal Funds and Repos: 2,275 Federal Funds and Borrowings: 2,942
Investments: 13,896 Other Liabilities: 116
Net Loans: 60,948 Subordinated Debt: 0
Premises and Fixed Assets: 379 Total Liabilities: 68,045
Other Real Estate: 358 Total Liabilities and Capital: 85,757
Other Assets: 1,012 Number of Shares Outstanding: 17,712
Total Assets: 85,757
Total Trust Assets: 0

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  
Charter Number: 731  
Date: August 26, 1974

FDIC Certificate Number: 21805

Home Page: 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  
Total Liabilities and Capital: 207,359

Other Assets: 6,483  
Number of Shares Outstanding: 76,000

Total Assets: 207,359

Total Trust Assets: 0

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  
Charter Number: 790  
Date: September 26, 2006

FDIC Certificate Number: 3858

Home Page: www.arkansascountybank.com

Member of Federal Reserve System

Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

CEO/Pres: Warren A. Jennings, Jr.  
VP/TO: Gena M. Jennings

VP/Cash: Mary West

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  
Total Liabilities and Capital: 177,552

Other Assets: 2,594  
Number of Shares Outstanding: 1

Total Assets: 177,552

Total Trust Assets: 27,679

Directors: Dale K. Bennett; Kim B. Bethea; Georgia 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
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  Deposits: 96,126
Federal Funds and Repos: 0  Federal Funds and Borrowings: 6,088
Investments: 73,651  Other Liabilities: 856
Net Loans: 40,713  Subordinated Debt: 0
Premises and Fixed Assets: 595  Total Liabilities: 103,070
Other Real Estate: 631  Total Liabilities and Capital: 103,070
Other Assets: 8,137  Total Trust Assets: 76,434
Total Assets: 125,955  Number of Shares Outstanding: 54,000
Total Liabilities and Capital: 125,955

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
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  Deposits: 97,256
Federal Funds and Repos: 0  Federal Funds and Borrowings: 5,826
Investments: 22,876  Other Liabilities: 121
Net Loans: 80,930  Subordinated Debt: 0
Premises and Fixed Assets: 2,542  Total Liabilities: 103,203
Other Real Estate: 24  Total Liabilities and Capital: 115,381
Other Assets: 4,842  Number of Shares Outstanding: 40,000
Total Assets: 115,381
Total Assets and Capital: 115,381

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

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  
Federal Funds and Repos: 89,466  
Investments: 28,619  
Net Loans: 695,957  
Other Real Estate: 8,040  
Other Assets: 34,658  
Total Assets: 878,826

Deposits: 660,833  
Federal Funds and Borrowings: 113,612  
Other Liabilities: 2,241  
Total Liabilities: 776,686  
Total Liabilities and Capital: 878,826

Subordinated Debt: 0  
Premises and Fixed Assets: 7,250  
Other Liabilities: 2,241  
Total Liabilities and Capital: 878,826  
Number of Shares Outstanding: 704,757

Total Trust Assets: 0

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

Member of Federal Reserve System  
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  
Federal Funds and Repos: 0  
Investments: 24,818  
Net Loans: 333,339  
Other Real Estate: 1,812  
Other Assets: 14,980  
Total Assets: 387,993

Deposits: 242,234  
Federal Funds and Borrowings: 92,527  
Other Liabilities: 14,958  
Subordinated Debt: 0  
Premises and Fixed Assets: 6,856  
Other Liabilities: 0  
Total Liabilities: 349,719  
Number of Shares Outstanding: 10,000

Total Liabilities and Capital: 387,993  
Total Trust Assets: 0

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 70 South Main Charter Number: 374
FAX: (479) 253-1165 72632-0309 Date: May 4, 1912
Trust Powers: No FDIC Certificate Number: 5635

Home Page: 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 Deposits: 138,432
Federal Funds and Repos: 0 Federal Funds and Borrowings: 17,164
Investments: 37,607 Other Liabilities: 1,293
Net Loans: 119,791 Subordinated Debt: 0
Premises and Fixed Assets: 7,431 Total Liabilities: 156,889
Other Real Estate: 826 Total Equity Capital: 18,911
Other Assets: 6,260 Total Liabilities and Capital: 175,800
Total Assets: 175,800
Total Trust Assets: 0

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

Home Page: www.arvest.com
Member of Federal Reserve System
Bank Holding Company
Arvest Holdings, Inc., Bentonville, AR

Chm: Jim C. Walton  EVP/CFO: Karla S. Payne
CEO/Pres: K. Kevin Sabin  EVP/COO: Phil Porter

Cash and Due from: 781,171
Federal Funds and Repos: 0
Investments: 4,655,000
Net Loans: 8,613,899
Premises and Fixed Assets: 405,134
Other Assets: 47,810
Other Trust Assets: 3,374,009
Total Trust Assets: 3,374,009

Deposits: 13,251,681
Federal Funds and Borrowings: 456,727
Other Liabilities: 131,363
Subordinated Debt: 0
Total Liabilities: 13,839,771
Total Liabilities and Capital: 15,412,577
Total Equity Capital: 1,572,806
Number of Shares Outstanding: 350,692

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], Chocotaw[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, Filpinn, 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, Lewaod[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), Springfield (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 3878 N. Crossover Road, Suite 20 Charter Number: 660
FAX: (479) 684-3795 72703 Date: August 28, 1933
Trust Powers: Yes

FDIC Certificate Number: 89

Home Page: www.sbofa.com

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

Chm/CEO/Pres: Gary R. Head  COO: Marilyn Hendricks
CFO: Russell W. Nugent, Jr.  CLO: Daniel J. Lewis

Cash and Due from:........................................ 19,813 Deposits:.............................................. 392,611
Federal Funds and Repos:........................................ 2,000 Federal Funds and Borrowings:.............. 37,227
Investments:.................................................. 47,848 Other Liabilities:................................. 2,716
Net Loans:.................................................... 386,587 Subordinated Debt:............................... 0
Premises and Fixed Assets:................................. 5,794 Total Liabilities:................................. 432,554
Other Real Estate:........................................ 17,760 Total Liabilities and Capital:.............. 491,058
Other Assets:............................................... 11,256 Number of Shares Outstanding:........ 30,000
Total Assets:............................................. 491,058
Total Trust Assets:....................................... 0

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 One South Block Avenue Charter Number: 789
FAX: (479) 443-1529 72701 Date: December 1, 2005
Trust Powers: Yes

FDIC Certificate Number: 26975

Home Page: www.bof.com

Member of Federal Reserve System

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

CEO/Pres: Mary Beth Brooks  EVP: Billie Pelton
EVP: Bob King  EVP/CFO: Sam Stricklin

Cash and Due from:........................................... 43,795 Deposits:.............................................. 314,185
Federal Funds and Repos:..................................... 0 Federal Funds and Borrowings:.................. 436
Investments:.................................................. 59,961 Other Liabilities:................................. 3,415
Net Loans:.................................................... 233,088 Subordinated Debt:............................... 0
Premises and Fixed Assets:................................. 6,953 Total Liabilities:................................. 318,036
Other Real Estate:.......................................... 3,396 Total Liabilities and Capital:.............. 358,804
Other Assets:................................................. 11,611 Number of Shares Outstanding:........ 251,014
Total Assets:............................................. 358,804
Total Trust Assets:....................................... 0

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 301 South 1st Street  Charter Number: 620
FAX: (870) 453-8525 72634  Date: December 2, 1930
Trust Powers: No  FDIC Certificate Number: 15880

Home Page: 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

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 200 West 4th Street  Charter Number: 631
FAX: (870) 352-5202 71742-2202  Date: January 5, 1931
Trust Powers: Yes  FDIC Certificate Number: 1028

Home Page: 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: 38,138 Total Liabilities: 122,675
Other Real Estate: 194 Total Equity Capital: 10,541
Other Assets: 1,108 Total Liabilities and Capital: 136,743
Total Assets: 136,743 Number of Shares Outstanding: 8,000

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
Arkansas State Bank Department

Bank of Gravett
Gravette, AR
VOICE: (479) 787-5251 211 Main Street SE Charter Number: 46
FAX: (479) 787-6102 72736 Date: February 28, 1898
Trust Powers: No
FDIC Certificate Number: 5636

Home Page: www.bankofgravett.net
Bank Holding Company
Gravett Bancshares, Inc., Gravette, AR

CEO/Pres: Rick Pollreis  CLO: James L. Smith
SVP: Bob King

Cash and Due from: 4,738  Deposits: 101,509
Federal Funds and Repos: 1,000  Federal Funds and Borrowings: 0
Investments: 27,968  Other Liabilities: 312
Net Loans: 75,335  Subordinated Debt: 0
Premises and Fixed Assets: 2,594  Total Liabilities: 101,821
Other Real Estate: 918  Total Equity Capital: 17,662
Other Assets: 918  Number of Shares Outstanding: 4,000
Total Assets: 119,483  Total Liabilities and Capital: 119,483
Total Trust Assets: 0

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 136 South Broadview Charter Number: 732
FAX: (501) 679-5104 72058-0190 Date: October 15, 1976
Trust Powers: No
FDIC Certificate Number: 18519

Home Page: 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  Deposits: 204,088
Federal Funds and Repos: 0  Federal Funds and Borrowings: 18,812
Investments: 23,551  Other Liabilities: 1,380
Net Loans: 189,002  Subordinated Debt: 0
Premises and Fixed Assets: 9,598  Total Liabilities: 224,280
Other Real Estate: 527  Total Equity Capital: 26,517
Other Assets: 8,192  Total Liabilities and Capital: 250,797
Total Assets: 250,797  Number of Shares Outstanding: 15,000
Total Trust Assets: 0

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 71 West Center Charter Number: 243
FAX: (479) 996-6700 72936-0610 Date: August 7, 1907
Trust Powers: Yes FDIC Certificate Number: 1296

Home Page: 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 Total Equity Capital: 158,961
Other Assets: 8,804
Total Assets: 197,587
Total Trust Assets: 6,702

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 210 North Main Charter Number: 680
FAX: (870) 853-2333 71646-0350 Date: March 10, 1941
Trust Powers: No FDIC Certificate Number: 15810

Home Page: www.farmersbankhamburg.com

Bank Holding Company

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  
**302 West Main Street**  
**Charter Number:** 220  
**FAX:** (870) 837-8310  
**71744-0008**  
**Date:** October 26, 1906  
**Trust Powers:** No  
**FDIC Certificate Number:** 88

**Home Page:** www.firstbankar.com

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

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<td>Net Loans:</td>
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<td>Premises and Fixed Assets:</td>
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<td>Other Real Estate:</td>
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<td>Other Assets:</td>
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**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

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**Community First Bank**  
**Harrison, AR**

**VOICE:** (870) 391-8000  
**200 East Ridge**  
**Charter Number:** 772  
**FAX:** (870) 391-8081  
**72601**  
**Date:** October 14, 1997  
**Trust Powers:** Yes  
**FDIC Certificate Number:** 34611

**Home Page:** www.communityfirstbank.com

**CEO/Pres:** David Morton  
**CFO/COO:** Ann Main  
**CCO:** Danny Criner

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</table>

**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  Charter Number: 179
FAX: (870) 832-2577  Date: May 15, 1905
Trust Powers: No  FDIC Certificate Number: 109

Home Page: www.horatiostatebank.com

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

Chm/CEO/Pres: Carl E. Hendrix, III  SVP: Edith H. Smith
EVP: Todd B. Trimble

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  Total Liabilities and Capital: 153,446
Other Assets: 1,784  Total Equity Capital: 17,230
Total Assets: 153,446  Number of Shares Outstanding: 2,000

Directors: Margaret S. Griffin; Michael B. Griffin; Carl E. Hendrix, Ill; 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  Charter Number: 756
FAX: (479) 251-8253  Date: July 26, 1991
Trust Powers: Yes  FDIC Certificate Number: 33470

Home Page: www.todaysbank.com

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

Chm: Sam Mathias  EVP/COO: Marivel Radcliffe
CEO/Pres: Larry Olson  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  Total Liabilities and Capital: 109,714
Other Assets: 3,491  Number of Shares Outstanding: 27,000
Total Assets: 109,714  Total Equity Capital: 16,321
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  
Charter Number: 701  
Date: August 2, 1949  
FDIC Certificate Number: 16849  

Home Page: www.Firstarkansasbank.com  

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

Chm/CEO/Pres: Larry T. Wilson  
Sec: Casey Cullipher  
SVP/CFO: Kim Crook  

Cash and Due from: 18,401  
Deposits: 543,334  
Federal Funds and Repos: 3,000  
Federal Funds and Borrowings: 3,933  
Investments: 175,415  
Other Liabilities: 8,865  
Net Loans: 405,213  
Subordinated Debt: 0  
Premises and Fixed Assets: 22,619  
Total Liabilities: 556,132  
Other Real Estate: 707  
Total Trust Assets: 108,777  
Other Assets: 59,573  
Total Liabilities and Capital: 684,928  
Total Assets: 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), Greers Ferry, Heber Springs (3), Quitman, Sherwood (2)  

The Bank of Lake Village  
Lake Village, AR  

VOICE: (870) 265-2241  
FAX: (870) 265-2125  
Charter Number: 675  
Date: October 14, 1937  
FDIC Certificate Number: 15547  

Home Page: 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  
Deposits: 53,844  
Federal Funds and Repos: 2,625  
Federal Funds and Borrowings: 0  
Investments: 18,399  
Other Liabilities: 42  
Net Loans: 34,400  
Subordinated Debt: 0  
Premises and Fixed Assets: 1,059  
Total Liabilities: 53,886  
Other Real Estate: 127  
Total Equity Capital: 128,796  
Other Assets: 1,385  
Total Liabilities and Capital: 200,000  
Total Assets: 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**

<table>
<thead>
<tr>
<th>Voice: (870) 475-2306</th>
<th>Charter Number: 498</th>
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<tbody>
<tr>
<td>FAX: (870) 475-3070</td>
<td>Date: November 21, 1919</td>
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<tr>
<td>Trust Powers: Yes</td>
<td>FDIC Certificate Number: 1298</td>
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<tr>
<td>202 Greenwood</td>
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Home Page: www.littleriverbank.com

**CEO/Pres:** Frankie L. Pratt  
**EVP:** Lois Criddle  
**SVP:** Jana Malone  
**VP:** Monica Sims

<table>
<thead>
<tr>
<th>Cash and Due from:</th>
<th>5,453</th>
<th>Deposits:</th>
<th>30,405</th>
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<td>Federal Funds and Repos:</td>
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<tr>
<td>Investments:</td>
<td>15,470</td>
<td>Other Liabilities:</td>
<td>191</td>
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<td>Net Loans:</td>
<td>13,577</td>
<td>Subordinated Debt:</td>
<td>0</td>
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<td>Premises and Fixed Assets:</td>
<td>238</td>
<td>Total Liabilities:</td>
<td>30,596</td>
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<td>Other Real Estate:</td>
<td>16</td>
<td>Other Liabilities:</td>
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<td>Other Assets:</td>
<td>208</td>
<td>Total Liabilities and Capital:</td>
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<td>Number of Shares Outstanding:</td>
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<td>Total Trust Assets:</td>
<td>0</td>
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</table>

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

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

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

<table>
<thead>
<tr>
<th>Voice: (501) 376-0800</th>
<th>Charter Number: 748</th>
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<tr>
<td>FAX: (501) 376-1642</td>
<td>Date: May 4, 1989</td>
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<td>Trust Powers: Yes</td>
<td>FDIC Certificate Number: 91280</td>
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<td>200 North State Street</td>
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Home Page: www.bankoflittlerock.com

**Chm/CEO/Pres:** Eugene L. Maris  
**SVP/Cash:** Lee A. Swearingen  
**SVP:** Kim Markland

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<th>Cash and Due from:</th>
<th>7,776</th>
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<td>Premises and Fixed Assets:</td>
<td>6,516</td>
<td>Total Liabilities:</td>
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<td>Other Real Estate:</td>
<td>3,230</td>
<td>Other Liabilities:</td>
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<td>Other Assets:</td>
<td>4,911</td>
<td>Total Liabilities and Capital:</td>
<td>206,571</td>
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<td>Total Assets:</td>
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<td>Number of Shares Outstanding:</td>
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<td>Total Trust Assets:</td>
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</table>

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

**Branches in Town:** Four  
**Other Branches:** None
Arkansas State Bank Department

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

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

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

Cash and Due from: 514,890
Federal Funds and Repos: 0
Investments: 772,261
Net Loans: 6,537,222
Premises and Fixed Assets: 285,087
Other Real Estate: 25,843
Other Assets: 565,779
Total Assets: 8,701,082
Total Trust Assets: 1,677,458

Deposits: 7,100,579
Federal Funds and Borrowings: 231,942
Other Liabilities: 65,805
Subordinated Debt: 0
Total Liabilities: 7,398,326
Total Liabilities and Capital: 8,701,082
Total Equity Capital: 1,302,756
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), Cleanwater[FL] (5), Clinton, Conway (4), Cornelius[NC], Crumerton[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], Newman[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  
1506 Market Street, Suite C180  
72211-1816  
Charter Number: 385  
Date: August 12, 1912  
FDIC Certificate Number: 1756  
Home Page: www.centralbankar.com

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<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Investments</th>
<th>Other Liabilities</th>
<th>Subordinated Debt</th>
<th>Premises and Fixed Assets</th>
<th>Total Liabilities</th>
<th>Total Equity Capital</th>
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<td>3,320</td>
<td>83,818</td>
<td>660</td>
<td>2,800</td>
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<td>1,346</td>
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<td>Net Loans</td>
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</table>

**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  
650 South Shackleford Rd., Suite 150  
72211  
Charter Number: 735  
Date: May 7, 1977  
FDIC Certificate Number: 3873  
Home Page: www.eaglebank.com  
Member of Federal Reserve System  
Bank Holding Company  
State Holding Company, Little Rock, AR

<table>
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<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Investments</th>
<th>Other Liabilities</th>
<th>Subordinated Debt</th>
<th>Premises and Fixed Assets</th>
<th>Total Liabilities</th>
<th>Total Equity Capital</th>
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<td>10,363</td>
<td>305,471</td>
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<td>22,178</td>
<td>199,959</td>
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<td>6,401</td>
<td>329,019</td>
<td>44,141</td>
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<td>Net Loans</td>
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<td>Other Assets</td>
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<tr>
<td>Total Assets</td>
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</table>

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

Home Page: 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 Deposits: 208,352
Federal Funds and Repos: 503 Federal Funds and Borrowings: 0
Investments: 10,440 Other Liabilities: 1,045
Net Loans: 185,370 Subordinated Debt: 0
Premises and Fixed Assets: 12,372 Total Liabilities: 209,397
Other Real Estate: 918 Total Liabilities and Capital: 244,548
Other Assets: 8,533 Number of Shares Outstanding: 10,000
Total Assets: 244,548
Total Trust Assets: 0

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

Home Page: 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 Deposits: 99,691
Federal Funds and Repos: 1,500 Federal Funds and Borrowings: 40,666
Investments: 87,705 Other Liabilities: 211
Net Loans: 49,136 Subordinated Debt: 0
Premises and Fixed Assets: 5,729 Total Liabilities: 140,568
Other Real Estate: 348 Total Liabilities and Capital: 154,652
Other Assets: 9,128 Number of Shares Outstanding: 32,013
Total Assets: 154,652
Total Trust Assets: 0

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 101 South Center Street Charter Number: 670
FAX: (501) 676-5046 72086-0320 Date: March 9, 1935
Trust Powers: No FDIC Certificate Number: 15050

Home Page: www.firststatebk.com
Bank Holding Company
Lonoke Bancshares, Inc., Lonoke, AR

Chm: Neil Bennett, Jr. Pres: J. Bruce Loftin
CEO: David R. Estes

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 Total Liabilities and Capital: 250,019
Other Assets: 4,998 Total Trust Assets: 0
Total Assets: 250,019 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 200 East Main Street Charter Number: 217
FAX: (870) 235-7039 71753 Date: September 26, 1906
Trust Powers: Yes FDIC Certificate Number: 1291

Home Page: www.fbtarkansas.com
Member of Federal Reserve System
Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

Chm/CEO: Bob L. Burns CFO: Drew Chandler
Pres: Chris Gosnell 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 Total Liabilities and Capital: 1,218,851
Other Assets: 49,329 Number of Shares Outstanding: 100,000
Total Assets: 1,218,851

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 500 North Jackson Street Charter Number: 313
FAX: (870) 234-3384 71753-0340 Date: June 22, 1910
Trust Powers: Yes FDIC Certificate Number: 12531

Home Page: 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 Deposits: ................................ .................. 100,033
Federal Funds and Repos: .............................. 0 Federal Funds and Borrowings: .................. 37,090
Investments: ............................................... 33,331 Other Liabilities: ................................ ............... 441
Net Loans: ............................................... 77,859 Subordinated Debt: .............................................. 0
Premises and Fixed Assets: ............................ 1,878 Total Liabilities: ................................ ......... 137,564
Other Real Estate: ............................................. 64 Total Liabilities and Capital: ...................... 152,549
Other Assets: ................................ ................ 6,025 Number of Shares Outstanding: .................. 10,000
Total Assets: ................................ ............. 152,549

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 205 Block Street Charter Number: 775
FAX: (870) 739-2234 72364-0747 Date: October 8, 1998
Trust Powers: Yes FDIC Certificate Number: 34887

Home Page: 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 Deposits: ................................ .................. 130,356
Federal Funds and Repos: .............................. 0 Federal Funds and Borrowings: .................. 0
Investments: ............................................... 16,807 Other Liabilities: ................................ ............... 817
Net Loans: ............................................... 108,376 Subordinated Debt: .............................................. 0
Premises and Fixed Assets: ............................ 4,327 Total Liabilities: ................................ ......... 131,173
Other Real Estate: ............................................. 644 Total Liabilities and Capital: ...................... 149,182
Other Assets: ................................ ................ 3,213 Number of Shares Outstanding: .................. 60,000
Total Assets: ................................ ............. 149,182

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
214 Hester Parker Drive 72365-0635
Charter Number: 704 Date: October 31, 1951
Trust Powers: No
FDIC Certificate Number: 17047

Home Page: 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
124 Edmonds Avenue 72101-0370
Charter Number: 128 Date: June 8, 1903
Trust Powers: Yes
FDIC Certificate Number: 1523

Home Page: www.bofmc.com
Member of Federal Reserve System
Bank Holding Company
M. D. Thompson & Son Co., McCrory, AR

CEO/Pres: Vance Thompson VP/Sec: Betty K. Thompson
SVP: E. Jan 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: 5,663
Other Assets: 281 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, Ill; Hamilton Neal Farmer; Fletcher C. Lewis; Alan Morris; Arthur Oliver; Chirstopher Eric Procise; Elden Jan Thompson; Vance M. Thompson, Ill
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
Charter Number: 661
71654-0787
Date: December 5, 1933
FDIC Certificate Number: 11242

Home Page: www.mcgeheebank.com

Trust Powers: Yes
FDIC Certificate Number: 11242

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
Total Assets: 120,430
Total Liabilities: 103,111
Total Equity Capital: 17,319

Directors: Lee Bowman; William W. Bowman; David S. Leech; Jeff Owyoung; 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
Charter Number: 667
71953-0898
Date: July 25, 1934
FDIC Certificate Number: 14597

Home Page: 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 Liabilities: 193,373
Total Equity Capital: 22,266

Directors: J. Richard Carver; John A. Crawford; Philip B. Hensley; David 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  
Charter Number: 396
71655  
Date: November 29, 1912

Home Page: www.commercial-bank.net  
Member of Federal Reserve System

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  
Net Loans: 104,473  
Premises and Fixed Assets: 1,634  
Other Assets: 5,528  
Total Assets: 186,887

Deposits: 168,759  
Investments: 66,699  
Other Liabilities: 1,028  
Other Real Estate: 1,028  
Total Liabilities: 169,228

FDIC Certificate Number: 90

Total Trust Assets: 14,247  
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  
Charter Number: 448
71657-0270  
Date: September 15, 1915

Home Page: 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

Deposits: 154,612  
Federal Funds and Borrowings: 18,251  
Net Liabilities: 1,260  
Subordinated Debt: 0  
Total Liabilities: 174,123

FDIC Certificate Number: 1753

Total Trust Assets: 31,715  
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
Arkansas State Bank Department

Petit Jean State Bank
Morrilton, AR

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

707 North Saint Joseph Street
Charter Number: 777
72110
Date: January 27, 1999
FDIC Certificate Number: 35084

Home Page: www.pjsb.com

Member of Federal Reserve System
Bank Holding Company
Petit Jean Bancshares, Inc., Morrilton, AR

Chm/Pres: Charles S. Penick
EVP: Suzanne Hartman
EVP: Mike Dunaway

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: 4,109
Federal Funds and Borrowings: 1,056
Other Liabilities: 86
Subordinated Debt: 0
Total Liabilities: 167,230
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
Charter Number: 81
72947-0480
Date: January 15, 1902
FDIC Certificate Number: 91

Home Page: www.justbankit.com

Member of Federal Reserve System
Bank Holding Company
Acme Holding Company, Inc., Mulberry, AR

CEO/Pres: Alex Golden
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 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
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
Federal Funds and Repos: 3,100
Investments: 3,142,442
Net Loans: 265,594
Premises and Fixed Assets: 7,992
Other Real Estate: 1,016
Total Assets: 466,508

Deposits: 398,345
Federal Funds and Borrowings: 16,856
Other Liabilities: 1,941
Subordinated Debt: 0
Total Liabilities: 417,142
Total Liabilities and Capital: 466,508

Other Real Estate: 1,016
Other Assets: 12,530
Total Trust Assets: 0

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 Hearnsberger; 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
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
Federal Funds and Repos: 3,100
Investments: 3,142,135
Net Loans: 141,067
Premises and Fixed Assets: 6,744
Other Real Estate: 76
Total Assets: 243,354

Deposits: 215,195
Federal Funds and Borrowings: 4,278
Other Liabilities: 2,188
Subordinated Debt: 0
Total Liabilities: 221,661
Total Liabilities and Capital: 243,354

Other Real Estate: 76
Other Assets: 10,118
Total Trust Assets: 12,530

Total Trust Assets: 12,530
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  
212 West Cherry  
72454-0307  
Charter Number: 613  
Date: March 10, 1930  
FDIC Certificate Number: 5628  
Trust Powers: No  
Member of Federal Reserve System  
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 Liabilities: 71,808  
Total Equity Capital: 7,570  
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  
1700 Old County Road  
72455-0397  
Charter Number: 796  
Date: January 15, 2015  
FDIC Certificate Number: 31711  
Trust Powers: Yes  
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: 670  
Other Real Estate: 42  
Other Assets: 169  
Total Assets: 51,238  
Total Liabilities: 44,704  
Total Equity Capital: 6,534  
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  113 Hwy 165 South  Charter Number: 251
FAX: (870) 737-2816  71663-0178  Date: January 22, 1908
Trust Powers: No  FDIC Certificate Number: 5629

Home Page: www.homebankofar.com

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

Pres: Bill Hannah  VP: Terry Milam

<p>|</p>
<table>
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<tr>
<th>Cash and Due from:</th>
<th>Deposits:</th>
<th>Federal Funds and Repos:</th>
<th>Federal Funds and Borrowings:</th>
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<tr>
<td>1,370</td>
<td>67,132</td>
<td>8,100</td>
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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  Total Equity Capital: 7,717
Other Assets: 916  Total Liabilities and Capital: 75,176
Total Assets: 75,176  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  East 2nd at Main  Charter Number: 162
FAX: (870) 887-6822  71857-0490  Date: August 10, 1904
Trust Powers: Yes  FDIC Certificate Number: 101

Home Page: 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

<p>|</p>
<table>
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<tr>
<th>Cash and Due from:</th>
<th>Deposits:</th>
<th>Federal Funds and Repos:</th>
<th>Federal Funds and Borrowings:</th>
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<tr>
<td>3,140</td>
<td>67,260</td>
<td>0</td>
<td>2,782</td>
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</table>

Investments: 35,607  Other Liabilities: 61
Net Loans: 39,336  Subordinated Debt: 0
Premises and Fixed Assets: 313  Total Liabilities: 70,103
Other Real Estate: 20  Total Equity Capital: 10,696
Other Assets: 1,383  Total Liabilities and Capital: 80,799
Total Assets: 80,799  Number of Shares Outstanding: 24,000

Directors: John Warren Brannan, Jr.; John Warren Brannan, Sr.; W. Herman Brown; Brad Crane; 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  112 Main Street  Charter Number: 650
FAX: (870) 325-7661  71665-0345  Date: March 7, 1932
Trust Powers: No  FDIC Certificate Number: 8730

Home Page: www.thebankofrison.com
Bank Holding Company
Sigma Holdings, Inc., Rison, AR

Chm: Lewis R. Gardner  VP: Amber Offutt
Pres/Sec: Troy Duke

Cash and Due from: 6,023  Deposits: 29,836
Federal Funds and Repos: 0  Federal Funds and Borrowings: 525
Investments: 4,336  Other Liabilities: 51
Net Loans: 22,252  Subordinated Debt: 0
Premises and Fixed Assets: 963  Total Liabilities: 30,412
Other Real Estate: 0  Total Equity Capital: 4,467
Other Assets: 1,305  Total Liabilities and Capital: 34,879
Total Assets: 34,879  Number of Shares Outstanding: 4,000
Total Trust Assets: 0

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  3350 Pinnacle Hills Parkway  Charter Number: 57
FAX: (479) 464-9796  72758  Date: April 23, 1900
Trust Powers: No  FDIC Certificate Number: 20160

Home Page: www.parkway-bank.com
Bank Holding Company
Parkway Bankshares, Inc., Portland, AR

CEO/Pres: Robert Y. Taylor  CFO: Leslie Borgognoni
Reg Pres: Chris Lampkin

Cash and Due from: 5,416  Deposits: 102,157
Federal Funds and Repos: 625  Federal Funds and Borrowings: 14,054
Investments: 24,825  Other Liabilities: 285
Net Loans: 92,835  Subordinated Debt: 0
Premises and Fixed Assets: 2,561  Total Liabilities: 116,496
Other Real Estate: 1,260  Total Equity Capital: 15,296
Other Assets: 4,270  Total Liabilities and Capital: 131,792
Total Assets: 131,792  Number of Shares Outstanding: 20,000
Total Trust Assets: 0

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  
FAX:  (479) 619-2701  
Trust Powers:  No

4201 W. New Hope Road, Suite 101  
72758  
Charter Number:  145  
Date:  October 31, 1903

FDIC Certificate Number: 11256

Home Page:  www.pinnaclebk.com
Bank Holding Company  
Pinnacle Bancshares, Inc., Rogers, AR

Chm/CEO:  Wade Ruckle  
Pres:  David Bordovsky

Cash and Due from: ................................. 753  
Federal Funds and Repos: ......................... 4,784  
Investments: ......................................... 22,031  
Net Loans: ........................................... 41,174  
Premises and Fixed Assets: ..................... 132  
Other Real Estate: ................................ 16,692  
Other Assets: ....................................... 1,617  
Total Assets: ...................................... 86,183  
Total Trust Assets: ................................. 0

Deposits: ............................................ 69,144  
Federal Funds and Borrowings: ................. 4,950  
Other Liabilities: .................................. 418  
Subordinated Debt: ................................. 2,000  
Total Liabilities: .................................. 76,512  
Total Liabilities and Capital: .................... 86,183  
Number of Shares Outstanding: ................. 225,264

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

Branches in Town:  None  
Other Branches:  None

First State Bank  
Russellville, AR

VOICE:  (479) 498-2400  
FAX:  (479) 498-2465  
Trust Powers:  No

3103 East Main  
72802  
Charter Number:  663  
Date:  January 12, 1934

FDIC Certificate Number: 13632

Home Page:  www.fsbmybank.com
Member of Federal Reserve System  
Bank Holding Company  
First State Banking Corporation, Russellville, AR

Chm/CEO:  Charles H. Blanchard  
Pres/COO:  Charles “Chip” B. Blanchard  
EVP/CLO:  Barton Allen  
EVP/Sec:  Toni B. Laws

Cash and Due from: ................................. 10,126  
Federal Funds and Repos: ......................... 800  
Investments: ......................................... 29,458  
Net Loans: ........................................... 161,659  
Premises and Fixed Assets: ..................... 16,600  
Other Real Estate: ................................ 0  
Other Assets: ....................................... 9,477  
Total Assets: ...................................... 217,580  
Total Trust Assets: ................................. 0

Deposits: ............................................ 185,139  
Federal Funds and Borrowings: ................. 7,797  
Other Liabilities: .................................. 565  
Subordinated Debt: ................................. 0  
Total Liabilities: .................................. 193,501  
Total Liabilities and Capital: .................... 217,580  
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
Arkansas State Bank Department

Bank of Salem
Salem, AR

VOICE: (870) 895-2591 207 West Church Street Charter Number: 266
FAX: (870) 895-3825 72576-0338 Date: December 9, 1908
Trust Powers: No FDIC Certificate Number: 11243

Home Page: 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 Deposits: 110,125
Federal Funds and Repos: 3,611 Federal Funds and Borrowings: 2,695
Investments: 2,811 Other Liabilities: 597
Net Loans: 104,637 Subordinated Debt: 0
Premises and Fixed Assets: 1,787 Total Liabilities: 113,417
Other Real Estate: 850 Total Equity Capital: 16,517
Other Assets: 7,575 Other Real Estate: 850
Total Assets: 129,927 Total Liabilities and Capital: 129,927
Total Trust Assets: 0 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 600 Main Street Charter Number: 578
FAX: (479) 938-7084 72863-0085 Date: April 7, 1926
Trust Powers: No FDIC Certificate Number: 5632

Home Page: 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 Deposits: 64,872
Federal Funds and Repos: 475 Federal Funds and Borrowings: 0
Investments: 50,662 Other Liabilities: 121
Net Loans: 24,644 Subordinated Debt: 0
Premises and Fixed Assets: 412 Total Liabilities: 64,993
Other Real Estate: 19 Total Equity Capital: 14,301
Other Assets: 955 Total Liabilities and Capital: 79,294
Total Assets: 79,294 Number of Shares Outstanding: 4,000
Total Trust Assets: 0

Directors: Eddie Ahne; Don Fritsche; Gary Fritsche; Ronnie Layes; Joe Fritsche

Branches in Town: None  Other Branches: Subiaco
First Security Bank
Searcy, AR

VOICE: (501) 279-3400 314 North Spring Street Charter Number: 649
FAX: (501) 279-3486 72145-1009 Date: February 6, 1932
Trust Powers: Yes
FDIC Certificate Number: 5633

Home Page: www.fsbank.com
Bank Holding Company
First Security Bancorp, Searcy, AR

Chm/CEO: Reynie Rutledge EVP: J. Mark Ferguson
Pres: Michael C. Hutsell TO: Frank Faust

Cash and Due from: ........................................ 90,342
Federal Funds and Repos: .................. 161,500
Investments: ........................................ 2,526,530
Net Loans: ........................................... 1,850,046
Premises and Fixed Assets: .................. 104,680
Other Real Estate: .................................... 12,237
Other Assets: ........................................ 86,114
Total Assets: ........................................ 4,831,449

Deposits: ........................................... 3,618,254
Federal Funds and Borrowings: ........... 490,670
Other Liabilities: .................................... 6,599
Subordinated Debt: .................................. 0
Total Liabilities: ................................... 4,115,523

Other Real Estate: .................................... 12,237
Other Liabilities: .................................... 6,599
Total Liabilities: ................................... 4,115,523

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

Home Page: 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 Assets: 3,551  
Total Assets: 126,226

Deposits: 107,797  
Federal Funds and Borrowings: 0  
Other Liabilities: 312  
Subordinated Debt: 0  
Total Liabilities: 108,109  
Total Liabilities and Capital: 126,226

Premises and Fixed Assets: 2,501  
Other Real Estate: 2,166  
Other Assets: 1,151  
Total Assets: 126,226  
Total Trust Assets: 0

Net Loans: 66,149  
Subordinated Debt: 0  
Total Equity Capital: 18,117  
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  
Charter Number: 600  
Date: April 18, 1928  
FDIC Certificate Number: 5623

Home Page: 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 Liabilities and Capital: 192,080

Premises and Fixed Assets: 2,166  
Other Real Estate: 332  
Other Assets: 1,151  
Total Assets: 192,080  
Total Trust Assets: 0

Net Loans: 64,086  
Subordinated Debt: 0  
Total Equity Capital: 22,057  
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 Commerce and Main Streets Charter Number: 457
FAX: (870) 678-2401 71763-0127 Date: September 19, 1916
Trust Powers: No FDIC Certificate Number: 93

Home Page: 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: .................................................. 147 Total Equity Capital: ......................................... 5,481
Other Assets: ..................................................... 107 Total Liabilities and Capital: ......................... 58,390
Total Assets: .................................................. 71763-0127 Number of Shares Outstanding: ................ 3,000
Total Trust Assets: ........................................... 0

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 2600 South Thompson Street Charter Number: 794
FAX: (866) 897-2839 72764 Date: June 11, 2014
Trust Powers: Yes FDIC Certificate Number: 32025

Home Page: www.united-bk.com
Member of Federal Reserve System
Bank Holding Company
United Holding Company, Inc., Springdale, AR

CEO/Pres: Nathan Gairhan Cont: Rebecca Johnson
SVP/CLO: Richie Lamb
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 Total Equity Capital: ......................................... 22,365
Other Assets: ..................................................... 1,651 Total Liabilities and Capital: ......................... 147,149
Total Assets: .................................................. 147,149 Number of Shares Outstanding: ................ 100,000
Total Trust Assets: ........................................... 0

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

**Address:**
307 Thomas Street
Stamps, AR 71860-0008

**Telephone:**
VOICE: (870) 533-4486
FAX: (870) 533-4456

**Bank Control Information:**
Charter Number: 106
Date: December 8, 1902
FDIC Certificate Number: 5624

**Home Page:**
www.bodcawbank.com

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

**Officers:**
- **Chm:** J. Paul Nipper
- **Pres/Sec:** Scott Hultberg
- **Cash:** Brenda Scroggins

**Balance Sheet:**

<table>
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<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
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<tr>
<td>Federal Funds and Repos</td>
<td>2,325</td>
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<tr>
<td>Investments</td>
<td>43,080</td>
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<tr>
<td>Net Loans</td>
<td>24,083</td>
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<td>Premises and Fixed Assets</td>
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<td>Total Assets</td>
<td>75,504</td>
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<tr>
<td>Total Trust Assets</td>
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</table>

**Liabilities:**
- Deposits: 66,649
- Federal Funds and Borrowings: 216
- Other Liabilities: 216
- Subordinated Debt: 0
- Total Liabilities: 66,865

**Equity:**
- Total Equity Capital: 8,639
- 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:**
- None

### Bank of Star City

**Address:**
116 North Lincoln Avenue
Star City, AR 71667-0069

**Telephone:**
VOICE: (870) 628-4286
FAX: (870) 628-5274

**Bank Control Information:**
Charter Number: 567
Date: April 27, 1925
FDIC Certificate Number: 5634

**Home Page:**
www.bankofstarcity.com

**Member of Federal Reserve System:**

**Bank Holding Company:**
Star City Bancshares, Inc., Star City, AR

**Officers:**
- **Chm/CEO:** Bennie F. Ryburn, Jr.
- **Pres:** R. Mark Owen

**Balance Sheet:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tr>
<td>Cash and Due from</td>
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<tr>
<td>Total Trust Assets</td>
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</table>

**Liabilities:**
- Deposits: 78,159
- Federal Funds and Borrowings: 1,133
- Other Liabilities: 133
- Subordinated Debt: 0
- Total Liabilities: 80,454

**Equity:**
- Total Equity Capital: 13,349
- 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:**
- None

**Other Branches:**
- Dumas, Pine Bluff (2), White Hall
Security Bank
Stephens, AR

VOICE: (870) 786-5416 105 Ruby Street Charter Number: 692
FAX: (870) 786-5419 71764-0007 Date: February 8, 1946
Trust Powers: No
FDIC Certificate Number: 16395

Home Page: www.secbnk.com

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

Chm: Carol Reaves  EVP: Duncan Grayson
CEO/Pres: Guy R. "Buck" Smith  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 Total Trust Assets: ...................................... 0
Other Assets: ............................. 2,288 Number of Shares Outstanding: 11,000
Total Assets: ................................ 57,340 Total Liabilities and Capital: .................... 57,340
Total Trust Assets: .......................... 0

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 708 South Main Street Charter Number: 687
FAX: (870) 672-4282 72160-1016 Date: December 29, 1944
Trust Powers: Yes
FDIC Certificate Number: 16216

Home Page: www.mebanking.com

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

Chm: Roy O. McCollum, III  CEO/Pres: Gary Hudson
CEO/Pres: Roy O. McCollum, III

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 Total Trust Assets: ...................................... 0
Other Assets: ............................. 51,734 Number of Shares Outstanding: 100,000
Total Assets: ................................ 702,656 Total Liabilities and Capital: .................... 702,656
Total Trust Assets: .......................... 78,532

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 3110 Alma Hwy. Charter Number: 328
FAX: (479) 410-1340 72956-0469 Date: December 20, 1910
Trust Powers: Yes FDIC Certificate Number: 8738

Home Page: www.cbankandtrust.com
Member of Federal Reserve System
Bank Holding Company
First Bank Corp., Fort Smith, AR

CEO/Pres: D. Keith Hefner SVP: Joe Dan Stewart
EVP: Lance L. Lanier TO: Cindy Winborn

Cash and Due from: 15,491 Deposits: 326,658
Federal Funds and Repos: 0 Federal Funds and Borrowings: 1,102
Investments: 134,111 Other Liabilities: 1,813
Net Loans: 207,443 Subordinated Debt: 0
Premises and Fixed Assets: 4,400 Total Liabilities: 329,573
Other Real Estate: 74 Total Trust Assets: 11,412
Other Assets: 12,451 Number of Shares Outstanding: 16,000
Total Assets: 373,970 Total Liabilities and Capital: 373,970

Directors: J. Kevin Bell; Warren D. Blaylock; Mont S. Echols, Jr.; Morril 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 104 South Main Street Charter Number: 739
FAX: (870) 226-2253 71671-0029 Date: December 12, 1978
Trust Powers: Yes FDIC Certificate Number: 94

Home Page: www.firststatewarren.com
Member of Federal Reserve System
Bank Holding Company
Bradley Bancshares, Inc., Warren, AR

Chm/CEO: Bennie F. Ryburn, Jr. Pres: Freddie M. Mobley
VChm: Bennie Ryburn, Ill EVP/TO: Hugh Quimby

Cash and Due from: 7,968 Deposits: 93,606
Federal Funds and Repos: 0 Federal Funds and Borrowings: 0
Investments: 51,277 Other Liabilities: 139
Net Loans: 41,374 Subordinated Debt: 0
Premises and Fixed Assets: 1,120 Total Liabilities: 93,745
Other Real Estate: 0 Total Equity Capital: 11,188
Other Assets: 3,194 Total Liabilities and Capital: 104,933
Total Assets: 104,933 Number of Shares Outstanding: 59,000
Total Trust Assets: 797

Directors: Robert Garner; Roger George; Robert Green, Jr.; Freddie M. Mobley; Hugh A. Quimby; Bennie F. Ryburn, Jr.; Bennie Ryburn, Ill; 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
Charter Number: 80
Date: December 28, 1901
FDIC Certificate Number: 81

Home Page: 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
Federal Funds and Repos: 4,075
Investments: 86,813
Net Loans: 41,030
Premises and Fixed Assets: 738
Other Real Estate: 299
Other Assets: 1,222
Total Assets: 138,388

Deposits: 111,411
Federal Funds and Borrowings: 5,455
Other Liabilities: 136
Subordinated Debt: 0
Total Liabilities: 117,002
Total Liabilities and Capital: 138,388
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
Charter Number: 568
Date: June 5, 1925
FDIC Certificate Number: 1299

Home Page: www.getevolved.com
Member of Federal Reserve System
Bank Holding Company
Evolve Bancorp, Inc., West Memphis, AR

Chm: Scot Lenoir
CEO/Pres: Scott Stafford
EVP/CFO: John Copeland

Cash and Due from: 6,298
Federal Funds and Repos: 0
Investments: 18,878
Net Loans: 319,171
Premises and Fixed Assets: 4,725
Other Real Estate: 2,599
Other Assets: 24,797
Total Assets: 376,468

Deposits: 260,151
Federal Funds and Borrowings: 69,105
Other Liabilities: 11,490
Subordinated Debt: 0
Total Liabilities: 340,746
Total Liabilities and Capital: 376,468
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 1 Cross County Plaza Charter Number: 25
FAX: (870) 238-4052 72396-0009 Date: June 5, 1891
Trust Powers: Yes FDIC Certificate Number: 13821

Home Page: www.crosscountybank.com

Member of Federal Reserve System
Bank Holding Company
Cross County Bancshares, Inc., Wynne, AR

Chm: Dr. Willard G. Burks SVP/CFO: Beth Dildine
CEO/Pres/TO: David Dowd SVP/CLO: Jack Runsick

Cash and Due from: 5,194 Deposits: 164,452
Federal Funds and Repos: 0 Federal Funds and Borrowings: 33,317
Investments: 20,745 Other Liabilities: 56
Net Loans: 181,638 Subordinated Debt: 0
Premises and Fixed Assets: 5,297 Total Liabilities: 197,825
Other Real Estate: 4,469 Total Equity Capital: 26,400
Other Assets: 6,882 Total Assets: 224,225
Total Assets: 224,225 Total Liabilities and Capital: 224,225
Total Trust Assets: 10,743 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 Rennicke

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 200 River Market Avenue, Suite 400  Charter Number: 1006
FAX: (501) 374-9425 72201-1766  Date: August 6, 1958
Trust Powers: No  County: Pulaski

Home Page: www.arcapital.com
Holding Company
None

Chm: Dennis Cooper  VP: Brad Chambless
Pres/COO: Sam Walls, III

Cash and Due from: 5,746  Deposits: 0
Federal Funds and Repos: 8,469  Federal Funds and Borrowings: 43,754
Investments: 34,855  Other Liabilities: 297
Net Loans: 907  Subordinated Debt: 0
Premises and Fixed Assets: 0  Total Liabilities: 44,051
Other Real Estate: 0  Total Liabilities and Capital: 51,796
Other Assets: 1,819  Total Equity Capital: 7,745
Total Assets: 51,796  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
Home Page: www.communityfirsttrust.com

135 Section Line Road, C-1 71913
Charter Number: 35001 Date: Jun. 17, 1998 County: Garland

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
<table>
<thead>
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<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
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<td>Farmers Bank</td>
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<td>FBT Bank &amp; Mortgage</td>
<td>Fordyce</td>
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<td>Izard</td>
<td>The First National Bank of Izard County</td>
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<td>Jackson</td>
<td>Merchants &amp; Planters Bank</td>
<td>Newport</td>
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<td>Jefferson</td>
<td>Relyance Bank, National Association</td>
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<td>Simmons First National Bank</td>
<td>Pine Bluff</td>
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<tr>
<td>Lafayette</td>
<td>Community State Bank</td>
<td>Bradley</td>
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<td>Bodcaw Bank</td>
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<td>Lawrence</td>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
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<tr>
<td>Lincoln</td>
<td>Bank of Star City</td>
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<tr>
<td>Logan</td>
<td>First Western Bank</td>
<td>Booneville</td>
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<td>The First National Bank at Paris</td>
<td>Paris</td>
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<td>Logan County Bank</td>
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<td>COUNTY</td>
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<td>Lonoke</td>
<td>Bank of England</td>
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<td>First State Bank</td>
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<tr>
<td>Madison</td>
<td>Today's Bank</td>
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<tr>
<td>Marion</td>
<td>Twin Lakes Community Bank</td>
<td>Flippin</td>
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<td>Mississippi</td>
<td>Farmers Bank And Trust Company</td>
<td>Blytheville</td>
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<tr>
<td>Monroe</td>
<td>The Merchants and Planters Bank</td>
<td>Clarendon</td>
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<td>Nevada</td>
<td>Bank of Prescott</td>
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<td>Ouachita</td>
<td>Bank of Bearden</td>
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<td>Security Bank</td>
<td>Stephens</td>
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<td>Phillips</td>
<td>Helena National Bank</td>
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<td>Pike</td>
<td>Bank of Delight</td>
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<td>Diamond Bank</td>
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<td>First Delta Bank</td>
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<td>Pope</td>
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<td>Pulaski</td>
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<td>Jacksonville</td>
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<td>Bank of Little Rock</td>
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<td>Bank of the Ozarks</td>
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<td>Heartland Community Bank</td>
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<td>One Bank &amp; Trust, National Association</td>
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<td>Randolph</td>
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<td>Sebastian</td>
<td>The First National Bank of Fort Smith</td>
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<td>Farmers Bank</td>
<td>Greenwood</td>
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<td>COUNTY</td>
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<td>Sharp</td>
<td>FNBC Bank</td>
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<td>First National Bank of Eastern Arkansas</td>
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<td>Stone</td>
<td>Ozark Heritage Bank, National Association</td>
<td>Mountain View</td>
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<td>Union</td>
<td>First Financial Bank</td>
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<td>Signature Bank of Arkansas</td>
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<td>Legacy National Bank</td>
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<td>Chambers Bank</td>
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<td>River Town Bank</td>
<td>Dardanelle</td>
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</tbody>
</table>
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

Chm: Glen Jones
CFO: Christopher Wewers
CEO: Darrin Williams

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.

FNBC Bancorp Inc.
Ash Flat, AR

RSSD Number: 1099690
VOICE: (870) 994-2311
FAX: (870) 257-1889

Chm/CEO/Pres: Martin Carpenter
Sec: Morris Street
VP: Marty Sellars

Subsidiaries:
FNBC Bank
FNBC Capital Trust I

Citizens Bancshares of Batesville, Inc.
Batesville, AR

RSSD Number: 1131077
VOICE: (870) 793-4441
FAX: (870) 698-6299

CEO/Pres: Phil Baldwin
SVP/CFO: Karen Shaw
EVP/Sec: Greg Shaver

Subsidiaries:
The Citizens Bank
Citizens Bancshares (AR) Statutory Trust I
First Community Bancshares, Inc.  
Batesville, AR

RSSD Number: 2641694  
VOICE: (870) 612-3400  
FAX: (870) 612-3412

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

Bearden Bancshares, Inc.  
Bearden, AR

RSSD Number: 2993722  
VOICE: (870) 687-2233  
FAX: (870) 687-2474

Pres: Rick Green  
Sec: Ken Riley

Subsidiaries:
Bank of Bearden  
BBI Insurance Agency, Inc.
Arkansas State Bank Department

Arvest Bank Group, Inc.
Bentonville, AR

RSSD Number: 1095674
110 NW 2nd Street, Suite 300
VOICE: (479) 464-1500
P.O. Box 1860
FAX: (479) 464-1540
72712

Chm/CEO/Pres: Jim C. Walton       Sec: Karla Payne
VP/Treas/Sec: Richard D. Chapman

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
125 West Central, Suite 218
VOICE: (479) 464-1500
P.O. Box 1860
FAX: (479) 464-1540
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
400 West Main Street
VOICE: (870) 763-8101
P.O. Box 688
FAX: (870) 763-3500
72316-0688

Chm/CEO/Pres:  Steve Bell  Sec:  Randy Scott
VP:  Paula O. Blackwell

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

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

First Western Bancshares, Inc.
Booneville, AR

RSSD Number: 1100091
VOICE: (479) 675-0369
FAX: (479) 675-0751

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
Harrell Bancshares, Inc.
Camden, AR

RSSD Number: 2352196
VOICE: (870) 837-8300
FAX: (870) 837-8310

Pres: Jonathan W. Harrell
VP: Paul Lindsey
Sec: Phillip J. Foster

Subsidiaries:
First Bank
Simply Home Lending Inc.

Sharp Bancshares, Inc.
Cave City, AR

RSSD Number: 1099663
VOICE: (870) 283-5301
FAX: (870) 283-6466

Chm: Samuel F. Beller
CEO/Pres: John Beller
VChm: Bruce Street

Subsidiaries:
Bank of Cave City
Cave City Properties, Inc.

Clarendon Holding Co.
Clarendon, AR

RSSD Number: 1099252
VOICE: (870) 747-3319
FAX: (870) 747-3498

Chm: J. Baxter Sharp, III
CEO/Pres: J. Kendall Henry

Subsidiaries:
The Merchants and Planters Bank

Hampton, AR
71701
Fayetteville, AR
72521-0490
Cave City, AR
72029-0280
Clarendon, AR
Home BancShares, Inc.
Conway, AR

RSSD Number: 1491409
VOICE: (501) 328-4663
FAX: (501) 328-4679

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

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

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

Subsidiaries:
Chambers Bank
CBI Holdings, Inc.
Sloan Capital Trust I

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

RSSD Number: 1134546
VOICE: (479) 229-3311
FAX: (479) 229-4180

Chm/CEO/Pres: Thomas C. Berryhill  Sec: Sharon Wilson

Subsidiaries:
River Town Bank

First State Bancshares, Inc.
DeQueen, AR

RSSD Number: 2032724
VOICE: (870) 642-4423
FAX: (870) 642-2847

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

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

Subsidiaries:
Chambers Bank
CBI Holdings, Inc.
Sloan Capital Trust I

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

RSSD Number: 1134546
VOICE: (479) 229-3311
FAX: (479) 229-4180

Chm/CEO/Pres: Thomas C. Berryhill  Sec: Sharon Wilson

Subsidiaries:
River Town Bank

First State Bancshares, Inc.
DeQueen, AR

RSSD Number: 2032724
VOICE: (870) 642-4423
FAX: (870) 642-2847

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
DBT Financial Corporation
DeWitt, AR

RSSD Number: 1139176
Second and Jefferson Streets
VOICE: (870) 946-3531
FAX: (870) 946-2815

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 First Bankshares Corporation
DeWitt, AR

RSSD Number: 1099243
220 West Cross
VOICE: (870) 946-3551
P.O. Box 511
FAX: (870) 946-1562
72042-0511

Pres: Warren A. Jennings, Sr.
Sec: Warren A. Jennings, Jr.

Subsidiaries:
Arkansas County Bank

M & F Financial Corporation
Dumas, AR

RSSD Number: 1099506
500 Highway 65 South
VOICE: (870) 382-4311
P.O. Box 187
FAX: (870) 382-5901
71639-0187

Chm/CEO: L. Ashton Adcock
Treas/Sec: Betty B. Trites
Pres: J. Michael Jones

Subsidiaries:
Merchants & Farmers Bank
First Financial Banc Corporation
El Dorado, AR

RSSD Number: 2568102
VOICE: (870) 863-7000
FAX: (870) 881-5393

CEO/Pres: Chris Hegi
EVP: Craig Mobley
Sec: Debra Martin

CFO: Melissa Jerry

Subsidiaries:
First Financial Bank
First Title Services, Inc.
First Financial Banc Corporation Statutory Trust I
First Financial Statutory Trust III

MHBC Investments Limited Partnership, I
England, AR

RSSD Number: 2795083
VOICE: (501) 842-2555
FAX: (501) 842-2422

Chm/CEO/Pres: Gary Canada

Subsidiaries:
Bank of England
BOE Acquisition Company, Inc.

Eureka Bancshares, Inc.
Eureka Springs, AR

RSSD Number: 2941769
VOICE: (479) 253-3000
FAX: (479) 253-3004

Chm/CEO/Pres: John F. Cross
VChm: Lewis E. Epley, Jr.
Sec: Charles T. Cross

Subsidiaries:
Cornerstone Bank
Bankshares of Fayetteville, Inc.
Fayetteville, AR

RSSD Number: 2516970
VOICE: (479) 444-4444
FAX: (479) 443-1529

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

White River Bancshares Company
Fayetteville, AR

RSSD Number: 3306589
VOICE: (479) 684-3700
FAX: (479) 684-3795

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

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

Subsidiaries:
Signature Bank of Arkansas

FBT Bancshares, Inc.
Fordyce, AR

RSSD Number: 1099092
VOICE: (870) 352-3107
FAX: (870) 352-5202

CEO/Pres: James V. Hulse, Jr.
EVP: Bruce Dawson
EVP/Sec: Suzette Crutchfield
SVP: David Sisson

Subsidiaries:
FBT Bank & Mortgage

First Bank Corp.
Fort Smith, AR

RSSD Number: 1491360
VOICE: (479) 782-2041
FAX: (479) 788-4602

Chm: Mont S. Echols, Jr.    VP: James G. Williamson, Jr.
CEO/Pres: Sam T. Sicard

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.

Bainum Bancorp
Glenwood, AR

RSSD Number: 1491333
VOICE: (870) 356-2121
FAX: (870) 356-6327

Chm/Pres: Timothy E. Bainum    Sec: Lynda Robbins
VP: Mac McClanahan

Subsidiaries:
Diamond Bank

Gravett Bancshares, Inc.
Gravette, AR

RSSD Number: 3143953
VOICE: (479) 787-5251
FAX: (479) 787-6102

Chm/VP: Jim A. Edmondson    Sec: Lynn F. Cowick
Pres: Richard T. Pollreis

Subsidiaries:
Bank of Gravett
First Service Bancshares, Inc.
Greenbrier, AR

RSSD Number: 1137266
136 South Broadview
VOICE: (501) 679-7200
P.O. Box 190
FAX: (501) 679-5104
72058-0430

Chm/CEO/Pres: Thomas H. Grumbles
Treas/Sec: Kenneth Barnard

Subsidiaries:
First Service Bank
First Service Realty

Peoples Home Holding, Inc.
Greenbrier, AR

RSSD Number: 3029196
61 A South Broadview
VOICE: (501) 679-7283
P.O. Box 307
FAX: (501) 679-7745
72058

VP: Joe Benton, III
Sec: Terry Milam
VP: Bill Hannah

Subsidiaries:
Home Bank of Arkansas
HomeBank Insurance Agency

Wilkinson Banking Corporation
Greenwood, AR

RSSD Number: 1417511
71 West Center Street
VOICE: (479) 996-4171
P.O. Box 610
FAX: (479) 996-6700
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

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

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

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

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

Subsidiaries:
First Arkansas Bank & Trust
First Arkansas Statutory Trust I
Lindsey Road Partnership

Southeast Arkansas Bank Corporation
Lake Village, AR

RSSD Number: 1137033
VOICE: (870) 265-2241
FAX: (870) 265-2125

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

Little River Bancshares, Inc.
Lepanto, AR

RSSD Number: 2463391
VOICE: (870) 475-2306
FAX: (870) 475-3070

Chm: Henry G. Watkins, III
Sec: Lois Criddle
Pres: Scott Arnold, IV

Subsidiaries:
Little River Bank
Allcorp, Inc.
Little Rock, AR

RSSD Number: 4152877
5701 Kavanaugh Blvd.
VOICE: (501) 707-1154
VOICE: (501) 707-1154
FAX: (501) 707-1161
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
17901 Chenal Parkway
VOICE: (501) 978-2265
VOICE: (501) 978-2265
FAX: (501) 978-2205
72231-8811

Chm/CEO: George G. Gleason, II
CFO: Greg McKinney
VChm: Dan Thomas
COO: Tyler Vance

Subsidiaries:
Bank of the Ozarks
Little Rock, AR
Summit Real Estate Investments, Inc.
Arkadelphia, AR
ASMSA Investment Fund, LLC
Little Rock, AR
BOTO, LLC
Little Rock, AR
BOTO-AR Properties, LLC
Little Rock, AR
Open Avenues Investment Fund, LLC
Little Rock, AR
The Highlands Group, Inc.
Little Rock, AR
BOTO FL Properties, LLC
Bradenton, FL
BOTO GA Properties, LLC
Cartersville, GA
FCB Properties, LLC
Valdosta, GA
PAB State Credits, LLC
Valdosta, GA
BOTO NC Properties, LLC
Charlotte, NC
Carolina Foothills Properties Group I, LLC
Charlotte, NC
Carolina Foothills Properties Group II, LLC
Charlotte, NC
Carolina Foothills Properties Group III, LLC
Charlotte, NC
Carolina Foothills Properties, LLC
Charlotte, NC
BOTO SC Properties, LLC
Columbia, SC
Omnibank Center Business Condominiums Owners Association, Inc.
Houston, TX
Ozark Capital Statutory Trust II
Hartford, CT
Ozark Capital Statutory Trust III
Wilmington, DE
Ozark Capital Statutory Trust IV
Wilmington, DE
Intervest Statutory Trust IV
Wilmington, DE
Intervest Statutory Trust V
Wilmington, DE
Ozark Capital Statutory Trust V
Chicago, IL
Intervest Statutory Trust, II
Boston, MA
Intervest Statutory Trust, III
Boston, MA
Capital Bancshares, Inc.
Little Rock, AR

RSSD Number: 2777016
12224 Chenal Parkway
VOICE: (501) 228-6000
P.O. Box 8210
FAX: (501) 228-6006
72211

Chm: Warren Stephenson
EVP/CFO: Jeanette Nation
CEO/Pres: Kyle E. Patton

Subsidiaries:
The Capital Bank
Little Rock, AR

Little Rock Bankshares, Inc.
Little Rock, AR

RSSD Number: 2617082
200 North State Street
VOICE: (501) 376-0800
P.O. Box 34090
FAX: (501) 374-7937
72203

Chm/CEO: Eugene L. Maris
SVP: Kim Markland
SVP/Cash: Lee A. Swearingen
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

Riverside Bancshares, Inc.
Little Rock, AR

RSSD Number: 2155342
1001 W. Markham St., 2nd Floor
VOICE: (501) 614-6161
1001 W. Markham St., 2nd Floor
FAX: (501) 614-6162
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  One Information Way, Suite 400
VOICE: (501) 664-8722  One Information Way, Suite 400
FAX: (501) 663-8753 72202

Chm/CEO/Pres:  L. Walter Quinn    Sec:  Sally Brewer
Atty:  Joseph W. Gregory

Subsidiaries:
Heartland Bank
    Heartland Insurance, LLC
    Montesano Investment, LLC
    Rock Service Company, LLC
    Zwolle Investment, LLC
HCB Investments, Inc.
NSMG RBI, LLC
Rock Bancshares Statutory Trust I
Rock Bancshares Statutory Trust II
Rock Capital Income Fund LLC

State Holding Company
Little Rock, AR

RSSD Number: 1100046 650 South Shackleford Rd., Suite 450
VOICE: (501) 223-3450 650 South Shackleford Rd., Suite 450
FAX: (501) 223-8008 72211

Chm/CEO/Pres:  Catherine H. Owen    EVP:  Paul Castleberry
VChm:  Harry L. Hastings, Jr.    SVP:  Laura Bogoslavsky

Subsidiaries:
Eagle Bank & Trust Company
Eagle Development Company South
State Mortgage Company
Lonoke Bancshares, Inc.
Lonoke, AR

RSSD Number: 1491614 101 South Center Street
VOICE: (501) 676-3106 P.O. Box 320
FAX: (501) 676-5046 72086-0320

Chm: Neil Bennett, Jr. Sec: Karen Hardke
CEO: David R. Estes

Subsidiaries:
First State Bank Lonoke, AR
First State Land Co., Inc. Lonoke, AR
Lonoke Statutory Trust I Lonoke, AR
Lonoke Statutory Trust II Lonoke, AR

Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684 500 North Jackson Street
VOICE: (870) 234-5777 P.O. Box 340
FAX: (870) 234-3384 71754-0340

Chm: Steven Clark Fincher Sec: Sharon Gathright
Pres: Mary L. Fowler

Subsidiaries:
The Peoples Bank Magnolia, AR

Magnolia Banking Corporation
Magnolia, AR

RSSD Number: 1135413 200 East Main Street
VOICE: (870) 235-7000 P.O. Box 250
FAX: (870) 235-7039 71754-0250

Chm/CEO/Pres: Bob L. Burns EVP: Bruce D. Maloch
EVP: Steve Keith Sec: T. H. Bradley

Subsidiaries:
Farmers Bank and Trust Company Magnolia, AR
Magnolia Properties, Inc. Magnolia, AR
Magnolia Statutory Trust I Magnolia, AR
Magnolia Statutory Trust II Magnolia, AR
First National Hempstead Statutory Trust I Hartford, CT
FCB Financial Services, Inc.
Marion, AR

RSSD Number: 3123339
VOICE: (870) 739-7300
FAX: (870) 739-7379

Pres: M. Don Underwood
EVP/CFO: Brenda Eldridge
Sec: Frank A. Fogleman

Subsidiaries:
First Community Bank of Eastern Arkansas
Community First Insurance

Tyronza Bancshares, Inc.
Marked Tree, AR

RSSD Number: 1139783
VOICE: (870) 358-6000
FAX: (870) 358-6001

Chm: Charles Luter
Pres: Chris M. Lehman

Subsidiaries:
First Delta Bank

M. D. Thompson & Son Co.
McCrory, AR

RSSD Number: 1094967
VOICE: (870) 731-2526
FAX: (870) 731-2527

CEO: Brenda Thompson
Pres/Sec: Vance Thompson
VP/CFO: Brooke T. Cavitt

Subsidiaries:
Bank of McCrory
McGehee Bank Employee Stock Ownership Plan
McGehee, AR

RSSD Number: 3487965
VOICE: (870) 222-3151
FAX: (870) 222-6159

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

Subsidiaries:
Southeast Financial Bankstock Corporation
McGehee Bank
McBank Realty

McGehee Bank Employee Stock Ownership Plan, McGehee, AR

Southeast Financial Bankstock Corporation
McGehee, AR

RSSD Number: 1096662
VOICE: (870) 222-3151
FAX: (870) 222-6159

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

Subsidiaries:
McGehee Bank
McBank Realty

Union Bankshares, Inc.
Mena, AR

RSSD Number: 1099805
VOICE: (479) 394-2211
FAX: (479) 394-3809

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
Drew Bancshares, Inc.
Monticello, AR

RSSD Number: 1098198 212 West Gaines
VOICE: (870) 367-2025 P.O. Box 150
FAX: (870) 367-1151 71657-0150

Chm: Bennie F. Ryburn, Jr. Pres: George T. Harris
VChm: Bennie Ryburn, III SVP/Sec: Rusty Smith

Subsidiaries:
Commercial Bank & Trust Company Monticello, AR

First Union Financial Corporation
Monticello, AR

RSSD Number: 1098880 102 West McCloy
VOICE: (870) 460-6400 P.O. Box 270
FAX: (870) 460-6465 71657-0270

Chm/CEO: Zach McClendon, Jr. Sec: John S. McClendon
Pres: Dave Dickson

Subsidiaries:
Union Bank And Trust Company Monticello, AR
First Union Statutory Trust 1 Monticello, AR

Petit Jean Bancshares, Inc.
Morrilton, AR

RSSD Number: 2877402 707 North Saint Joseph Street
VOICE: (501) 354-4988 P.O. Box 680
FAX: (501) 354-6560 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

CEO: Lex Golden

Subsidiaries:
Acme Holding Company, Inc.  
Allied Bank  
The Mortgage Bank of Arkansas, Inc.  
Acme Statutory Trust I  

Acme Holding Company, Inc.  
Mulberry, AR

RSSD Number: 1140556  
VOICE: (479) 997-1154  
FAX: (479) 997-1161

CEO: Lex Golden  
Pres/Sec: Alex Golden

Subsidiaries:
Allied Bank  
The Mortgage Bank of Arkansas, Inc.  
Acme Statutory Trust I  

M & P Community Bancshares, Inc.  
Newport, AR

RSSD Number: 1491306  
VOICE: (870) 523-3601  
FAX: (870) 523-3473

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

Treas: Pat Davis  
Sec: Leslie Lowery

Subsidiaries:
Merchants & Planters Bank  

Bank Holding Company
Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP), Mulberry, AR

M & P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, AR

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

<table>
<thead>
<tr>
<th>Chm/CEO: Jim S. Gowen, Sr.</th>
<th>Treas: Pat Davis</th>
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</thead>
<tbody>
<tr>
<td>Pres/COO: Jim S. Gowen, Jr.</td>
<td>Sec: Leslie Lowery</td>
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**Subsidiaries:**
- M & P Community Bancshares, Inc.
  - Merchants & Planters Bank
- M & P Community Statutory Trust II
- M & P Insurance & Investment Services, Inc.

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# Piggott Bankstock, Inc.
Piggott, AR

<table>
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<th>Chm: Steve Bell</th>
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**Subsidiaries:**
- Piggott State Bank

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# Parkway Bankshares, Inc.
Portland, AR

<table>
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<tr>
<th>Chm: Joel Newcome</th>
<th>VP/Treas/Sec: Leslie Borgognoni</th>
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<tr>
<td>Pres: Robert Y. Taylor</td>
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</table>

**Subsidiaries:**
- Parkway Bank

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Prescott Bancshares, Inc.
Prescott, AR

RSSD Number: 2236586
VOICE: (870) 887-2688
FAX: (870) 887-6822

Pres: John Warren Brannan, Jr.
EVP: Gary McCauley
Treas/Sec: Karen McLelland

Subsidiaries:
Bank of Prescott

Sigma Holdings, Inc.
Rison, AR

RSSD Number: 4512378
VOICE: (870) 325-6251
FAX: (870) 325-7661

CEO: Troy Duke

Subsidiaries:
Gateway Bank

Pinnacle Bancshares, Inc.
Rogers, AR

RSSD Number: 3451416
VOICE: (479) 619-2000
FAX: (479) 619-2701

Chm/CEO: Wade Ruckle

Subsidiaries:
Pinnacle Bank
First State Banking Corporation
Russellville, AR

RSSD Number: 1096448
3103 East Main Street
VOICE: (479) 498-2402
FAX: (479) 498-2465
P.O. Box 10610
72812

Chm/CEO: Charles Blanchard
Pres: Chip Blanchard
EVP: Toni B. Laws
CFO/Sec: Andrea Nicholson

Subsidiaries:
First State Bank
Nimrod Real Estate, Inc.
FSB Capital Trust II
FSB Capital Trust III

First Security Bancorp
Searcy, AR

RSSD Number: 1096505
314 North Spring Street
VOICE: (501) 279-3401
FAX: (501) 279-3486
P.O. Box 1009
72145-1009

Chm/CEO: Reynie Rutledge
Pres: Bill Scholl

Subsidiaries:
First Security Bank
UFS, Inc.
Peoples Real Estate Management Co.
First Security Investment Advisors, Inc.
First Security Real Estate Management, Inc.
FNBS Investments Inc.
Crews & Associates, Inc.
First Security Finance, Inc.
Eastview of NWA, LLC
First Security Fund Advisors, Inc.
Torrent Fire Co. #4, LLC
Union Air, LLC
Cheyenne Aircraft, LLC
Crews Dissemination Services, Inc.

Little Rock, AR
Benton, AR
Mountain Home, AR
Searcy, AR
Las Vegas, NV
Little Rock, AR
Searcy, AR
Searcy, AR
Searcy, AR
Searcy, AR
Wilmington, DE
Leawood, KS
Peoples Bancorp, Inc.
Sheridan, AR

RSSD Number: 4639435
VOICE: (870) 942-5707
FAX: (870) 942-2489

Chm: Al Upton
Pres: John D. Manatt

EVP: Craig L. Manatt
Sec: James W. Lancaster

Subsidiaries:
Peoples Bank

Smackover Bancshares, Inc.
Smackover, AR

RSSD Number: 1098264
VOICE: (870) 725-3051
FAX: (870) 725-3049

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

SVP: James B. Yeager

Subsidiaries:
Smackover State Bank

Mathias Bancshares, Inc.
Springdale, AR

RSSD Number: 1951172
VOICE: (479) 750-9100
FAX: (479) 750-0953

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

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

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

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
708 South Main Street
VOICE: (870) 673-6911
P.O. Box 1010
FAX: (870) 672-4282
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
104 South Main Street
VOICE: (870) 226-2601
P.O. Box 29
FAX: (870) 226-2253
71671-0029

Chm/CEO: Bennie F. Ryburn, Jr.
Pres: Freddie M. Mobley
VChm: Bennie Ryburn, III

Subsidiaries:
First State Bank of Warren
Warren, AR

Evolve Bancorp, Inc.
West Memphis, AR

RSSD Number: 1142411
301 Shoppingway Boulevard
VOICE: (901) 624-5500
c/o Secretary
FAX: (901) 624-5540
72301

Chm: Scot Lenoir
Sec: Scott Stafford

Subsidiaries:
Evolve Bank & Trust
West Memphis, AR
Cross County Bancshares, Inc.
Wynne, AR

RSSD Number: 1131611  
1 Cross County Plaza  
VOICE: (870) 238-8171  
P.O. Box 9  
FAX: (870) 238-4052  
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  

First National Corporation of Wynne
Wynne, AR

RSSD Number: 1132159  
528 Merriman Avenue  
VOICE: (870) 238-2361  
P.O. Box 129  
FAX: (870) 238-8148  
72396

CEO/Pres: Sean H. Williams  
Treas: Dianne Henderson  
VP: Paul Hall  
Sec: Lisa G. Jackson

Subsidiaries:
Twin Lakes Community Bank  
The First National Bank of Wynne
<table>
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<tr>
<th>Abbreviation</th>
<th>Full Name</th>
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<tbody>
<tr>
<td>Chm</td>
<td>Chairman of the Board</td>
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<tr>
<td>Chm Emer</td>
<td>Chairman Emeritus</td>
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<tr>
<td>CEO</td>
<td>Chief Executive Officer</td>
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<tr>
<td>VChm</td>
<td>Vice Chairman</td>
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<td>Pres</td>
<td>President</td>
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<td>Senior Vice President</td>
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NOTES