REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2016

ASA HUTCHINSON
Governor

CANDACE A. FRANKS
Bank Commissioner
REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2016

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Governor

CANDACE A. FRANKS
Bank Commissioner
ONE HUNDRED AND SECOND
ANNUAL
REPORT OF
THE
BANK COMMISSIONER
JUNE 30, 2016
Honorable Asa Hutchinson
Governor of Arkansas
Little Rock, Arkansas

Governor Hutchinson:

I am pleased to submit to you the One Hundred and Second 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, 2016.

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

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

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

Cordially,

Candace A. Franks
Bank Commissioner
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LEGAL HOLIDAYS

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

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

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

Presidents Day ................................................................ Third Monday in February

Memorial Day ........................................................................... Last Monday in May

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

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

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

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

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

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

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

Mr. Gary Hudson  
Chairman  
The Farmers and Merchants Bank  
P.O. Box 1010  
Stuttgart, AR  72160  
VOICE:  (870) 673-6911  
FAX:  (870) 673-4282  
TERM EXPIRES:  12/31/2018

Mr. Gary Smith  
Vice Chairman  
2525 North Fillmore Street  
Little Rock, AR  72207  
VOICE:  (501) 455-1324  
TERM EXPIRES:  12/31/2018

Ms. Elizabeth Bowles  
401 West Capitol Avenue, Suite 700  
Little Rock, AR  72201  
VOICE:  (501) 374-4638  
FAX:  (501) 376-1377  
TERM EXPIRES:  12/31/2016

Ms. Lana Hampton  
2341 Surrey Lane  
Springdale, AR  72762  
VOICE:  (479) 750-8849  
TERM EXPIRES:  12/31/2018

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:  12/31/2019

Mr. Randy Scott  
Farmers Bank And Trust Company  
P.O. Box 688  
Blytheville, AR  72315-0688  
VOICE:  (870) 763-8101  
FAX:  (870) 763-3500  
TERM EXPIRES:  12/31/2020
Arkansas State Bank Department
400 Hardin Road, Suite 100
Little Rock, Arkansas  72211-3502
VOICE:  (501) 324-9019
FAX:  (501) 324-9028
http://banking.arkansas.gov/

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 - Certified Bank Senior Examiner
Jim E. Homan - Certified Bank Senior Examiner
Jordan A. Patterson – Commissioned Bank Examiner
Scott M. Lambert - Bank Senior Examiner
Andrew D. McCormick - Bank Junior Examiner
J. D. Sonnier - Bank Examiner Trainee
**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 - Commissioned Senior Examiner
Daniel E. Sims - Bank Junior 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 - Certified Bank Senior Examiner
Johnathon W. Welch - Bank Senior Examiner
Adam W. Chase - Bank Examiner Trainee
Wesley H. Mathis - Bank Examiner Trainee
Wynne M. Morgan - Bank Examiner Trainee

**JONESBORO OFFICE**
924 South Main Street
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 - Certified Bank Senior Examiner
Scott J. Smith - Certified Bank Senior Examiner
S. Tanner McKnight - Bank Examiner Trainee
Seth D. Parsley - Bank Examiner Trainee

**TRUST**
Stacey D. Leder - Bank Examinations Manager
Mark G. Rye - Certified Bank Senior Examiner
Kelly R. Davis - Bank Examiner Trainee
INFORMATION SYSTEMS
Jeffrey A. Cameron - Certified Examinations Manager
Michael L. Green - Certified Bank Senior Examiner
Donna J. Dodge – Bank Junior Examiner
Ashish V. Patel - 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-Examinations
Bank Reports of Condition and Income
Bank Holding Company Reports
Research and Financial Analysis
Public Information Requests
Application Analysis
Consumer Complaints

LEGAL DIVISION

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 Evaluations
  Expense Disbursements
  Purchasing

Cynthia L. Nixon - Executive Assistant to the Commissioner
Lori A. Morrison - Research Project Analyst
Martha A. Guinn - Administrative Analyst
Antwanette Pettigrew-House - Administrative Analyst
Sharon K, Hacker – Administrative Analyst

  Administrative Support
  Examination Support and Processing
  Data Entry

Barbara A. Mahoney - Research Project Analyst

Rules and Regulations Manual Distribution Inquiries
Charter Amendments and Charter Information
Certificates of Good Standing
## CHARTER CONVERSIONS
### FROM JULY 1, 2015 TO JUNE 30, 2016

<table>
<thead>
<tr>
<th>NAME / CHARTER / LOCATION</th>
<th>NAME / CHARTER / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ozark Heritage Bank, N.A. Stone Bank</td>
<td>802 East Main Street 802 East Main Street</td>
</tr>
<tr>
<td>Nationally Chartered Bank State Chartered Bank</td>
<td>Mountain View, Arkansas Mountain View, Arkansas</td>
</tr>
</tbody>
</table>

The above institution’s charter conversion and name change were both effective August 4, 2015.

| The First National Bank of McGehee First NaturalState Bank | Nationally Chartered Bank State Chartered Bank |
| 500 North Second Street 500 North Second Street | McGehee, Arkansas McGehee, Arkansas |

The above institution’s charter conversion and name change were both effective January 21, 2016.

| Simmons First National Bank Simmons Bank | Nationally Chartered Bank State Chartered Bank |
| 501 Main Street 501 Main Street | Pine Bluff, Arkansas Pine Bluff, Arkansas |

The above institution’s charter conversion and name change were both effective March 31, 2016.

| Anstaff Bank, National Association Anstaff Bank | Nationally Chartered Bank State Chartered Bank |
| 100 First National Avenue 100 First National Avenue | Green Forest, Arkansas Green Forest, Arkansas |

The above institution’s charter conversion was effective June 28, 2016.

| Bear State Bank, National Association Bear State Bank | Nationally Chartered Bank State Chartered Bank |
| 5315 Highland Drive 5315 Highland Drive | Little Rock, Arkansas Little Rock, Arkansas |

The above institution’s charter conversion was effective June 28, 2016.
## CORPORATE NAME CHANGES
### FROM JULY 1, 2015 TO JUNE 30, 2016

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

The above institution’s name change was effective August 4, 2015.

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Bank Hampton, Arkansas</td>
<td>Generations Bank Hampton, Arkansas</td>
</tr>
</tbody>
</table>

The above institution’s name change was effective April 4, 2016.

## MERGERS OF
### STATE CHARTERED BANKS
### FROM JULY 1, 2015 TO JUNE 30, 2016

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Bank of Fayetteville Fayetteville, Arkansas</td>
<td>The Farmers and Merchants Bank Stuttgart, Arkansas</td>
</tr>
</tbody>
</table>

The above institutions’ merger was consummated November 30, 2015, with the surviving bank being The Farmers and Merchants Bank.

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parkway Bank Rogers, Arkansas</td>
<td>The Citizens Bank Batesville, Arkansas</td>
</tr>
</tbody>
</table>

The above institutions’ merger was consummated December 21, 2015, with the surviving bank being The Citizens Bank.
# BRANCHES APPROVED
FROM JULY 1, 2015 TO JUNE 30, 2016

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Community Bank</td>
<td>306 Elder Street</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Bay, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>630 Southwest Drive</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Jonesboro, Arkansas</td>
</tr>
<tr>
<td>The Citizens Bank</td>
<td>2710 Pine Street</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Arkadelphia, Arkansas</td>
</tr>
<tr>
<td>The Citizens Bank</td>
<td>1617 East Joyce Boulevard</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Fayetteville, Arkansas</td>
</tr>
<tr>
<td>Farmers Bank And Trust Company</td>
<td>55 Park Street</td>
</tr>
<tr>
<td>Blytheville, Arkansas</td>
<td>Wilson, Arkansas</td>
</tr>
<tr>
<td>First Western Bank</td>
<td>1106 South Walton Boulevard</td>
</tr>
<tr>
<td>Booneville, Arkansas</td>
<td>Bentonville, Arkansas</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>4801 South University Drive, Suite 1</td>
</tr>
<tr>
<td>Conway, Arkansas</td>
<td>Fort Lauderdale, Florida</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>12 East 49th Street, 28th Floor</td>
</tr>
<tr>
<td>Conway, Arkansas</td>
<td>New York, New York</td>
</tr>
<tr>
<td>Merchants &amp; Farmers Bank</td>
<td>3512 Highway 5 North</td>
</tr>
<tr>
<td>Dumas, Arkansas</td>
<td>Bryant, Arkansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>Elm Springs Road &amp; 48th Street</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Springdale, Arkansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>505 Northview Road</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Nixa, Missouri</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>1549 East Joyce Boulevard</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Fayetteville, Arkansas</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>2401 East Main Street</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Siloam Springs, Arkansas</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>2773 West Sunset Avenue</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Springdale, Arkansas</td>
</tr>
<tr>
<td>BANK</td>
<td>LOCATION</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>Custer Rd. &amp; Collin McKinney Pkwy. McKinney,</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Texas</td>
</tr>
<tr>
<td>Stone Bank</td>
<td>900 S. Shackleford Road, Suite 210</td>
</tr>
<tr>
<td>Mountain View, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>Diamond Bank</td>
<td>2215 East Parkway Drive</td>
</tr>
<tr>
<td>Murfreesboro, Arkansas</td>
<td>Russellville, Arkansas</td>
</tr>
<tr>
<td>Merchants &amp; Planters Bank</td>
<td>3081 Harrison Street</td>
</tr>
<tr>
<td>Newport, Arkansas</td>
<td>Batesville, Arkansas</td>
</tr>
<tr>
<td>Citizens Bank &amp; Trust Company</td>
<td>8828 Highway 59 North</td>
</tr>
<tr>
<td>Van Buren, Arkansas</td>
<td>Cedarville, Arkansas</td>
</tr>
</tbody>
</table>
### STATE CHARTERED BANKS
#### SUBCHAPTER S CORPORATIONS

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
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</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>Anstaff Bank</td>
<td>Green Forest</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>BANK</td>
<td>LOCATION</td>
</tr>
<tr>
<td>-----------------------</td>
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</tr>
<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
</tr>
<tr>
<td>Piggott State Bank</td>
<td>Piggott</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, 2015, through June 30, 2016.

RECEIPTS

Cash Balance July 1, 2015 ........................................................ $7,039,301.05
Examination and Assessment Fees........................ 8,710,506.00
Charter and Amendment Fees..................................... 95,175.00
Interstate Sharing Fees................................................ 19,275.00
Miscellaneous/Non-Revenue Income ...................... 945.49
Reimbursement for M & R Sales.............................. 11,138.26
Refund to Expenditures – Prior Year ......................... 3,956.09
Refund to Expenditures – Current Year ................. 9,606.94
Total Receipts 8,850,602.78

$15,889,903.83

DISBURSEMENTS

Salaries ................................................................. 5,082,190.76
Extra Help Salaries ...................................................... 0.00
Social Security, Retirement and Insurance
   Matching............................................................... 1,485,287.96
Maintenance and General Operations ...................... 1,110,163.09
Conference Fees and Travel ................................... 266,162.57
Professional Fees and Services ................................ 45,937.24
Capital Outlay........................................................... 123,996.72
Refunds Issued .......................................................... 0.00
Service Charge by State Treasurer ......................... 141,199.29
Total Disbursements 8,254,937.63
Cash Balance June 30, 2016

7,634,966.20

$15,889,903.83
Arkansas State Bank Department

FEDERAL DEPOSIT INSURANCE CORPORATION

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

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

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

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

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

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

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

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

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

Victor Ingram ......................... Field Supervisor/Risk Management
Sandra Jesberger ................... Field Supervisor/Compliance
Arkansas State Bank Department

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

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

Douglas Scarboro .................................................................Senior Branch Executive

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

Nikki Jackson .................................................................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
Kent Stone.............................................................. Associate Deputy Comptroller
Carter Messick .............................................................. Associate Deputy Comptroller
Oscar Harvey ..............................................................Risk & Operations Officer
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

Paul Groot .............................................................. 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

Paul Groot .............................................................. 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 Phillippi.............................................................. Assistant Deputy Comptroller
CONSUMER FINANCIAL PROTECTION BUREAU

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

Richard Cordray.......................................................... Director
David Silberman..................................................Deputy Director
Christopher D’Angelo .............................................Chief of Staff
Stuart Ishimaru........................................Office of Equal Opportunity & Fairness
                                            Assistant Director
Stuart Ishimaru..................................................Office of Minority & Women Inclusion
                                            Assistant Director
M. Stacey Bach..................................................Office of Civil Rights
                                            Assistant Director
Sartaj Alag.......................................................... Chief Operating Officer
                                            Associate Director
Gail Hillebrand..................................................Consumer Education & Engagement
                                            Associate Director
David Bleicken...........................................Supervision, Enforcement & Fair Lending
                                            Associate Director
David Silberman..................................................Research, Markets & Regulations
                                            Associate Director
Zixta Martinez.................................................. External Affairs
                                            Associate Director
Meredith McLeod .................................................. Legal
                                            General Counsel
EMERGING LEADERS SECTION

Blake Fletcher ................................................................. President
Senior Vice President, Commercial Lending
Stone Bank, Mountain View

John Anderson ............................................................... Vice President
Assistant Vice President, Commercial Lending
Relyance Bank, N.A., Pine Bluff

George Purvis ............................................................... Secretary/Treasurer
Assistant Vice President, Lending
Cornerstone Bank, Eureka Springs
ARKANSAS COMMUNITY BANKERS ASSOCIATION

3801 Woodland Heights Road, Suite 125-G
Little Rock, Arkansas  72212-2456
VOICE:  (501) 246-4975
FAX:  (501) 821-0377
E−Mail:  info@arcommunitybankers.com
http://www.arcommunitybankers.com

Chris Padgett.................................................................................. Executive Director
Bennie Ryburn, III .................................................................................. President
Vice Chairman
Commercial Bank & Trust Company, Monticello
Jim Gowen, Jr. ...................................................................................... Vice President
President & CEO
Merchants & Planters Bank, Newport
Gary Oltmann ....................................................................................... Treasurer
Regional President - Stuttgart
Arkansas County Bank, DeWitt
Gary Head ............................................................................................... Secretary
Chairman, President & CEO
Signature Bank, Fayetteville
Martin Carpenter ...................................................................................Past President
Chairman
FNBC Bank, Ash Flat
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
Michael Stevens ..................................... Senior Executive Vice President
John “Buz” Gorman .................................................. General Counsel
Tom Harlow .................................. Executive Vice President/Finance & Administration
Bill Matthews .................... Executive Vice President, President & 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
Sebastien Monnet .................... Vice President, Learning & Development
Mary Beth Quist ......................... Senior Vice President, Bank Supervision
Matt Comber .................................. Director Accreditation
James Kurtzke .............................. Vice President Communications
## CONSOLIDATED REPORT OF CONDITION DATA
### 86 STATE CHARTERED COMMERCIAL BANKS
#### (in millions)
##### JUNE 30, 2016

### ASSETS

**Cash and balances due from depository institutions:**
- a. Noninterest-bearing balances and currency and coin: $1,114
- b. Interest-bearing balances: 2,472

**Securities:**
- a. Held to maturity: 1,544
- b. Available-for sale: 13,765

**Federal funds sold and securities purchased under agreements to resell:** 337

**Net Loans and Leases:** 48,199

**Trading assets:** 6

**Premises and fixed assets:** 1,710

**Other real estate owned:** 254

**Goodwill and other intangibles:** 1,874

**All other assets:** 2,074

**Total assets:** $73,349

### LIABILITIES

**Deposits:**
- a. In domestic offices: $59,089
  - (1) Noninterest-bearing: 9,039
  - (2) Interest-bearing: 50,050
- 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:** 940

**Trading liabilities:** 0

**Other borrowed money:** 3,432

**Subordinated notes and debentures:** 2

**All other liabilities:** 569

**Total liabilities:** 64,032

### EQUITY CAPITAL

**Minority interests in consolidated subsidiaries:** 4

**Perpetual preferred stock:** 3

**Common stock:** 17

**Surplus:** 5,117

**Undivided profits:** 4,176

**Total equity capital:** 9,317

**Total liabilities, minority interest and equity capital:** $73,349
# CONSOLIDATED STATEMENT OF CONDITION OF THE
# 46 STATE CHARTERED TRUST DEPARTMENTS
# (in millions)

## JUNE 30, 2016

### ASSETS

1. Non-interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions ................................................................. $14
   b. Other Institutions .............................................................................................. 1

2. Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions ................................................................. 202
   b. Other Institutions .............................................................................................. 436

4. State, County and Municipal Obligations ............................................................ 1,132
5. Other Short-Term Obligations ................................................................................ 2
6. Other Notes and Bonds ......................................................................................... 483
7. Money Market Funds ............................................................................................ 1,089
8. Other Mutual Funds ............................................................................................. 1,362
9. Stocks .................................................................................................................. 3,373
10. Money Market Funds ......................................................................................... 1,089
11. Stocks ................................................................................................................ 986
12. Real Estate Mortgages ......................................................................................... 18
13. Real Estate ......................................................................................................... 437
14. Miscellaneous Assets ......................................................................................... 982
15. Other ................................................................................................................ 431
16. Total .............................................................................................................. $12,433

### LIABILITIES

Personal Accounts:
16. Personal Trusts ................................................................................................. $2,210
17. Estates & Guardianships .................................................................................... 56
18. Investment Management & Advisory ................................................................. 2,492
19. Custodial ............................................................................................................ 1,159
20. Agencies ......................................................................................................... 329
21. Trusts ............................................................................................................ 2,061
22. Agencies ........................................................................................................ 833
23. Custodial ........................................................................................................... 329
24. Bond Trusteeships ............................................................................................. 1,481
25. Agencies ......................................................................................................... 150
26. Personal Funds .................................................................................................. 836
27. Employee Benefit Accounts ............................................................................. 150
28. Profit Accounts ................................................................................................ 0
29. Suspense Accounts ........................................................................................... 0
30. Total .............................................................................................................. $12,433
## CONSOLIDATED REPORT OF CONDITION DATA  
### 17 NATIONAL BANKS  
#### (in millions)  
#### JUNE 30, 2016

### ASSETS

Cash and balances due from depository institutions:
- Noninterest-bearing balances and currency and coin: $150
- Interest-bearing balances: 260

Securities:
- Held-to-maturity: 257
- Available-for-sale: 1,254

Federal funds sold and securities purchased under agreements to resell: 51

Net loans and leases: 4,354

Premises and fixed assets: 160

Other real estate owned: 8

Goodwill and other intangibles: 41

All other assets: 209

Total assets: $6,744

### LIABILITIES

Deposits:
- In domestic offices:
  - Noninterest-bearing: 1,235
  - Interest-bearing: 4,371
- In foreign offices, Edge and Agreement subsidiaries, and IBFs:
  - Noninterest-bearing: 0
  - Interest-bearing: 0

Federal funds purchased and securities sold under agreements to repurchase: 7

Trading liabilities: 0

Other borrowed money: 300

Subordinated notes and debentures: 0

All other liabilities: 30

Total liabilities: 5,943

### EQUITY CAPITAL

Minority interests in consolidated subsidiaries: 0

Perpetual preferred stock: 0

Common stock: 11

Surplus: 281

Undivided profits: 509

Total equity capital: 801

Total liabilities, minority interest and equity capital: $6,744
## TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

### JUNE 30, 2016

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>RATIO</th>
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<tbody>
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<td>Southern Bancorp Bank</td>
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<td>The First National Bank of Wynne</td>
<td>11.06</td>
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# NATIONAL BANKS
## HEADQUARTERED IN ARKANSAS
### JUNE 30, 2016

(000’s omitted)

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<tr>
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REPORT OF THE

EIGHTY-SIX

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2016

(000’s omitted)
Southern Bancorp Bank
Arkadelphia, AR

VOICE:  (870) 246-5811  Charter Number:  142
FAX:  (870) 246-5284   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., Little Rock, AR

Chm:  Sherman E. Tate  SVP:  Gina Daniell
CEO/Pres:  John Olaimey  TO:  Terri Bowling

Cash and Due from: ........................................... 39,897  Deposits: ........................................... 914,592
Federal Funds and Repos: ................................. 0  Federal Funds and Borrowings: ...................... 94,885
Investments: ................................................. 206,326  Other Liabilities: ..................................... 7,233
Net Loans: ...................................................... 787,597  Subordinated Debt: .................................. 0
Premises and Fixed Assets: ................................ 41,852  Total Liabilities: ................................. 1,016,710
Other Real Estate: .......................................... 4,968  Total Liabilities and Capital: ....................... 1,164,098
Other Assets: ................................................ 83,458  Number of Shares Outstanding: ............... 24,000
Total Assets: ............................................... 1,164,098  Total Equity Capital: ............................... 147,388
Total Trust Assets: ....................................... 22,240

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

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

VOICE: (870) 994-2311 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/Pres: Marty Sellars
EVP: Dana Batterton
Cash and Due from: ................................ ...... 9,379 Deposits: ................................................... 268,600
Federal Funds and Repos: .................................. 0 Federal Funds and Borrowings: ................... 69,000
Investments: .............................................. 102,232 Other Liabilities: ................................ ............. 12,125
Net Loans: ................................................. 246,145 Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: ................................ 12,128 Total Liabilities: ................................ ......... 349,725
Other Real Estate: ....................................... 473 Other Assets: ................................ .............. 12,125
Other Assets: ............................................. 12,714 Total Equity Capital: .................................... 33,346
Total Assets: ............................................. 383,071 Total Liabilities and Capital: ....................... 383,071
Total Trust Assets: .............................................. 0 Number of Shares Outstanding: ................ 100,000

Directors: Martin Carpenter; Borum Cooper; Rhonda Moody; Norma Orr; Marty Sellars
Branches in Town: None

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

RiverWind Bank
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.riverwindbank.com
Bank Holding Company
None

Chm/CEO: Charles P. Eldridge EVP/TO: Martha Ray
Pres: William D. "Bill" Patton EVP/Atty: Casey Cullipher
Cash and Due from: ...................................... 2,568 Deposits: ..................................................... 82,102
Federal Funds and Repos: ................................ 4,550 Federal Funds and Borrowings: ................... 0
Investments: ................................................. 27,073 Other Liabilities: ................................ ............. 2,229
Net Loans: ................................................... 54,147 Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: ................................ 817 Total Liabilities: ................................ ......... 84,331
Other Real Estate: ........................................... 796 Other Assets: ............................................. 3,841
Other Assets: ................................................. 3,841 Total Equity Capital: .................................... 9,461
Total Assets: ............................................... 93,972 Total Liabilities and Capital: ....................... 93,972
Total Trust Assets: ............................................. 3,959 Number of Shares Outstanding: ................ 8,000

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

Other Branches: Searcy (2)
First Community Bank
Batesville, AR

VOICE: (870) 612-3400 1325 Harrison Street Charter Number: 770
FAX: (870) 612-3412 72501 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: 17,071 Deposits: 878,353
Federal Funds and Repos: 525 Federal Funds and Borrowings: 129,877
Investments: 158,709 Other Liabilities: 4,167
Net Loans: 867,970 Subordinated Debt: 0
Premises and Fixed Assets: 29,315 Total Liabilities: 1,012,397
Other Real Estate: 6,850
Other Assets: 27,469 Total Liabilities and Capital: 1,012,397
Total Assets: 1,107,909
Total Trust Assets: 115,880

Directors: Donald C. Bedell; Dale E. Cole; Boris A. Dover; Preston W. "Chip" Grace, Ill; 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, Bay, 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 72501 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: 37,118 Deposits: 569,168
Federal Funds and Repos: 3,800 Federal Funds and Borrowings: 110,831
Investments: 155,421 Other Liabilities: 2,488
Net Loans: 515,703 Subordinated Debt: 0
Premises and Fixed Assets: 12,079 Total Liabilities: 682,487
Other Real Estate: 1,572
Other Assets: 26,288 Total Liabilities and Capital: 682,487
Total Assets: 751,981
Number of Shares Outstanding: 34,523
Total Trust Assets: 134,962

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: Three
Other Branches: Arkadelphia, Cave City, Crossett, Fayetteville, Hot Springs (2), Imboden, Monticello (2), Mountain View, Pleasant Plains, Portland, Rogers, Southside
Bank of Bearden  
Bearden, AR

VOICE: (870) 687-2233  
FAX: (870) 687-2474

1 Second Street  
Charter Number: 688

Date: June 17, 1945

Trust Powers: No

FDIC Certificate Number: 16282

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

Chm/Pres: Rick Green  
EVP: Ken Riley  
VP: Donnie Castleberry  
VP/Cash: Susan Lusby

Cash and Due from: ................................ ...... 5,943  
Federal Funds and Repos: .................................. 725  
Investments: ............................................... 8,688  
Net Loans: ............................................... 28,040  
Premises and Fixed Assets: ................................ 99  
Other Real Estate: ............................................. 12  
Other Assets: ............................................... 192  
Total Assets: ............................................... 43,699

Deposits: ..................................................... 37,597  
Federal Funds and Borrowings: ........................... 0  
Other Liabilities: ............................................. 19  
Subordinated Debt: ............................................. 0  
Total Liabilities: ............................................. 37,616

Total Liabilities and Capital: ............................. 43,699

Total Trust Assets: .............................................. 0

Number of Shares Outstanding: ....................8,300

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

Branches in Town: None  
Other Branches: None

Farmers Bank And Trust Company  
Blytheville, AR

VOICE: (870) 763-8101  
FAX: (870) 763-3500

400 West Main Street  
Charter Number: 253

Date: March 16, 1908

Trust Powers: Yes

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

Cash and Due from: ................................ ...... 43,917  
Federal Funds and Repos: ............................. 0  
Investments: ............................................... 17,587  
Net Loans: ............................................... 395,953  
Premises and Fixed Assets: .............................. 8,926  
Other Real Estate: ............................................. 3,957  
Other Assets: ............................................... 12,812  
Total Assets: ............................................... 483,152

Deposits: ..................................................... 415,792  
Federal Funds and Borrowings: ........................... 20,801  
Other Liabilities: ............................................. 2,366  
Subordinated Debt: ............................................. 0  
Total Liabilities: ............................................. 438,959

Total Liabilities and Capital: ............................. 483,152

Total Trust Assets: .............................................. 0

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 Street Charter Number: 397
FAX: (479) 878-3408 72927 Date: April 18, 1910
Trust Powers: Yes

Home Page: www.fwbank.com
Member of Federal Reserve System
Bank Holding Company
First Western Bancshares, Inc., Booneville, AR

Chm/CEO: John T. Hampton  EVP/COO: Lynne Coan
Pres/COO: Steve Gramling  SVP/CFO: Andrea Shepherd

Cash and Due from: ......................................15,630 Deposits: .............................................. 303,257
Federal Funds and Repos: ........................................200 Federal Funds and Borrowings: .................. 14,500
Investments: ..................................................11,191 Other Liabilities: .............................................3,233
Net Loans: ....................................................292,986 Subordinated Debt: ..............................................0
Premises and Fixed Assets: ..................................10,807 Total Liabilities: ......................................320,990
Other Real Estate: ............................................4,852
Other Assets: .................................................14,181 Total Liabilities and Capital: ..................349,847
Total Assets: .............................................349,847

Net Loans: ....................................................292,986 Subordinated Debt: ..............................................0
Premises and Fixed Assets: ..................................10,807 Total Liabilities: ......................................320,990
Other Real Estate: ............................................4,852
Other Assets: .................................................14,181 Total Liabilities and Capital: ..................349,847
Total Assets: .............................................349,847

Total Trust Assets: ...............................................0 Number of Shares Outstanding: ..................100,000

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

Branches in Town: One  Other Branches: Bella Vista, Caulksville, Fort Smith, Magazine, Rogers (3)

Community State Bank
Bradley, AR

VOICE: (870) 894-3322 208 West Fourth Street Charter Number:  653
FAX: (870) 894-3324 71826-0120 Date: April 10, 1933
Trust Powers: No

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

Cash and Due from: ........................................2,381 Deposits: ........................................... 13,322
Federal Funds and Repos: ...........................................0 Federal Funds and Borrowings: .................. 0
Investments: ...............................................4,112 Other Liabilities: .............................................34
Net Loans: ...............................................8,636 Subordinated Debt: ..............................................0
Premises and Fixed Assets: ...................................447 Total Liabilities: ......................................13,356
Other Real Estate: .............................................0
Other Assets: ...............................................763 Total Equity Capital: ................................ 2,983
Total Trust Assets: ...........................................0 Number of Shares Outstanding: ..................10,000

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

Branches in Town: None  Other Branches: None
Bank of Cave City
Cave City, AR

VOICE: (870) 283-5301 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

Chm: Samuel F. Beller
CEO/Pres: John M. Beller
EVP/CFO: Dennis Esteb
EVP/CLO: Gayla Hickman

Cash and Due from: ......................................4,781 Deposits: ..................................................85,928
Federal Funds and Repos: ............................. 0 Federal Funds and Borrowings: .......................... 3,623
Investments: ............................................. 12,086 Other Liabilities: ........................................... 1,975
Net Loans: ................................................. 72,667 Subordinated Debt: ...................................... 0
Premises and Fixed Assets: ............................ 4,199 Total Liabilities: ......................................... 91,526
Other Real Estate: ........................................... 748 Total Liabilities and Capital: .......................... 100,931
Other Assets: ............................................. 6,450 Number of Shares Outstanding: ........................ 4,000
Total Assets: ........................................... 100,931
Total Trust Assets: ...................................... 0

Directors: James E. Baxter; John M. 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

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

Cash and Due from: ....................................1,692 Deposits: ..................................................39,956
Federal Funds and Repos: ............................ 4,700 Federal Funds and Borrowings: ......................... 0
Investments: ............................................. 28,100 Other Liabilities: ......................................... 192
Net Loans: ................................................. 10,323 Subordinated Debt: ...................................... 0
Premises and Fixed Assets: ............................ 274 Total Liabilities: ......................................... 40,148
Other Real Estate: ........................................... 60 Total Liabilities and Capital: .......................... 45,502
Other Assets: ............................................. 353 Number of Shares Outstanding: ........................ 5,660
Total Assets: ........................................... 45,502
Total Trust Assets: ...................................... 0

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

620 Chestnut Street
72032
Charter Number: 118
Date: May 12, 1903
FDIC Certificate Number: 11241

Home Page: www.my100bank.com

Member of Federal Reserve System

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

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

Cash and Due from:................................. 185,840 Deposits: ...................................... 1,491,961
Federal Funds and Repos:.................. 525 Federal Funds and Borrowings: ............. 1,460
Investments:........................................ 1,502,064 Other Liabilities: .......................... 46,160
Net Loans:........................................... 6,947,814 Subordinated Debt: .......................... 0
Premises and Fixed Assets:................. 205,602 Total Liabilities: .............................. 8,307,951
Other Real Estate:.............................. 17,778 Total Equity Capital: ......................... 1,247,071
Other Assets:..................................... 695,399 Total Liabilities and Capital: ............. 9,555,022
Total Assets:.......................... 9,555,022 Number of Shares Outstanding:.............. 2,400
Total Trust Assets:............................ 448,575

Directors: Milburn Adams; Robert H. Adcock, Jr.; John W. Allison; Rick Ashley; Dale Bruns; Brian Davis; Jack Engelkes; William J. Farris, Jr.; Tracy French; Kevin Hester; 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 (4), Carrabelle[FL], Clarksville, Crawfordville[FL], Dade City[FL], Daphne[AL], Dardanelle, Destin[FL], Eastpoint[FL], Elberta[AL], Fairhope[AL], Fayetteville (2), Foley[AL], Fort Smith (3), Ft. Lauderdale[FL], Greenbrier, Gulf Shores[AL], Heber Springs, Highland, Islamorada[FL], Jacksonville (2), Jonesboro (5), 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, Mountain Home (2), Mountain View (2), Naples[FL], Navarre[FL], North Little Rock (6), Oakland Park[FL], Orange Beach[AL], Orlando[FL], Panama City[FL], Panama City Beach[FL] (2), Paragould (3), Pensacola[FL] (2), Plant City[FL], Port Charlotte[FL], Port Saint Joe[FL], Pottsville, Punta Gorda[FL], Quincy[FL], Quitman, Rector, Rogers, Russellville (3), Saint George Island[FL], Saint Petersburg[FL], Santa Rosa Beach[FL] (2), Sarasota[FL], Searcy (3), Sherwood, Siloam Springs (2), Spring Hill[FL], Springdale, St. Cloud[FL], Tallahassee[FL] (6), Tampa[FL] (3), Tontitown, Van Buren, Vilonia, Ward, Wewahitchka[FL], Winter Haven[FL], Winter Park[FL], Zephyrhills[FL]
First State Bank
Crossett, AR

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

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

Home Page: www.fsbcrossett.com

Chm: Richard E. Griffin
CEO/Pres: Howard M. Beaty, Jr.
VP: Tressie A. Mills
VP: Edith Morrison

Cash and Due from: ................................ ...... 9,931 Deposits: ..................................................... 31,692
Federal Funds and Repos: ................................ 25 Federal Funds and Borrowings: ........................... 0
Investments: .................................................. 7,731 Other Liabilities:................................ ............. 263
Net Loans: ................................................... 16,124 Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: ................................ 1,255 Total Liabilities: ................................ ........... 31,955
Other Real Estate: ............................................ 577
Other Assets: ................................ .............. 1,138 Total Equity Capital: .................................... 4,826
Total Assets: ............................................... 36,781 Total Liabilities and Capital: ......................... 36,781
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
FAX: (479) 495-4650
Trust Powers: No

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

Home Page: www.chambers-bank.com

Chm/CEO: John Ed Chambers, III
Pres: Mike Donnell
CFO/Cont: Landi Mkhize
CCO: John Moore

Cash and Due from: ................................ ...... 6,848 Deposits: ..................................................... 552,788
Federal Funds and Repos: ................................ 22,750 Federal Funds and Borrowings: ........................... 23,906
Investments: .................................................. 37,593 Other Liabilities:................................ ............. 5,159
Net Loans: ................................................... 540,665 Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: ................................ 11,295 Total Liabilities: ................................ ........... 581,853
Other Real Estate: ............................................ 24,677
Other Assets: ................................ .............. 28,787 Total Equity Capital: .................................... 90,762
Total Assets: ............................................... 672,615 Total Liabilities and Capital: ......................... 672,615
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 Russell Meeks; John O. Moore; Robert R. Redfern

Branches in Town: One
Other Branches: Amity, Bentonville, Dardanelle, Elkins (2), Fayetteville, Fort Smith (2), Havana, Hot Springs, Hot Springs Village, Mansfield, Mena, Springdale (2), Waldron
River Town Bank
Dardanelle, AR

VOICE: (479) 229-3311 102 North Front Street  Charter Number: 668
FAX: (479) 229-4180 72834-0577 Date: September 12, 1934
Trust Powers: Yes
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: 7,927 Deposits: 119,858
Federal Funds and Repos: 4,375 Federal Funds and Borrowings: 3,078
Investments: 31,789 Other Liabilities: 240
Net Loans: 85,959 Subordinated Debt: 0
Premises and Fixed Assets: 6,274 Total Liabilities: 123,176
Other Real Estate: 570
Other Assets: 3,348 Total Liabilities and Capital: 140,242
Total Assets: 140,242

Directors: Dee Abrams; Thomas C. Berryhill; Barbara Bullock; Bunny Bullock; William R. Bullock, Sr.; Blake Tarpley; Adam Waldron
Branches in Town: One  Other Branches: Atkins, Conway, Danville, Dover, Russellville

Bank of Delight
Delight, AR

VOICE: (870) 379-2293 503 East Antioch Street  Charter Number: 342
FAX: (870) 379-2575 71940-0068 Date: June 16, 1911
Trust Powers: No
FDIC Certificate Number: 99

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

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

Cash and Due from: 7,398 Deposits: 71,317
Federal Funds and Repos: 5,900 Federal Funds and Borrowings: 9,396
Investments: 12,654 Other Liabilities: 118
Net Loans: 71,081 Subordinated Debt: 0
Premises and Fixed Assets: 370 Total Liabilities: 80,831
Other Real Estate: 270
Other Assets: 1,355 Total Liabilities and Capital: 99,028
Total Assets: 99,028
Total Trust Assets: 0 Number of Shares Outstanding: 15,583

Directors: Gary Chambliss; Rodney Fagan; Darwin Hendrix; David B. Hendrix; John D. Ledbetter; Jeff L. Milam; Rusty Silvey
Branches in Town: None  Other Branches: Prescott
First State Bank of DeQueen
DeQueen, AR

VOICE: (870) 642-4423
FAX: (870) 642-2847
402 West Collin Raye Drive
71832-0970
Trust Powers: No
Charter Number: 731
FDIC Certificate Number: 21805
Date: August 26, 1974

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: Noel Bard
Reg Pres: J. Marc Jackson

Cash and Due from: 6,390
Federal Funds and Repos: 175
Investments: 39,634
Net Loans: 156,431
Premises and Fixed Assets: 4,967
Other Real Estate: 21
Other Assets: 7,675
Total Assets: 215,293

Deposits: 183,711
Federal Funds and Borrowings: 8,774
Other Liabilities: 2,743
Subordinated Debt: 0
Total Liabilities: 195,228
Total Liabilities and Capital: 215,293
Total Equity Capital: 20,065
Number of Shares Outstanding: 76,000

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

Branches in Town: One
Other Branches: Dierks, Lockesburg, Murfreesboro, Nashville

Arkansas County Bank
DeWitt, AR

VOICE: (870) 946-3551
FAX: (870) 946-1562
220 West Cross Street
72042
Charter Number: 790
FDIC Certificate Number: 3858
Date: September 26, 2006

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/Cash: Mary West
VP/TO: Gena M. Jennings

Cash and Due from: 5,531
Federal Funds and Repos: 1,325
Investments: 53,865
Net Loans: 102,449
Premises and Fixed Assets: 4,133
Other Real Estate: 901
Other Assets: 2,975
Total Assets: 171,179
Total Trust Assets: 27,733

Deposits: 126,688
Federal Funds and Borrowings: 25,157
Other Liabilities: 228
Subordinated Debt: 0
Total Liabilities: 152,073
Total Liabilities and Capital: 171,179
Total Equity Capital: 19,106
Number of Shares Outstanding: 1

Directors: Dale K. Bennett; Kim B. Bethea; Georgea M. Greaves; M. Edward Hord; Waymon Hornbeck; Mary M. Jennings; Warren A. 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  
FAX: (870) 946-2815  
Trust Powers: Yes

Second & Jefferson Streets  
Charter Number: 605  
Date: March 1, 1929  
FDIC Certificate Number: 1522

Home Page: www.dewittbankandtrust.com

Bank Holding Company  
DBT Financial Corporation, DeWitt, AR

Chm: Becca Mehlin  
CEO/Pres: David Jessup  
TO: Jason Grantham

Cash and Due from: 2,676  
Deposits: 86,803

Federal Funds and Repos: 6,850  
Federal Funds and Borrowings: 4,467

Investments: 58,690  
Other Liabilities: 698

Net Loains: 39,190  
Subordinated Debt: 0

Premises and Fixed Assets: 565  
Total Liabilities: 91,968

Other Real Estate: 546  
Total Liabilities and Capital: 116,191

Other Assets: 7,674  
Total Equity Capital: 24,223

Total Assets: 116,191  
Number of Shares Outstanding: 54,000

Directors: Tricia Bull; Lyn Crawford; James L. Fly, Jr.; David Jessup; Charles E. Lumsden; Becca R. Mehlin; Deane Robinson; Hallie Ehrlicher Simonton; Dean Watts

Branches in Town: None  
Other Branches: Gillett

 Merchants & Farmers Bank  
Dumas, AR

VOICE: (870) 382-4311  
FAX: (870) 382-5901  
Trust Powers: Yes

500 Highway 65 South  
Charter Number: 278  
Date: May 10, 1909  
FDIC Certificate Number: 8735

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

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

Cash and Due from: 3,741  
Deposits: 98,185

Federal Funds and Repos: 0  
Federal Funds and Borrowings: 8,394

Investments: 16,326  
Other Liabilities: 228

Net Loans: 90,302  
Subordinated Debt: 0

Premises and Fixed Assets: 4,120  
Total Liabilities: 106,807

Other Real Estate: 0  
Total Liabilities and Capital: 119,539

Other Assets: 5,050  
Number of Shares Outstanding: 40,000

Total Assets: 119,539  
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 214 North Washington Street Charter Number: 778
FAX: (870) 881-5393 71730-1754 Date: April 15, 1999
Trust Powers: No

FDIC Certificate Number: 28905

Home Page: www.ffb1.com

Member of Federal Reserve System

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

Chm: Jeffrey W. Nolan
CEO/Pres: Chris Hegi
CFO: Melissa Jerry
Sec: Debra Martin

Cash and Due from: ........................................ 15,525
Federal Funds and Repos: ................................ 23,350
Investments: .................................................. 21,766
Net Loans: ..................................................... 774,518
Premises and Fixed Assets: .............................. 7,642
Other Real Estate: ........................................... 7,117
Other Assets: .............................................. 36,984
Total Assets: ............................................. 886,902

Deposits: ................................................... 660,089
Federal Funds and Borrowings: ......................... 113,718
Other Liabilities: ........................................ 2,296
Total Liabilities: ........................................... 776,103
Subordinated Debt: ........................................ 0
Total Liabilities and Capital: ......................... 886,902
Total Trust Assets: ........................................ 0

Cash and Due from: ........................................ 6,419
Federal Funds and Repos: ................................ 8,050
Investments: .................................................. 23,339
Net Loans: ..................................................... 279,349
Premises and Fixed Assets: .............................. 6,841
Other Real Estate: ........................................... 1,681
Other Assets: .............................................. 18,264
Total Assets: ............................................. 343,943

Deposits: ................................................... 228,270
Federal Funds and Borrowings: ......................... 58,175
Other Liabilities: ........................................ 15,696
Total Liabilities: ........................................... 302,141
Subordinated Debt: ........................................ 0
Total Liabilities and Capital: ......................... 343,943
Total Trust Assets: ........................................ 0

Number of Shares Outstanding: .................... 704,757

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

Branches in Town: Four
Other Branches: Carthage[MS], Senatobia[MS], Smackover

Bank of England
England, AR

VOICE: (501) 842-2555 123 South Main Street Charter Number: 48
FAX: (501) 842-2422 72046-0070 Date: August 8, 1898
Trust Powers: No

FDIC Certificate Number: 13303

Home Page: www.bankofengland-ar.com

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

Chm/CEO/Pres: Gary Canada, Sr.
EVP: Hanna B. Canada
VP: Gary Canada, Jr.
Cash: Sheila Rice

Cash and Due from: ........................................ 6,419
Federal Funds and Repos: ................................ 8,050
Investments: .................................................. 23,339
Net Loans: ..................................................... 279,349
Premises and Fixed Assets: .............................. 6,841
Other Real Estate: ........................................... 1,681
Other Assets: .............................................. 18,264
Total Assets: ............................................. 343,943

Deposits: ................................................... 228,270
Federal Funds and Borrowings: ......................... 58,175
Other Liabilities: ........................................ 15,696
Total Liabilities: ........................................... 302,141
Subordinated Debt: ........................................ 0
Total Liabilities and Capital: ......................... 343,943
Total Trust Assets: ........................................ 0

Number of Shares Outstanding: .................... 10,000

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

Branches in Town: One
Other Branches: Carlisle, Little Rock, Lonoke, North Little Rock
Cornerstone Bank
Eureka Springs, AR

VOICE: (479) 253-2265
FAX: (479) 253-1165
70 South Main Street
72632-0309
Charter Number: 374
Date: May 4, 1912
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: .................. 8,813
Federal Funds and Reps: .............. 875
Investments: .................. 35,525
Net Loans: .................. 137,816
Premises and Fixed Assets: ............ 8,580
Other Real Estate: .................. 3,752
Other Assets: .................. 7,023
Total Assets: .................. 202,384
Total Trust Assets: .............. 0

Deposits: .................. 157,616
Federal Funds and Borrowings: ........ 21,821
Other Liabilities: .................. 1,487
Subordinated Debt: .................. 0
Total Liabilities: .............. 180,924
Total Liabilities and Capital: ........ 202,384
Number of Shares Outstanding: ........ 4,000

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

Branches in Town: One
Other Branches: Berryville, Holiday Island, Huntsville
Arvest Bank
Fayetteville, AR

VOICE: (479) 750-1400 75 North East Street Charter Number: 31
FAX: (479) 770-1615 72702-1327 Date: December 24, 1892
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
CEO/Pres: K. Kevin Sabin
EVP/CFO: Karla S. Payne
EVP/COO: Phillip O. Porter

Cash and Due from: ............................... 1,123,620
Federal Funds and Repos: ......................... 0
Investments: ........................................ 4,841,358
Net Loans: .......................................... 9,245,376
Premises and Fixed Assets: ...................... 408,932
Other Assets: ....................................... 974,570
Total Assets: ...................................... 16,612,521

Federal Funds and Borrowings: ................. 500,704
Other Liabilities: ................................ 199,638
Total Liabilities: .................................. 14,939,593

Subordinated Debt: ................................ 0
Total Liabilities and Capital: ..................... 16,612,521
Number of Shares Outstanding: .................. 350,692

Premises and Fixed Assets: ...................... 408,932
Other Liabilities: .................................. 199,638
Total Liabilities: .................................. 14,939,593

Trust Powers: Yes  FDIC Certificate Number: 8728
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: Phillip O. Porter

Cash and Due from: ............................... 1,123,620
Federal Funds and Repos: ......................... 0
Investments: ........................................ 4,841,358
Net Loans: .......................................... 9,245,376
Premises and Fixed Assets: ...................... 408,932
Other Assets: ....................................... 974,570
Total Assets: ...................................... 16,612,521

Federal Funds and Borrowings: ................. 500,704
Other Liabilities: .................................. 199,638
Total Liabilities: .................................. 14,939,593

Subordinated Debt: ................................ 0
Total Liabilities and Capital: ..................... 16,612,521
Number of Shares Outstanding: .................. 350,692

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

Branches in Town: Nine

Other Branches: Ada[OK], Alma, Anderson[MO], Aurora[MO], Bartlesville[OK] (5), Bella Vista (3), Belton[MO], Benton, Bentonville (6), Berryville (2), Branson[MO], Branson West[MO], Broken Arrow[OK] (4), Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (3), Cassville[MO], Catoosa[OK], Centerton, Chickasha[OK], Choctaw[OK], Clarksville (2), Conway (3), Coweta[OK], Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (3), Elgin[OK], Elkins, Eufaula[OK], Eureka Springs, Farmington, Flippin, Forsyth[MO], Fort Smith (9), Gardner[KS], Gentry, Gladstone[MO], Gravette, Greenwood, Grove[OK], Harrison (4), Hindsville, Hollister[MO], Hot Springs (6), Huntsville, Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Joplin[MO] (6), Kansas [OK], Kansas City[MO] (6), Lawton[OK] (4), Lead Hill, Leawood[KS], Lebanon[MO], Lee's Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (10), Lockwood[MO], Lonoke, Lowell, Maumelle, 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 (3), Nowata[OK] (2), Oklahoma City[OK] (10), Okmulgee[OK], Ottawa[KS], Overland Park[KS], Owasso[OK] (2), Paris, Pea Ridge, Pineville[MO], Pittsburg[KS], Poteau[OK], Prairie Grove (2), Pryor[OK] (2), Rogers (7), Russellville (5), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (6), Springfield[MO] (4), Stillwater[OK] (2), 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: 10,177 Deposits: 397,430
Federal Funds and Repos: 100 Federal Funds and Borrowings: 37,551
Investments: 50,309 Other Liabilities: 2,798
Net Loans: 409,702 Subordinated Debt: 0
Premises and Fixed Assets: 6,775 Total Liabilities: 437,779
Other Real Estate: 13,712 Total Equity Capital: 62,379
Other Assets: 9,383 Number of Shares Outstanding: 30,000
Total Assets: 500,158
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

Twin Lakes Community Bank
Flippin, AR

VOICE: (870) 453-8522 301 South First 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 Bancorp, Inc., Green Forest, AR

Chm: Judy R. Loving  Pres/CFO: Marcus Walser
CEO: Jerry Cunningham

Cash and Due from: 3,065 Deposits: 102,277
Federal Funds and Repos: 2,800 Federal Funds and Borrowings: 3,750
Investments: 2,417 Other Liabilities: 537
Net Loans: 102,515 Subordinated Debt: 0
Premises and Fixed Assets: 5,159 Total Liabilities: 106,564
Other Real Estate: 95 Total Equity Capital: 16,237
Other Assets: 6,750 Number of Shares Outstanding: 469,594
Total Assets: 122,801
Total Trust Assets: 0

Directors: Jerry Cunningham; Keith Daffron; Randy Hopper; Philip Hurst; Brad King; Judy R. Loving; Noel Morris; Stephen E. Stafford
Branches in Town: None  Other Branches: Mountain Home, Norfork
FBT Bank & Mortgage
Fordyce, AR

VOICE: (870) 352-3107 200 West Fourth 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: .................................. 23,751 Deposits: ................................................... 119,564
Federal Funds and Repos: .......................... 0 Federal Funds and Borrowings: .......................... 14,300
Investments: .......................................... 36,914 Other Liabilities: .......................................... 695
Net Loans: ............................................ 83,818 Subordinated Debt: ........................................ 0
Premises and Fixed Assets: ......................... 2,213 Total Liabilities: ......................................... 134,559
Other Real Estate: .................................... 92 Total Liabilities and Capital: ............................. 151,222
Other Assets: ........................................ 4,434 Total Trust Assets: ......................................... 1,172
Total Assets: ......................................... 151,222 Number of Shares Outstanding: .......................... 8,000
Total Trust Assets: .................................... 1,172

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

Branches in Town: One Other Branches: Pine Bluff, Rison, White Hall

Bank of Gravett
Gravette, AR

VOICE: (479) 787-5251 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 SVP: Brenda Bridge
SVP: Bob King CLO: James L. Smith
Cash and Due from: .................................. 6,825 Deposits: ................................................... 105,181
Federal Funds and Repos: .......................... 175 Federal Funds and Borrowings: .......................... 1,129
Investments: .......................................... 28,159 Other Liabilities: .......................................... 348
Net Loans: ............................................ 77,562 Subordinated Debt: ........................................ 0
Premises and Fixed Assets: ......................... 2,612 Total Liabilities: ......................................... 106,658
Other Real Estate: .................................... 884 Total Liabilities and Capital: ............................. 123,043
Other Assets: ........................................ 6,826 Total Trust Assets: ......................................... 0
Total Assets: ......................................... 123,043 Number of Shares Outstanding: .......................... 4,000
Total Trust Assets: .................................... 0

Directors: Jim A. Edmondson; Sharron Y. Edmondson; Kenny R. Hancock; John A. Lykins; William R. Meade; Richard T. Pollreis; James L. Smith; Rex Waggoner

Branches in Town: One Other Branches: Centerton, Hiwasse
Anstaff Bank
Green Forest, AR

VOICE:  (870) 438-5214  Charter Number:  801
FAX:  (870) 438-5412  Date:  June 28, 2016
Trust Powers:  Yes

100 First National Avenue  FDIC Certificate Number: 3869
72638
Home Page:  www.anstaffbank.com

Bank Holding Company
First National Bancorp, Inc., Green Forest, AR

Chm/CEO:  Stephen E. Stafford  SVP/COO:  Byron Russ
Pres:  Brad King  CFO/VP:  Shelby Bruffett

Cash and Due from:  28,772  Deposits:  378,424
Federal Funds and Repos:  11,400  Federal Funds and Borrowings:  12,305
Investments:  101,381  Other Liabilities:  3,750
Net Loans:  266,589  Subordinated Debt:  0
Premises and Fixed Assets:  7,597  Total Liabilities:  394,479
Other Real Estate:  2,571  Total Equity Capital:  40,156
Other Assets:  16,325  Number of Shares Outstanding:  7,500
Total Assets:  434,635  Total Liabilities and Capital:  434,635
Total Trust Assets:  0  Directors

Branches in Town:  One  Other Branches:  Berryville (2), Harrison (2), Huntsville, Jasper, Kingston

First Service Bank
Greenbrier, AR

VOICE:  (501) 679-7200  Charter Number:  732
FAX:  (501) 679-5104  Date:  October 15, 1976
Trust Powers:  No

136 South Broadview Street  FDIC Certificate Number: 18519
72058-0190
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:  22,411  Deposits:  215,407
Federal Funds and Repos:  1,200  Federal Funds and Borrowings:  24,519
Investments:  16,870  Other Liabilities:  1,496
Net Loans:  209,512  Subordinated Debt:  0
Premises and Fixed Assets:  9,203  Total Liabilities:  241,422
Other Real Estate:  500  Total Equity Capital:  27,252
Other Assets:  8,978  Total Liabilities and Capital:  268,674
Total Assets:  268,674  Number of Shares Outstanding:  15,000
Total Trust Assets:  0  Directors

Branches in Town:  None  Other Branches:  Clinton, Conway, Dermott, Flippin, Little Rock, Marshall, Mountain View, Shirley, Yellville

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
Farmers Bank
Greenwood, AR

VOICE: (479) 996-4171  71 West Center Street  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  Pres: Edward Wilkinson
CEO: Stanhope Wilkinson  TO: Norman Wilkinson

Cash and Due from: ................................ ...... 4,113  Deposits: ................................................... 161,916
Federal Funds and Repos: ............................ 4,150  Federal Funds and Borrowings: ........................... 0
Investments: ............................................... 79,052  Other Liabilities: ................................ ............. 508
Net Loans: .................................................. 88,373  Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: .......................... 14,556  Total Liabilities: ................................ ......... 162,424
Other Real Estate: ........................................... 1,802
Other Assets: ............................................... 9,133  Total Equity Capital: ...................................... 38,755
Total Assets: ............................................. 201,179  Total Liabilities and Capital: ....................... 201,179
Total Trust Assets: ....................................... 6,747  Number of Shares Outstanding: .................. 7,500

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

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

Farmers Bank
Hamburg, AR

VOICE: (870) 853-5222  210 North Main Street  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
None

Chm: Jack Shell  VP: Virginia Bowman
CEO/Pres: Kenneth Allbritton  VP/Cash: June M. Golden

Cash and Due from: ...................................... 16,517  Deposits: .................................................. 37,382
Federal Funds and Repos: ............................ 175  Federal Funds and Borrowings: ........................... 0
Investments: ............................................... 14,418  Other Liabilities: ................................ ............. 69
Net Loans: .................................................. 9,480  Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: ........................... 521  Total Liabilities: ................................ ......... 37,451
Other Real Estate: ......................................... 19
Other Assets: ............................................... 19
Total Assets: ............................................. 41,797  Total Liabilities and Capital: ....................... 41,797
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
Generations Bank
Hampton, AR

VOICE: (870) 837-8300 Charter Number: 220
FAX: (870) 837-8310 Date: October 26, 1906
Trust Powers: No

FDIC Certificate Number: 88

Home Page: www.firstbankar.com

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

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

Cash and Due from: 7,120  Deposits: 338,241
Federal Funds and Repos: 10,950  Federal Funds and Borrowings: 14,530
Investments: 81,925  Other Liabilities: 2,967
Net Loans: 272,016  Subordinated Debt: 0
Premises and Fixed Assets: 6,636  Total Liabilities: 355,738
Other Real Estate: 629  Total Liabilities and Capital: 393,346
Other Assets: 14,070  Number of Shares Outstanding: 4,000
Total Assets: 393,346

Directors: L. D. Becton, III; Dan H. Byars; Paul Church; Gene Dereuissieaux; Sandra Ferguson; Phillip J. Foster; Ben Harrell; Carl Harrell; Jonathan W. Harrell; Robert Kimbel; 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 (3), Fayetteville, Junction City, Rogers, Siloam Springs, Van Buren

Community First Bank
Harrison, AR

VOICE: (870) 391-8000 Charter Number: 772
FAX: (870) 391-8081 Date: October 14, 1997
Trust Powers: Yes

FDIC Certificate Number: 34611

Home Page: www.communityfirstbank.com

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

Chm: Jerry Maland  CFO/COO: Ann Main
CEO/Pres: David Morton  CCO: Danny Criner

Cash and Due from: 8,736  Deposits: 385,138
Federal Funds and Repos: 525  Federal Funds and Borrowings: 41,507
Investments: 80,946  Other Liabilities: 1,901
Net Loans: 371,540  Subordinated Debt: 0
Premises and Fixed Assets: 10,018  Total Liabilities: 428,546
Other Real Estate: 3,982  Total Liabilities and Capital: 484,440
Other Assets: 8,693  Number of Shares Outstanding: 60,000
Total Assets: 484,440

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

Branches in Town: One  Other Branches: Berryville, Eureka Springs, Pea Ridge
Horatio State Bank
Horatio, AR

VOICE: (870) 832-2501 123 Main Street  Charter Number: 179
FAX: (870) 832-2577 71842-0347  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: ...................................... 21,084  Deposits: .................................................. 154,149
Federal Funds and Repos: ............................. 2,525  Federal Funds and Borrowings: ......................... 0
Investments: ............................................. 18,724  Other Liabilities: .......................................... 213
Net Loans: .................................................. 127,099  Subordinated Debt: ........................................ 0
Premises and Fixed Assets: ............................ 590  Total Liabilities: ........................................... 154,362
Other Real Estate: ........................................ 0
Other Assets: ............................................. 3,217  Total Equity Capital: ...................................... 18,877
Total Assets: ............................................ 173,239  Total Liabilities and Capital: ......................... 173,239
Total Trust Assets: ...................................... 0  Number of Shares Outstanding: ...................... 2,000

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

Branches in Town: None  Other Branches: None

Today's Bank
Huntsville, AR

VOICE: (479) 582-0700 432 Harmony Road  Charter Number: 756
FAX: (479) 251-8253 72740-0667  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: ...................................... 8,165  Deposits: .................................................. 92,116
Federal Funds and Repos: ............................. 125  Federal Funds and Borrowings: ......................... 5,650
Investments: ............................................. 18,599  Other Liabilities: ........................................... 872
Net Loans: .................................................. 81,219  Subordinated Debt: ........................................ 0
Premises and Fixed Assets: ............................ 2,906  Total Liabilities: ........................................... 98,638
Other Real Estate: ........................................ 1,431
Other Assets: ............................................. 3,583  Total Equity Capital: ................................. 17,390
Total Assets: ............................................ 116,028  Total Liabilities and Capital: ......................... 116,028
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  600 West Main Street  Charter Number: 701
FAX: (501) 982-5769  72076  Date: August 2, 1949
Trust Powers: Yes  FDIC Certificate Number: 16849

Home Page: www.firstarkansasbank.com

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

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

Cash and Due from: 35,972  Deposits: 546,108
Federal Funds and Repos: 525  Federal Funds and Borrowings: 28,542
Investments: 185,462  Other Liabilities: 6,153
Net Loans: 409,891  Subordinated Debt: 0
Premises and Fixed Assets: 21,902  Total Liabilities: 580,803
Other Real Estate: 90  Total Liabilities and Capital: 716,003
Other Assets: 62,161  Total Equity Capital: 135,200
Total Assets: 716,003  Number of Shares Outstanding: 200,000
Total Trust Assets: 115,944

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, Guy, Heber Springs (3), Higden, Quitman, Sherwood (2)

The Bank of Lake Village
Lake Village, AR

VOICE: (870) 265-2241  201 Main Street  Charter Number: 675
FAX: (870) 265-2125  71653-0727  Date: October 14, 1937
Trust Powers: No  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.  VChm: William W. Bunker
CEO/Pres: Terence J. Alpe  Sec: John Todd Potter

Cash and Due from: 2,802  Deposits: 54,489
Federal Funds and Repos: 700  Federal Funds and Borrowings: 2,000
Investments: 23,999  Other Liabilities: 108
Net Loans: 33,922  Subordinated Debt: 0
Premises and Fixed Assets: 989  Total Liabilities: 56,597
Other Real Estate: 0  Total Liabilities and Capital: 63,659
Other Assets: 1,247  Number of Shares Outstanding: 60,000
Total Assets: 63,659  Total Equity Capital: 7,062
Total Trust Assets: 0

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

Branches in Town: One  Other Branches: None
Little River Bank  
Lepanto, AR

VOICE: (870) 475-2306  
FAX: (870) 475-3070  
Charter Number: 498  
Date: November 21, 1919  
FDIC Certificate Number: 1298

202 Greenwood Avenue  
72354-0340  
Trust Powers: Yes

Home Page: www.littleriverbank.com

Interim Pres: Lois Criddle  
SVP: Jana Malone  
VP: Monica Sims

Cash and Due from: 4,453  
Deposits: 28,704

Federal Funds and Repos: 1,000  
Federal Funds and Borrowings: 0

Investments: 14,650  
Other Liabilities: 124

Net Loans: 12,732  
Subordinated Debt: 0

Premises and Fixed Assets: 205  
Total Liabilities: 28,828

Other Real Estate: 12  
Other Assets: 126

Total Assets: 33,278  
Total Equity Capital: 4,450

Total Trust Assets: 0  
Number of Shares Outstanding: 10,000

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

VOICE: (501) 376-0800  
FAX: (501) 376-1642  
Charter Number: 748  
Date: May 4, 1989  
FDIC Certificate Number: 91280

200 North State Street  
72201

Trust Powers: Yes

Home Page: www.bankoflittlerock.com

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

Cash and Due from: 7,646  
Deposits: 178,501

Federal Funds and Repos: 2,925  
Federal Funds and Borrowings: 0

Investments: 60,912  
Other Liabilities: 1,156

Net Loans: 115,567  
Subordinated Debt: 0

Premises and Fixed Assets: 6,405  
Total Liabilities: 179,657

Other Real Estate: 3,621  
Other Assets: 4,542

Total Assets: 201,618  
Total Liabilities and Capital: 201,618

Total Trust Assets: 0  
Number of Shares Outstanding: 100,000

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

Branches in Town: Four  
Other Branches: None
**Bank of the Ozarks**  
**Little Rock, AR**  

**VOICE:** (501) 978-2265  
**FAX:** (501) 978-2282  
**Charter Number:** 121  
**Date:** March 24, 1903  
**FDIC Certificate Number:** 110

Home Page: www.bankozarks.com  

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

Cash and Due from: 806,526  
Federal Funds and Repos: 0  
Federal Funds and Borrowings: 96,050  
Investments: 818,244  
Other Liabilities: 87,649  
Net Loans: 9,664,871  
Subordinated Debt: 0  
Premises and Fixed Assets: 305,475  
Total Liabilities: 10,393,033  
Other Real Estate: 23,002  
Total Assets: 12,266,210  
Total Trust Assets: 1,679,145  
Number of Shares Outstanding: 2,340

**Directors:** Nicholas A. Brown; Paula Cholmondeley; Richard L. Cisne; Robert C. East; Catherine B. Freedberg; George G. Gleason, II; Linda D. Gleason; Peter C. Kenny; Bill Koefoed; Henry Mariani; Walter J. Mullen; Robert Proost; John B. Reynolds; Dan Thomas; Ross M. Whipple

**Branches in Town:** 10  
**Other Branches:** Adairsville(GA), Advance(NC), Allen(TX), Alma, Altus, Arkadelphia (2), Asheboro(NC), Athens(GA), Austin(TX), Bainbridge(GA) (2), Bella Vista (2), Benton (3), Bentonville (2), Bessemer City(NC), Bluffton(SC), Boiling Springs(NC), Bradenton(FL) (3), Brunswick(GA), Bryant, Cabot (2), Cairo(GA), Calhoun(GA), Carrollton(TX), Cartersville(GA) (2), Cedar Park(TX), Charlotte(NC), Clarksville (2), Clearwater(FL) (4), Clinton, Concord(NC), Conway (4), Cornelius(NC), Cramerton(NC), Cumming(GA), Dallas(GA), Dallas(TX), Dawsonville(GA) (2), Douglasville(GA), Fayetteville (3), Forest City(NC), Fort Smith (3), Frisco(TX) (2), Gastonia(NC), Geneva(AL), Harrisburg(NC), Harrison (3), Hilton Head Island(SC), Hope (2), Hot Springs (6), Hot Springs Village, Houston(TX) (4), Jasper, Keller(TX), Kings Mountain(NC), Lake Park(GA), Landis(NC), Lawndale(NC), Lewisville(TX), Lincolnton(NC), Lockhart(TX), Lonoke, Lonsdale, Magnolia (2), Malvern (2), Marble Hill(GA), Marshall, Maumelle, McDonough(GA), Mobile(AL) (2), Mocksville(NC), Mountain Home (2), Mulberry, New York(NY), Newnan(GA), North Little Rock (3), Oakwood(GA), Ocala(FL), Ozark (2), Palmetto(FL), Paris, Plano(TX), Rogers (3), Rome(GA), Russellville (3), San Antonio(TX), Savannah(GA), Senoia(GA), Sharpsburg(GA), Shelby(NC) (5), Sherwood, Siloam Springs, 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), Winston-Salem(NC), Yellville
Bear State Bank
Little Rock, AR

VOICE: (501) 975-6033  5315 Highland Drive  Charter Number:  800
FAX: (501) 975-6999  72223  Date: June 28, 2016
Trust Powers: No  FDIC Certificate Number: 3857

Member of Federal Reserve System
Bank Holding Company
Bear State Financial, Inc., Little Rock, AR

Chm: Richard N. Massey  Pres: James Matthew Machen
CEO: Mark A. McFatridge  SVP/CFO: Sherry R. Billings

Cash and Due from: .................................. 106,231
Federal Funds and Repos: .................................. 0
Investments: ............................................ 192,549
Net Loans: .................................................. 1,483,806
Premises and Fixed Assets: .................................. 62,187
Other Real Estate: .................................. 2,190
Other Assets: .................................................. 139,283
Total Assets: ........................................... 1,986,246

Deposits: .................................................. 1,642,248
Other Funds and Borrowings: .................................. 90,246
Other Liabilities: .................................................. 6,940
Subordinated Debt: .................................. 0
Total Liabilities: .................................. 1,739,434
Total Equity Capital: .................................. 246,812
Number of Shares Outstanding: .................................. 0

Directors:  W. Dabbs Cavin; K. Aaron Clark; Frank L. Conner; Scott T. Ford; G. Brock Gearhart; John J. Ghirardelli; O. Fitzgerald Hill; Daniel C. Horton; Richard N. Massey; Mark A. McFatridge; Ian Robert Vaughan

Branches in Town: None
Other Branches: Ashdown, Bentonville, Blue Eye[MO], Branson West[MO], Broken Bow[OK], Conway, Cove, DeQueen, Dierks, Fayetteville, Glenwood, Golden City[MO], Harrison (3), Hollister[MO], Hot Springs (3), Hot Springs Village, Idabel[OK], Jonesboro (4), Kimberling City[MO], Lamar[MO], Manila, Marshfield[MO] (2), Mena (2), Monette, Mount Ida (2), Mountain Home (3), Murfreesboro, Nashville, Nixa[MO], Rogers, Springdale, Springfield[MO] (3), Waldron, Yellville
Central Bank
Little Rock, AR

VOICE: (501) 221-6400 1506 Market Street, Suite C180 Charter Number: 385
FAX: (501) 227-8932 72211-1816 Date: August 12, 1912
Trust Powers: No
FDIC Certificate Number: 1756

Home Page: www.centralbankar.com

Bank Holding Company
None

Chm: R. Steve Roberson SVP/CLO: Megan Powell
CEO/Pres: Wade Ruckle VP/Cash: Christina McGhee
Cash and Due from: 2,413 Deposits: 94,654
Federal Funds and Repos: 3,880 Federal Funds and Borrowings: 2,728
Investments: 37,731 Other Liabilities: 251
Net Loans: 66,659 Subordinated Debt: 0
Premises and Fixed Assets: 1,316 Total Liabilities: 97,633
Other Real Estate: 1,861 Total Trust Assets: 0
Other Assets: 1,420 Total Equity Capital: 97,633
Total Total Assets: 115,280 Number of Shares Outstanding: 160,000
Cash and Due from: 10,357
Federal Funds and Repos: 3,175
Investments: 187,432
Net Loans: 173,749
Premises and Fixed Assets: 9,211
Other Real Estate: 842
Other Assets: 11,118
Total Assets: 395,884
Total Trust Assets: 0

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 650 S. Shackleford Road, Suite 150 Charter Number: 735
FAX: (501) 223-0373 72211 Date: May 7, 1977
Trust Powers: Yes
FDIC Certificate Number: 3873

Home Page: www.eaglebank.com

Member of Federal Reserve System
Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Catherine H. Owen EVP: Laura Bogoslavsky
CEO/Pres: Jeff Lynch EVP: Paul Castleberry
Cash and Due from: 10,357 Deposits: 309,156
Federal Funds and Repos: 3,175 Federal Funds and Borrowings: 36,637
Investments: 187,432 Other Liabilities: 2,614
Net Loans: 173,749 Subordinated Debt: 0
Premises and Fixed Assets: 9,211 Total Liabilities: 348,407
Other Real Estate: 842 Total Equity Capital: 47,477
Other Assets: 11,118 Total Liabilities and Capital: 395,884
Total Total Assets: 395,884 Number of Shares Outstanding: 17,656
Cash and Due from: 10,357
Federal Funds and Repos: 3,175
Investments: 187,432
Net Loans: 173,749
Premises and Fixed Assets: 9,211
Other Real Estate: 842
Other Assets: 11,118
Total Assets: 395,884
Total Trust Assets: 0

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

Branches in Town: None Other Branches: Drasco, Fairfield Bay, Gravel Ridge,
Greers Ferry, Heber Springs (2), North Little Rock (2), Quitman, Rose Bud, Sherwood, Vilonia
Heartland Bank
Little Rock, AR

VOICE: (501) 663-3306
FAX: (501) 614-7832
5100 Kavanaugh Boulevard
72207
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/Pres: Judy Lawton
EVP: Mark S. Hoffpauir
SVP/Atty: Joe Gregory

Cash and Due from: ................................ .... 20,885
Federal Funds and Repos: ............................... 277
Investments: ................................................ 10,925
Net Loans:.................................................. 173,244
Premises and Fixed Assets: ........................ 12,145
Other Real Estate:........................................... 1,610
Other Assets:................................................. 8,054
Total Assets:............................................. 227,140
Total Trust Assets: .............................................. 0

Deposits: ................................................... 197,213
Federal Funds and Borrowings: .......................... 0
Other Liabilities: ........................................... 842
Subordinated Debt: ......................................... 0
Total Liabilities: ....................................... 198,055
Total Liabilities and Capital: .......................... 227,140
Total Equity Capital: .................................... 29,085
Number of Shares Outstanding: .................. 10,000

Directors: Craig Benson; Matt Keil; Judy Lawton
Branches in Town: One
Other Branches: Bryant, Fordyce, Sheridan

The Capital Bank
Little Rock, AR

VOICE: (501) 228-6000
FAX: (501) 228-6006
12224 Chenal Parkway
72211
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: Amy Pierce

Cash and Due from: ................................ ...... 1,117
Federal Funds and Repos: ............................... 0
Investments: ................................................. 80,658
Net Loans:.................................................. 51,763
Premises and Fixed Assets: ........................ 3,318
Other Real Estate:........................................... 329
Other Assets:................................................. 8,406
Total Assets:............................................. 145,591
Total Trust Assets: .............................................. 0

Deposits: ................................................... 97,613
Federal Funds and Borrowings: .......................... 0
Other Liabilities: ........................................... 310
Subordinated Debt: ......................................... 0
Total Liabilities: ....................................... 129,183
Total Liabilities and Capital: .......................... 145,591
Total Equity Capital: .................................... 16,408
Number of Shares Outstanding: .................. 32,013

Directors: Joseph W. Park; Kyle E. Patton; Boyd Rothwell; Warren Stephenson
Branches in Town: None
Other Branches: None
First State Bank
Lonoke, AR

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

101 South Center Street  Charter Number: 670
72086-0320  Date: March 9, 1935

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: 15,295
Federal Funds and Repos: 1,030
Investments: 103,324
Net Loans: 126,257
Premises and Fixed Assets: 3,263
Other Real Estate: 10,690
Other Assets: 4,694
Total Assets: 264,553
Total Trust Assets: 0

Deposits: 236,845
Federal Funds and Borrowings: 0
Other Liabilities: 469
Subordinated Debt: 0
Total Liabilities: 237,314
Total Liabilities and Capital: 264,553
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; Marvin D. Thaxton, Jr.

Branches in Town: One
Other Branches: Carlisle, Fayetteville, Gurdon, Heber Springs

Farmers Bank and Trust Company
Magnolia, AR

VOICE: (870) 235-7000
FAX: (870) 235-7077

200 East Main Street  Charter Number: 217
71753  Date: September 26, 1906

FDIC Certificate Number: 1291

Home Page: www.myfbtbank.com

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: 29,023
Federal Funds and Repos: 0
Investments: 163,394
Net Loans: 1,017,318
Premises and Fixed Assets: 23,198
Other Real Estate: 1,657
Other Assets: 1,51,779
Total Assets: 1,286,369
Total Trust Assets: 148,821

Deposits: 1,130,246
Federal Funds and Borrowings: 11,648
Other Liabilities: 9,390
Subordinated Debt: 0
Total Liabilities: 1,151,284
Total Liabilities and Capital: 1,286,369
Number of Shares Outstanding: 100,000

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

Branches in Town: Two
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 
FAX: (870) 234-3384 71753-0340 
Trust Powers: Yes 
Charter Number:  313  
Date:  June 22, 1910 
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: ................................ .... 17,832 Deposits: ..................................................... 89,185
Federal Funds and Repos: ................................0 Federal Funds and Borrowings: ........................... 0
Investments: ................................................ 28,318 Other Liabilities: ........................................... 512
Net Loans: .................................................. 97,922 Subordinated Debt: ........................................... 0
Premises and Fixed Assets: ................................2,102 Total Liabilities: ........................................... 134,939
Other Real Estate: .......................................... 321 Other Assets: ................................................ 6,193 Total Equity Capital: .......................................13,749
Other Assets: ............................................ 6,193 Total Liabilities and Capital: ............................. 152,688
Total Assets: ............................................. 152,688 Number of Shares Outstanding: .................. 10,000

Directors:  Jonathan Baird; Dorothy J. Fincher; S. 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 
FAX: (870) 739-2234 72364 
Trust Powers: Yes 
Charter Number:  775  
Date:  October 8, 1998 
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: ................................ .... 20,488 Deposits: ..................................................... 130,199
Federal Funds and Repos: ................................2,425 Federal Funds and Borrowings: ...................... 0
Investments: ................................................ 10,034 Other Liabilities: ........................................... 1,141
Net Loans: .................................................. 110,331 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ................................3,621 Total Liabilities: ........................................... 131,340
Other Real Estate: .......................................... 570 Other Assets: ................................................ 3,295 Total Equity Capital: ................................... 19,424
Other Assets: ............................................ 3,295 Total Liabilities and Capital: ............................. 150,764
Total Assets: ............................................. 150,764 Number of Shares Outstanding: .................. 60,000

Directors:  Michael D. East; Frank A. Fogleman; Julian Hardin; Allen B. Helms, Jr.; Mark 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
FDIC Certificate Number: 17047

Home Page: www.firstdeltabank.com
Member of Federal Reserve System
Bank Holding Company
Tyronza Bancshares, Inc., Marked Tree, AR

Chm: Herrick F. Norcross, III

CEO/Pres: Chris M. Lehman

Cash and Due from: ...................................... 2,033
Federal Funds and Repos: ............................ 2,200
Investments: ............................................. 28,427
Net Loans: .............................................. 23,817
Premises and Fixed Assets: ......................... 456
Other Real Estate: ...................................... 43
Other Assets: ............................................. 1,029
Total Assets: .......................................... 58,005
Total Trust Assets: .................................... 0

Deposits: ................................................ 48,615
Federal Funds and Borrowings: .................. 2,750
Other Liabilities: ..................................... 344
Subordinated Debt: ................................... 0
Total Liabilities: ...................................... 51,709
Total Equity Capital: ................................ 6,296
Total Liabilities and Capital: ...................... 58,005
Number of Shares Outstanding: ............... 2,000

Directors: Charles A. Banks; Chris M. Lehman; Charles F. Luter; Herrick 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
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 M. Thompson, III
SVP: E. Jan Thompson
VP: Danice McGee
VP/Sec: Betty K. Thompson

Cash and Due from: ..................................... 1,013
Federal Funds and Repos: .......................... 6,825
Investments: .......................................... 40,451
Net Loans: ............................................. 27,588
Premises and Fixed Assets: ....................... 519
Other Real Estate: ..................................... 243
Other Assets: .......................................... 805
Total Assets: .......................................... 77,444
Total Trust Assets: ................................... 0

Deposits: ............................................. 68,814
Federal Funds and Borrowings: ............... 0
Other Liabilities: ................................... 113
Subordinated Debt: ................................. 0
Total Liabilities: ..................................... 68,927
Total Equity Capital: ............................... 8,517
Total Liabilities and Capital: ................. 77,444
Number of Shares Outstanding: .......... 20,000

Directors: Randy Belflower; Brooke Thompson Cavitt; John D. Eldridge, III; Hamilton Neal Farmer; Fletcher C. Lewis; Alan Morris; Arthur Oliver; E. Jan Thompson; Vance M. Thompson, III

Branches in Town: None
Other Branches: None
First Natural State Bank
McGehee, AR

VOICE: (870) 222-3880  500 North Second Street  Charter Number: 798
FAX: (870) 222-4853  71654  Date: January 21, 2016
Trust Powers: Yes
FDIC Certificate Number: 21379

Home Page: www.fnbmcgehee.com
Member of Federal Reserve System
Bank Holding Company
First National Financial Corporation, McGehee, AR

CEO/Pres: Jim R. Daniels  SVP/CFO: Wendy Barnes
SVP: Fran Childress  VP: John Robinson
CEO/Pres/TO: Jim R. Daniels  SVP: Wendy Barnes

Cash and Due from: 3,809  Deposits: 42,924
Federal Funds and Repos: 50  Federal Funds and Borrowings: 1,000
Investments: 23,402  Other Liabilities: 163
Net Loans: 21,144  Subordinated Debt: 0
Premises and Fixed Assets: 627  Total Liabilities: 44,087
Other Real Estate: 662  Total Liabilities and Capital: 50,385
Total Assets: 50,385  Total Trust Assets: 24
Number of Shares Outstanding: 68,000

Directors: Jim R. Daniels; Gibbs B. Ferguson; D. Emmett Johnson; Robert E. Lucky, Sr.;
Robert S. Moore, Jr.; Charles A. Pambianchi

Branches in Town: One  Other Branches: None

McGehee Bank
McGehee, AR

VOICE: (870) 222-3151  301 North Second Street  Charter Number: 661
FAX: (870) 222-6159  71654  Date: December 5, 1933
Trust Powers: Yes
FDIC Certificate Number: 11242

Home Page: www.mcgeheebank.com
Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

CEO/Pres/TO: James M. Smith  SVP: Clarissa Herren

Cash and Due from: 5,004  Deposits: 89,803
Federal Funds and Repos: 0  Federal Funds and Borrowings: 27,000
Investments: 19,587  Other Liabilities: 260
Net Loans: 105,991  Subordinated Debt: 0
Premises and Fixed Assets: 504  Total Liabilities: 117,063
Other Real Estate: 0  Total Liabilities and Capital: 134,612
Other Assets: 0  Number of Shares Outstanding: 80,000
Total Assets: 134,612  Total Trust Assets: 24

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
Challenge Number: 667
Date: July 25, 1934

Member of Federal Reserve System
Bank Holding Company
Union Bankshares, Inc., Mena, AR

Chm: David Maddox
CEO/Pres: Philip B. Hensley
EVP/CFO: Michael D. Myers
SVP: Kevin Williams

Cash and Due from: 31,134
Federal Funds and Repos: 175
Investments: 27,757
Net Loans: 161,620
Premises and Fixed Assets: 4,047
Total Assets: 228,567

Deposits: 201,413
Federal Funds and Borrowings: 357
Other Liabilities: 2,731
Subordinated Debt: 0
Total Liabilities: 204,501
Total Equity Capital: 24,066
Number of Shares Outstanding: 12,000

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

Branches in Town: None
Other Branches: Hatfield, Wickes

Commercial Bank & Trust Company
Monticello, AR

VOICE: (870) 367-6221
FAX: (870) 367-7700
Challenge Number: 396
Date: November 29, 1912

Member of Federal Reserve System
Bank Holding Company
Drew Bancshares, Inc., Monticello, AR

Chm: Bennie Ryburn, Jr.
VChm: Bennie Ryburn, III
Pres/CFO/COO: George T. Harris
SVP/TO: Rusty Smith

Cash and Due from: 6,625
Federal Funds and Repos: 0
Investments: 70,873
Net Loans: 104,951
Premises and Fixed Assets: 1,558
Other Real Estate: 574
Other Assets: 5,408
Total Assets: 189,989

Deposits: 169,572
Federal Funds and Borrowings: 100
Other Liabilities: 410
Subordinated Debt: 0
Total Liabilities: 170,082
Total Equity Capital: 19,907
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, Jr.; Bennie Ryburn, III; Ray Ryburn; Mike Ward

Branches in Town: Four
Other Branches: None
Union Bank And Trust Company
Monticello, AR

VOICE: (870) 460-6400 102 West McCloy Street Charter Number: 448
FAX: (870) 460-6464 71657-0270 Date: September 15, 1915
Trust Powers: Yes FDIC Certificate Number: 1753

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

Chm Emer: Zach McClendon, Jr.  CEO/Pres: Dave Dickson
Chm: John S. McClendon  TO: Gail Hooker

Cash and Due from: ........................................... 14,579  Deposits: .................................................. 173,316
Federal Funds and Repos: .................................. 700  Federal Funds and Borrowings: ......................... 16,303
Investments: .................................................... 37,895  Other Liabilities: ............................................. 1,361
Net Loans: ....................................................... 143,440  Subordinated Debt: ........................................... 0
Premises and Fixed Assets: .................................. 4,431  Total Liabilities: ......................................... 190,980
Other Real Estate: .............................................. 1,704  Other Assets: .................................................. 7,256
Total Assets: ................................................... 210,005  Total Equity Capital: .............................. 19,025
Total Trust Assets: ............................................ 42,634  Total Liabilities and Capital: ................... 210,005

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

Branches in Town: Two  Other Branches: Warren

Petit Jean State Bank
Morrilton, AR

VOICE: (501) 354-4988 707 North Saint Joseph Street Charter Number: 777
FAX: (501) 354-6560 72110 Date: January 27, 1999
Trust Powers: No 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: Susan Gunderman

Cash and Due from: ........................................... 32,640  Deposits: .................................................. 156,413
Federal Funds and Repos: .................................. 75  Federal Funds and Borrowings: ......................... 5,480
Investments: .................................................... 62,361  Other Liabilities: ............................................. 1,172
Net Loans: ....................................................... 82,209  Subordinated Debt: ........................................... 0
Premises and Fixed Assets: .................................. 2,496  Total Liabilities: ......................................... 163,065
Other Real Estate: .............................................. 161  Other Assets: .................................................. 161
Total Assets: ................................................... 185,114  Total Equity Capital: .............................. 22,049
Total Trust Assets: ............................................ 0  Total Liabilities and Capital: ................... 185,114

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
Stone Bank
Mountain View, AR

VOICE: (870) 269-7311
FAX: (870) 269-7312
Trust Powers: No

802 East Main Street
72560
Charter Number: 797
Date: August 4, 2015
FDIC Certificate Number: 17431

Home Page: www.stonebank.com

Bank Holding Company
Stone Bancshares, Inc., Mountain View, AR

CEO: Marnie B. Oldner
Pres/CLO: Nick Roach
SVP: Ashley Roach
SVP: Lisa Sullivan

Cash and Due from: ................................ ...... 1,153
Deposits: ................................ .................... 93,307
Federal Funds and Repos: .............................. 125
Federal Funds and Borrowings: ........................... 0
Investments: ................................................. 7,087
Other Liabilities: ................................ ............... 885
Net Loans: ................................ .................. 92,192
Premises and Fixed Assets:.......................... 4,566
Subordinated Debt: .............................................. 0
Other Assets: ................................ .............. 618
Total Liabilities: ................................ .......... 110,308
Premises and Fixed Assets:.......................... 4,566
Net Loans: ................................ .................. 92,192
Other Assets: ................................ .............. 618
Total Trust Assets: ............................................... 0

Directors: Buddy Bolin; J. T. Compton; Kevin Compton; David Dunlap; Roger Helms; Marnie B. Oldner; Nick Roach; Ron Sims; Gladys Raney Webb; Fred Williams

Branches in Town: None
Other Branches: Little Rock, White Hall

Allied Bank
Mulberry, AR

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

311 Main Street
72947-0480
Charter Number: 81
Date: January 15, 1902
FDIC Certificate Number: 91

Home Page: www.justbankit.com

Member of Federal Reserve System

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

CEO/Pres: Alex Golden
SVP: Mary Burkhart
SVP: Randy Ford
SVP/Cash: Dianna J. Millsap

Cash and Due from: ................................ ...... 8,530
Deposits: ................................ .................... 64,713
Federal Funds and Repos: .............................. 125
Federal Funds and Borrowings: ........................... 0
Investments: ................................................. 5,558
Other Liabilities: ................................ ............... 302
Net Loans: ................................ .................. 39,317
Premises and Fixed Assets:.......................... 2,623
Subordinated Debt: .............................................. 0
Other Real Estate: ........................................ 9,102
Total Liabilities: ................................ .......... 65,015
Premises and Fixed Assets:.......................... 2,623
Net Loans: ................................ .................. 39,317
Other Assets: ................................ .............. 1,081
Total Trust Assets: ............................................... 0

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  
**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

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**Directors:** Tim Bainum; Timothy "Tab" Bainum; Robert Braun; Tim Brotherton; Richard Cox; Robert Evans; John E. Gibbs; John Hearnsberger; Shauna L. Lucas; Virgilio Martinez; Ken "Mac" McClanahan; Larry Mitchell; Mike Moore; George E. Steel, Jr.

**Branches in Town:** None  
**Other Branches:** DeQueen, Dierks, Glenwood, Hope, Hot Springs (2), Mena, Mineral Springs, Mount Ida, Nashville (2), Russellville

### Merchants & Planters Bank
**Newport, AR**

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

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**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  212 West Cherry Street  Charter Number: 613
FAX: (870) 598-2026  72454-0307  Date: March 10, 1930
Trust Powers: No  FDIC Certificate Number: 5628

Home Page: www.piggottstatebank.com
Member of Federal Reserve System
Bank Holding Company
Piggott Bankstock, Inc., Piggott, AR

CEO/Pres:  Cody Knight  
VP: Joyce Benson  
VP/Cash: Wanda Winberry

Cash and Due from: 6,519  
Federal Funds and Repos: 0  
Investments: 42,527  
Net Loans: 31,875  
Premises and Fixed Assets: 571  
Other Real Estate: 598  
Total Assets: 82,095

Deposits: 72,911  
Federal Funds and Borrowings: 438  
Other Liabilities: 124  
Subordinated Debt: 0  
Total Liabilities: 73,473  
Total Equity Capital: 8,622  
Total Liabilities and Capital: 82,095  
Number of Shares Outstanding: 4,000

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

Branches in Town: One  
Other Branches: None
Simmons Bank
Pine Bluff, AR

VOICE: (870) 541-1000  501 Main Street  Charter Number: 799
FAX: (870) 850-2685  71601-4327  Date: March 31, 2016
Trust Powers: Yes  FDIC Certificate Number: 3890

Home Page: www.simmonsfirst.com

Member of Federal Reserve System
Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

Chm/CEO/Pres: Marty D. Casteel  CCO: Steve Wade
TO: Joe Clement

Cash and Due from: 250,043  Deposits: 6,137,187
Federal Funds and Repos: 3,000  Federal Funds and Borrowings: 244,729
Investments: 1,408,048  Other Liabilities: 67,125
Net Loans: 8,069,277  Subordinated Debt: 0
Premises and Fixed Assets: 181,530  Total Liabilities: 6,449,041
Other Real Estate: 30,529  Total Liabilities and Capital: 7,513,649
Other Assets: 631,222  Total Trust Assets: 4,127,037
Total Assets: 7,513,649  Number of Shares Outstanding: 35,000
Total Equity Capital: 1,064,608

Directors: Jay D. Burchfield; Marty D. Casteel; Dean Chambliss; William E. Clark, II; Steven A. Cosse; Mark C. Doramus; Eddie Drilling; Eugene Hunt; Met L. Jones, II; Christopher R. Kirkland; John Lytle; W. Scott McGeorge; Johnny McGraw; Beverly Morrow; George R. O’Conner; Joseph D. Porter; Mary Pringos; H. Glenn Rambin; Adam B. Robinson, Jr.; Jane W. Rogers; Robert L. Shoptaw; H. Ford Trotter, III

Branches in Town: Seven

Other Branches: Atoka[TN], Beebe, Benton, Bentonville, Branson[MO], Branson West[MO], Brownsville[TN], Bryant, Cabot, Carthage[MO], Charleston, Clarksville, Clinton, Collierville[TN], Columbia[TN], Conway (4), Crane[MO], Dermott, Dresden[TN] (2), Dumas, Dyersburg[TN] (2), El Dorado (2), El Dorado Springs[MO], Fayetteville (2), Fort Smith (4), Franklin[TN] (2), Galena[MO], Gallatin[TN], Goodlettsville[TN], Greenfield[MO], Greenfield[TN], Hamburg, Hendersonville[TN] (2), Hensley, Hot Springs (4), Humboldt[TN], Jackson[TN] (2), Jonesboro (3), Joplin[MO] (2), Kenton[TN], Knoxville[TN], Lake Village, Lee’s Summit[MO], Lexington[TN], Little Rock (15), Lockwood[MO], Mammoth Spring, Marshall, Marshallfield[MO], Martin[TN], Maryville[TN], Maumelle, Memphis[TN], Monticello, Mt. Vernon[MO], Mountain View, Nashville[TN], Nixa[MO], North Little Rock (3), Olathe[KS], Ozark, Ozark[MO], Paragould, Parkdale, Reeds Spring[MO] (2), Rogers (2), Russellville (3), Searcy (2), Sedalia[MO], Sharon[TN], Siloam Springs, South Fulton[TN], Springdale (2), Springfield[MO] (6), St. Louis[MO] (3), Star City, Stockton[MO], Strong, Troy[TN], Union City[TN], Weiner, White Hall, White House[TN], Wichita[KS] (2)
RiverBank  
Pocahontas, AR

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

1700 Old County Road  
Charter Number: 796  
Date: January 15, 2015

FDIC Certificate Number: 31711

Home Page: www.eriverbank.com

Bank Holding Company  
None

CEO/Pres: Kyle Baltz  
Cont: Julie Williams

COO: Joyce Radcliff  
TO: Mark Holt

Cash and Due from: 1,136  
Deposits: 59,135

Federal Funds and Repos: 50  
Federal Funds and Borrowings: 3,784

Investments: 2,144  
Other Liabilities: 194

Net Loans: 62,322  
Subordinated Debt: 0

Premises and Fixed Assets: 1,415  
Total Liabilities: 63,113

Other Real Estate: 94  
Total Liabilities and Capital: 70,343

Other Assets: 3,182  
Number of Shares Outstanding: 11,255

Total Assets: 70,343  
Total Equity Capital: 7,230

Total Trust Assets: 0

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

Branches in Town: None  
Other Branches: Corning

Home Bank of Arkansas 
Portland, AR

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

113 Highway 165 South  
Charter Number: 251  
Date: January 22, 1908

FDIC Certificate Number: 5629

Home Page: www.homebankofar.com

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

Pres: Bill Hannah  
VP: Terry Milam

Cash and Due from: 1,260  
Deposits: 63,862

Federal Funds and Repos: 3,400  
Federal Funds and Borrowings: 0

Investments: 7,870  
Other Liabilities: 151

Net Loans: 54,232  
Subordinated Debt: 0

Premises and Fixed Assets: 1,754  
Total Liabilities: 64,013

Other Real Estate: 2,633  
Total Liabilities and Capital: 72,153

Other Assets: 1,004  
Number of Shares Outstanding: 4,000

Total Assets: 72,153  
Total Equity Capital: 8,140

Total Trust Assets: 0

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 Second Street at Main Street  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/CEO/Pres: John Warren Brannan, Jr.  Treas/Sec: Karen McLelland
EVP: Gary McCauley

Cash and Due from: .................. 2,112  Deposits: .................. 67,041
Federal Funds and Repos: 0  Federal Funds and Borrowings: 3,489
Investments: ..................... 34,327  Other Liabilities: .................. 57
Net Loans: ....................... 43,027  Subordinated Debt: 0
Premises and Fixed Assets: ........... 356  Total Liabilities: .................. 70,587
Other Real Estate: .................. 20  Total Liabilities and Capital: 81,901
Other Assets: ...................... 2,059  Number of Shares Outstanding: 24,000
Total Assets: ..................... 81,901  Directors:
Total Trust Assets: 0  John Warren Brannan, Jr.; W. Herman Brown; Brad Crain; Carl Dalrymple, Jr.;
Branches in Town: None  Jason Gutierrez; Billy Hines; Gary McCauley; Larry Rhodes; Robert Smith
Other Branches: None

Gateway Bank
Rison, AR

VOICE: (870) 325-6251  112 Main Street  Charter Number: 650
FAX: (870) 325-7661  71665  Date: March 7, 1932
Trust Powers: No  FDIC Certificate Number: 8730

Home Page: www.gatewaybank.bank

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

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

Cash and Due from: .................. 6,783  Deposits: .................. 49,741
Federal Funds and Repos: .................. 1,750  Federal Funds and Borrowings: 0
Investments: ..................... 5,050  Other Liabilities: .................. 83
Net Loans: ....................... 38,332  Subordinated Debt: 0
Premises and Fixed Assets: ........... 1,934  Total Liabilities: .................. 49,824
Other Real Estate: .................. 0  Total Liabilities and Capital: 55,334
Other Assets: ...................... 1,485  Number of Shares Outstanding: 4,000
Total Assets: ..................... 55,334  Directors:
Total Trust Assets: 0  Troy D. Duke; Lewis R. Gardner; Ryan Holder; James W. Searcy
Branches in Town: None  Other Branches: Malvern
Other Branches: None
Pinnacle Bank  
Rogers, AR

VOICE: (479) 619-2000  4201 W. New Hope Road, Suite 101  
FAX: (479) 619-2701  72758  
Trust Powers: No  
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

Total Assets: 89,464
Total Equity Capital: 10,403
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  3103 East Main Street  
FAX: (479) 498-2465  72802  
Trust Powers: No  
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 Blanchard  
Pres/COO: Chip Blanchard  
EVP/CLO: Barton Allen  
EVP/Sec: Toni B. Laws

Total Assets: 230,541
Number of Shares Outstanding: 20,000

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

Branches in Town: Three  
Other Branches: Ola
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: ...................................... 9,666 Deposits: ...................................................... 113,421
Federal Funds and Repos: ............................. 4,670 Federal Funds and Borrowings: ..................... 2,522
Investments: .................................................. 3,254 Other Liabilities: ................................. 513
Net Loans: .................................................... 103,203 Subordinated Debt: ................................... 0
Premises and Fixed Assets: ............................ 1,686 Total Liabilities: ................................. 116,466
Other Real Estate: ......................................... 271 Other Real Estate: .......................................... 271
Other Assets: .................................................. 7,792 Total Liabilities and Capital: .................... 130,542
Total Assets: .............................................. 130,542 Total Equity Capital: ......................... 14,086
Total Trust Assets: ........................................... 0 Number of Shares Outstanding: ...... 20,000

Directors: D. Karrol Fowlkes; Mark Montgomery; C. Dwayne Plumlee; 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

CEO/Pres: Gary Fritsche VP: Adam Fritsche
SVP: Jerry L. Davis Cash: Don Fritsche

Cash and Due from: ...................................... 976 Deposits: ...................................................... 66,824
Federal Funds and Repos: ............................. 2,475 Federal Funds and Borrowings: ..................... 0
Investments: .................................................. 49,155 Other Liabilities: ................................. 71
Net Loans: .................................................... 28,481 Subordinated Debt: ................................... 0
Premises and Fixed Assets: ............................ 378 Total Liabilities: ................................. 66,895
Other Real Estate: ......................................... 31 Other Real Estate: .......................................... 31
Other Assets: .................................................. 744 Total Equity Capital: ......................... 15,345
Total Assets: .............................................. 82,240 Total Liabilities and Capital: .................... 82,240
Total Trust Assets: ........................................... 0 Number of Shares Outstanding: ...... 4,000

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

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

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

314 North Spring Street  
72145-1009  
Charter Number: 649  
Date: February 6, 1932

FDIC Certificate Number: 5633  
Home Page: www.fsbank.com

Chm/CEO: Reynie Rutledge  
EVP: J. Mark Ferguson

Pres: Michael C. Hutsell  
TO: Frank Faust

Cash and Due from: 213,218  
Deposits: 3,616,454

Federal Funds and Repos: 84,875  
Federal Funds and Borrowings: 641,505

Investments: 2,579,333  
Other Liabilities: 16,895

Net Loans: 2,052,242  
Subordinated Debt: 0

Premises and Fixed Assets: 108,633  
Total Liabilities: 4,274,854

Other Real Estate: 7,684  
Total Equity Capital: 849,154

Other Assets: 78,023  
Total Liabilities and Capital: 5,124,008

Total Assets: 5,124,008  
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 (5), 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 Bancorp, Inc., Sheridan, AR

CEO/Pres: John D. Manatt  SVP: G. Jannette Jones
EVP: Craig L. Manatt

Smackover Bancshares, Inc., Smackover, AR

Chm/CEO: Bob Willett  SVP: J. Drew Tennyson
Pres: James B. Yeager

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

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 & 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: ........................................ 983 Deposits: .................................................. 51,420
Federal Funds and Repos: .................................. 675 Federal Funds and Borrowings: .................. 5,000
Investments: ..................................................... 1,025 Other Liabilities: ........................................ 86
Net Loans: ......................................................... 54,849 Subordinated Debt: ....................................... 0
Premises and Fixed Assets: .................................. 2,585 Total Liabilities: ........................................ 56,506
Other Real Estate: ............................................... 170 Total Trust Assets: ........................................... 0
Other Assets: ..................................................... 1,656 Total Equity Capital: ................................... 5,437
Total Assets: ................................................... 61,943 Total Liabilities and Capital: ....................... 61,943
Total Trust Assets: ............................................. 0 Number of Shares Outstanding: ...................... 3,000

Directors: Stephen C. Davis; Robert G. Dudley, Jr.; Charles T. Gaston; David Matchet; Donny White
Branches in Town: None Other Branches: Little Rock

United Bank
Springdale, AR

VOICE: (479) 756-8811 2790 South Thompson Street Charter Number: 794
FAX: (866) 897-2839 72764-6354 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 SVP/CLO: Luke Colley
SVP/CFO: Paige Mulhollan
Cash and Due from: ........................................ 11,221 Deposits: .................................................. 122,594
Federal Funds and Repos: ................................ 600 Federal Funds and Borrowings: .................. 19,769
Investments: .................................................... 8,681 Other Liabilities: ....................................... 876
Net Loans: ......................................................... 135,965 Subordinated Debt: ....................................... 0
Premises and Fixed Assets: .................................. 6,997 Total Liabilities: ....................................... 143,239
Other Real Estate: ............................................... 457 Total Trust Assets: ........................................... 0
Other Assets: ..................................................... 2,123 Total Equity Capital: ................................... 22,805
Total Assets: ................................................... 166,044 Total Liabilities and Capital: ................. 166,044
Total Trust Assets: ............................................. 0 Number of Shares Outstanding: ...................... 100,000

Directors: Richard Barclay; John Ervin; Nathan Gairhan; Michele Harrington; Darrin G. Pitts; Donald R. Pitts; John Scott; Craig Young
Branches in Town: One Other Branches: Fayetteville, Rogers
Bodcaw Bank
Stamps, AR

VOICE: (870) 533-4486 307 Thomas Street  Charter Number: 106
FAX: (870) 533-4456 71860-0008  Date: December 8, 1902
Trust Powers: No

FDIC Certificate Number: 5624

Home Page: www.bodcawbank.com

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

Chm: J. Paul Nipper  Cash: Michelle Downs
Pres/Sec: Scott Hultberg

Cash and Due from: ...................................... 6,898  Deposits: .................................................. 70,000
Federal Funds and Repos: ............................ 6,000  Federal Funds and Borrowings: .......................... 0
Investments: ........................................... 43,044  Other Liabilities: ........................................ 390
Net Loans: .............................................. 23,205  Subordinated Debt: ................................. 0
Premises and Fixed Assets: ......................... 55  Total Liabilities: ............................................... 70,390
Other Real Estate: ..................................... 80  Total Liabilities and Capital: ......................... 79,764
Other Assets: .......................................... 482  Number of Shares Outstanding: .......................... 10,000
Total Assets: ........................................... 79,764

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

Branches in Town: None  Other Branches: None

Bank of Star City
Star City, AR

VOICE: (870) 628-4286 116 North Lincoln Avenue  Charter Number: 567
FAX: (870) 628-5274 71667-0069  Date: April 27, 1925
Trust Powers: No

FDIC Certificate Number: 5634

Home Page: www.bankofstarcity.com

Member of Federal Reserve System

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

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

Cash and Due from: ..................................... 2,361  Deposits: ................................................... 71,320
Federal Funds and Repos: ............................ 0  Federal Funds and Borrowings: .......................... 3,887
Investments: ........................................... 20,145  Other Liabilities: ........................................ 195
Net Loans: .............................................. 62,455  Subordinated Debt: ................................. 0
Premises and Fixed Assets: ......................... 3,214  Total Liabilities: ............................................... 75,402
Other Real Estate: ..................................... 82  Total Liabilities and Capital: ......................... 89,378
Other Assets: .......................................... 28  Number of Shares Outstanding: .......................... 15,000
Total Assets: ........................................... 89,378
Total Trust Assets: .................................... 0

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

Branches in Town: None  Other Branches: Dumas, Pine Bluff (2), White Hall
Security Bank
Stephens, AR

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

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

Home Page: www.secbnk.com

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

Chm: Carol Reaves
CEO/Pres: Guy R. "Buck" Smith
EVP/CFO/COO: Cheryl Brown

Cash and Due from: 3,957
Federal Funds and Repos: 150
Investments: 3,831
Net Loans: 50,354
Premises and Fixed Assets: 1,677
Other Real Estate: 40
Total Assets: 62,375
Total Trust Assets: 0

Deposits: 55,799
Federal Funds and Borrowings: 0
Other Liabilities: 1,229
Subordinated Debt: 0
Total Liabilities: 57,028
Total Liabilities and Capital: 62,375
Total Equity Capital: 5,347
Number of Shares Outstanding: 11,000

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

Branches in Town: None
Other Branches: None

The Farmers and Merchants Bank
Stuttgart, AR

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

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

Home Page: www.mebanking.com
Member of Federal Reserve System

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

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

Cash and Due from: 29,684
Federal Funds and Repos: 51,109
Investments: 149,229
Net Loans: 671,632
Premises and Fixed Assets: 15,332
Other Real Estate: 71,167
Total Assets: 993,172
Total Trust Assets: 146,272

Deposits: 811,879
Federal Funds and Borrowings: 47,131
Other Liabilities: 8,296
Subordinated Debt: 0
Total Liabilities: 867,306
Total Liabilities and Capital: 993,172
Total Equity Capital: 125,866
Number of Shares Outstanding: 100,000

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

Branches in Town: Four
Other Branches: Des Arc, DeWitt, Farmington, Fayetteville (5), Hazen, Marianna, Morrilton, Perryville, Prairie Grove, West Fork
Citizens Bank & Trust Company  
Van Buren, AR

VOICE: (479) 474-1201  
FAX: (479) 410-1340  
3110 Alma Highway  
72956-0469

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

Trust Powers: Yes  
Home Page: www.cbankandtrust.com

Member of Federal Reserve System  
Bank Holding Company  
First Bank Corp., Fort Smith, AR

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

Cash and Due from: 17,396  
Federal Funds and Repos: 0  
Investments: 129,936  
Net Loans: 224,330  
Premises and Fixed Assets: 4,435  
Other Real Estate: 11,892  
Total Assets: 388,125

Other Assets: 11,274  
Total Trust Assets: 11,274

Deposits: 337,490  
Federal Funds and Borrowings: 2,143  
Other Liabilities: 1,336  
Subordinated Debt: 0  
Total Liabilities: 340,969

Number of Shares Outstanding: 16,000

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  
FAX: (870) 226-2253  
104 South Main Street  
71671-0029

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

Trust Powers: Yes  
Home Page: www.firststatewarren.com

Member of Federal Reserve System  
Bank Holding Company  
Bradley Bancshares, Inc., Warren, AR

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

Cash and Due from: 9,336  
Federal Funds and Repos: 0  
Investments: 60,403  
Net Loans: 37,330  
Premises and Fixed Assets: 1,049  
Other Real Estate: 130  
Other Assets: 3,190  
Total Assets: 111,438

Deposits: 99,166  
Federal Funds and Borrowings: 0  
Other Liabilities: 226  
Subordinated Debt: 0  
Total Liabilities: 99,392

Number of Shares Outstanding: 59,000

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

Branches in Town: One  
Other Branches: Hampton, Hermitage
Warren Bank and Trust Company  
Warren, AR

VOICE: (870) 226-2621  
FAX: (870) 226-2621  
Charter Number: 80

Trust Powers: Yes  
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: 3,878  
Deposits: 107,619

Federal Funds and Repos: 925  
Federal Funds and Borrowings: 5,316

Investments: 89,051  
Other Liabilities: 113

Net Loans: 40,929  
Subordinated Debt: 0

Premises and Fixed Assets: 613  
Total Liabilities: 113,048

Other Real Estate: 90  
Total Liabilities and Capital: 136,710

Other Assets: 1,224  
Number of Shares Outstanding: 48,000

Total Assets: 136,710  
Total Equity Capital: 23,662

Total Trust Assets: 21,114

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  
Charter Number: 568

Trust Powers: Yes  
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/CF0: John Copeland  
EVP/TO: Doug Kelso

Cash and Due from: 4,308  
Deposits: 267,949

Federal Funds and Repos: 0  
Federal Funds and Borrowings: 61,550

Investments: 18,719  
Other Liabilities: 11,616

Net Loans: 319,612  
Subordinated Debt: 0

Premises and Fixed Assets: 3,793  
Total Liabilities: 341,115

Other Real Estate: 2,118  
Total Liabilities and Capital: 376,838

Other Assets: 28,288  
Number of Shares Outstanding: 68,286

Total Assets: 376,838  
Total Equity Capital: 35,723

Total Trust Assets: 636,403

Directors: Alvinor Bright, Jr.; Donald Clanton; Lewis Holland; Forrest N. Jenkins; Scot Lenoir; Lon Magness; John T. Pitts, Jr.; 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

Cross County Bancshares, Inc., Wynne, AR

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

Cash and Due from: 8,894
Federal Funds and Repos: 50
Investments: 11,894
Net Loans: 187,988
Premises and Fixed Assets: 8,235
Other Real Estate: 3,923
Other Assets: 6,227
Total Assets: 227,221
Total Trust Assets: 10,375

Deposits: 194,679
Federal Funds and Borrowings: 3,954
Other Liabilities: 467
Subordinated Debt: 0
Total Liabilities: 199,100
Total Liabilities and Capital: 227,211
Total Equity Capital: 28,111
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: Blytheville, Brinkley, Cherry Valley, Hickory Ridge, Jonesboro, Manila, Osceola
REPORT OF THE

STATE CHARTERED
TRUST COMPANY

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2016
Arkansas State Bank Department

Community First Trust Company
Hot Springs, AR

VOICE: (501) 520-3660  135 Section Line Road, C-1  Charter Number: 35001
FAX: (501) 520-3667  71913  Date: June 17, 1998
Population: 35,750  County: Garland

Home Page: www.communityfirsttrust.com

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, 2016
Perry County Industrial Development Corporation  
Perryville, AR

VOICE:  (501) 889-2621  
FAX: (501) 889-2966  
P.O. Box 869  
72126-0869  
Charter Number: 30003  
Date: August 18, 1994  
County: Perry

Pres: Mark Roland  
VP: John C. Branscum  
Treas: Janice Moore
ALL COMMERCIAL BANKS
HEADQUARTERED
IN ARKANSAS,
LISTED BY COUNTY
AND
A MAP IDENTIFYING ALL OF THE
STATE’S 75 COUNTIES

JUNE 30, 2016
<table>
<thead>
<tr>
<th>COUNTY</th>
<th>BANK</th>
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<td>Arkansas</td>
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<td>DeWitt Bank And Trust Company</td>
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<td>The Farmers and Merchants Bank</td>
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<td>Farmers Bank</td>
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<td>FBT Bank &amp; Mortgage</td>
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<td>Lincoln</td>
<td>Bank of Star City</td>
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<tr>
<td>Logan</td>
<td>First Western Bank</td>
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<td>The First National Bank at Paris</td>
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<td>Logan County Bank</td>
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<td>Lonoke</td>
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<td>Madison</td>
<td>Today's Bank</td>
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<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>Bank of Bearden</td>
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<td>Security Bank</td>
<td>Stephens</td>
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<td>Helena National Bank</td>
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<td>Pope</td>
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<td>Jacksonville</td>
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<td>Randolph</td>
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<td>The First National Bank of Fort Smith</td>
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<td>Farmers Bank</td>
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<tr>
<td>COUNTY</td>
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<td>Bank of Cave City</td>
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<td>First National Bank of Eastern Arkansas</td>
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<td>Smackover State Bank</td>
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<td>Washington</td>
<td>Arvest Bank</td>
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<td>RiverWind Bank</td>
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<td>Bank of McCrory</td>
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<td>Yell</td>
<td>Chambers Bank</td>
<td>Danville</td>
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<td>River Town Bank</td>
<td>Dardanelle</td>
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</tbody>
</table>
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2016
FNBC Bancorp, Inc.
Ash Flat, AR

RSSD Number: 1099690 636 Ash Flat Drive
VOICE: (870) 994-2311 P. O. Box 8
FAX: (870) 257-1889 72513

CEO/Pres: Martin Carpenter  VP: Marty Sellars
EVP: Dana Batterton  Sec/Treas: Morris Street

Subsidiaries:
FNBC Bank Ash Flat, AR
FNBC Capital Trust I Ash Flat, AR

Citizens Bancshares of Batesville, Inc.
Batesville, AR

RSSD Number: 1131077 200 South Third Street
VOICE: (870) 793-4441 P. O. Box 2156
FAX: (870) 698-6299 72501-2156

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

Subsidiaries:
The Citizens Bank Batesville, AR
Citizens Bancshares (AR) Statutory Trust I Batesville, AR

First Community Bancshares, Inc.
Batesville, AR

RSSD Number: 2641694 1325 Harrison Street
VOICE: (870) 612-3400 P. O. Box 4327
FAX: (870) 612-3412 72501-4327

Chm/CEO/Pres: Dale E. Cole  CFO: Jason Taylor
EVP: Boris A. Dover  Sec: Dianne Lamberth

Subsidiaries:
First Community Bank Batesville, AR
Batesville Insurance Agency, Inc. Batesville, AR
Community Business Resources, LLC Batesville, AR
First Community Real Estate, Inc. Batesville, AR
WR Holding Co., LLC Batesville, AR
Bearden Bancshares, Inc.
Bearden, AR

RSSD Number: 2993722
1 Second Street
VOICE: (870) 687-2233
P. O. Box 135
FAX: (870) 687-2474
71720-0135

Pres: Rick Green
Sec: Ken Riley

Subsidiaries:
Bank of Bearden
BBI Insurance Agency, Inc.

Arvest Bank Group, Inc.
Bentonville, AR

RSSD Number: 1095674
110 NW Second 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.
Arvest Bank
Central Mortgage Company
ABREHB, LLC
Arvest Bank Operations, Inc.
Arvest Insurance, Inc.
Arvest Investments, Inc.
RHV, LLC
RHV2, LLC
First Place on the Creeks, LLC
WACO Title Company
ABR Investments, Inc.
D 3 Technology, Inc.
Security Bankcard Center, Inc.
Southwest Cattlemen's Corporation
Superior Finance Company
NBC Capital Trust I
NBC Capital Trust II
Superior Financial Statutory Trust II
CFB Aviation, LLC
AREH, LLC
Arvest Statutory Trust I

Bank of Bearden
BBI Insurance Agency, Inc.

Bearden, AR
Bearden, AR

Bentonville, AR
Fayetteville, AR
Little Rock, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Rogers, AR
Springdale, AR
Joplin, MO
Omaha, NE
Norman, OK
Tulsa, OK
Tulsa, OK
North Little Rock, AR
North Little Rock, AR
Hartford, CT
Bentonville, AR
Lowell, AR
Hartford, CT
**Arvest Holdings, Inc.**  
**Bentonville, AR**

RSSD Number: 1845673  
110 NW Second Street, Suite 300  
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
  - Central Mortgage Company  
  - ABREHB, LLC  
  - Arvest Bank Operations, Inc.  
  - Arvest Insurance, Inc.  
  - Arvest Investments, Inc.  
  - RHV, LLC  
  - RHV2, LLC  
  - First Place on the Creeks, LLC  
  - WACO Title Company  
  - ABR Investments, Inc.  
  - D 3 Technology, Inc.  
  - Security Bankcard Center, Inc.  
  - Southwest Cattlemen's Corporation  
  - Superior Finance Company
- NBC Capital Trust I  
- NBC Capital Trust II  
- Superior Financial Statutory Trust II

**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

**Subsidiaries:**
- Farmers Bank And Trust Company  
  - 180 Campbellsville, LLC  
- Blytheville, AR  
- Franklin, TN
First Western Bancshares ESOT
Booneville, AR

RSSD Number: 2628994 80 West Main Street
VOICE: (479) 675-0369 P. O. Box 87
FAX: (479) 675-0751 72927-0087

Chm: John T. Hampton

Subsidiaries:
First Western Bancshares, Inc.
  First Western Bank
    First Western Financial, Inc.
    First Western Insurance Agency, Inc.
    First Western Mortgage, Inc.
    First Western Properties, Inc.
  First Western Statutory Trust II
  First Western Statutory Trust III

First Western Bancshares, Inc.
Booneville, AR

RSSD Number: 1100091 80 West Main Street
VOICE: (479) 675-0369 P. O. Box 87
FAX: (479) 675-0751 72927-0087

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

Chm/CEO: John T. Hampton VP/Sec: Debbie Danekas
EVP: Ty Hampton

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  
1325 Hwy. 278 Bypass
VOICE: (870) 837-8300  
P. O. Box 10
FAX: (870) 837-8310  
71701

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

Subsidiaries:
Generations Bank  
Hampton, AR
Simply Home Lending, Inc.  
Fayetteville, AR

Sharp Bancshares, Inc.
Cave City, AR

RSSD Number: 1099663  
137 South Main Street
VOICE: (870) 283-5301  
P. O. Box 490
FAX: (870) 283-6466  
72521-0490

Chm: Samuel F. Beller  
VChm: Bruce Street
CEO/Pres: John M. Beller  
CFO: Dennis Esteb

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

Clarendon Holding Co.
Clarendon, AR

RSSD Number: 1099252  
297 Madison Street
VOICE: (870) 747-3319  
P. O. Box 280
FAX: (870) 747-3498  
72029-0280

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

Subsidiaries:
The Merchants and Planters Bank  
Clarendon, AR
Home BancShares, Inc.
Conway, AR

RSSD Number: 1491409 719 Harkrider Street, Suite 100
VOICE: (501) 328-4663 P. O. Box 966
FAX: (501) 328-4679 72032

Chm: John W. Allison CFO: Brian Davis
CEO: C. Randall Sims

Subsidiaries:
Centennial Bank Conway, AR
Centennial Insurance Agency, Inc. Cabot, AR
Freedom Insurance Group, Inc. Jonesboro, AR
Cook Insurance Agency, Inc. Apalachicola, FL
RCA Air, LLC Conway, AR
Centennial (AR) Statutory Trust I Wilmington, DE
Liberty Statutory Trust 1 Wilmington, DE
Liberty Statutory Trust II Wilmington, DE
Russellville Statutory Trust I Wilmington, DE

Evergreen Bancshares, Inc.
Crossett, AR

RSSD Number: 1134797 200 Pine Street
VOICE: (870) 364-5131 P. O. Box 638
FAX: (870) 364-6329 71635-0638

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

Subsidiaries:
First State Bank Crossett, AR

Chambers Bancshares, Inc.
Danville, AR

RSSD Number: 1141487 105 East Ninth Street
VOICE: (479) 495-4680 P. O. Box 1330
FAX: (479) 495-4681 72833-1330

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

Subsidiaries:
Chambers Bank Danville, AR
CBI Holdings, Inc. Danville, AR
Sloan Capital Trust I Danville, AR
Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

RSSD Number: 1134546
102 North Front Street
VOICE: (479) 229-3311
P. O. Box 577
FAX: (479) 229-4180
72834-0577

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

Subsidiaries:
River Town Bank
Dardanelle, AR

First State Bancshares, Inc.
DeQueen, AR

RSSD Number: 2032724
402 West Collin Raye Drive
VOICE: (870) 642-4423
P. O. Box 970
FAX: (870) 642-2847
71832-0970

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

Subsidiaries:
First State Bank of DeQueen
First State Insurance of DeQueen, Inc.
First State DeQueen Statutory Trust I
DeQueen, AR
DeQueen, AR
Wilmington, DE

DBT Financial Corporation
DeWitt, AR

RSSD Number: 1139176
Second & Jefferson Streets
VOICE: (870) 946-3531
P. O. Drawer 71
FAX: (870) 946-2815
72042-0071

Pres: Becca Mehlin
Sec: David Jessup

Subsidiaries:
DeWitt Bank And Trust Company
DBT Realty Company, Inc.
P & M Realty, Inc.
DeWitt Bank and Trust Insurance Company, Inc.
DeWitt, AR
DeWitt, AR
DeWitt, AR
DeWitt, AR
DeWitt First Bankshares Corporation
DeWitt, AR

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


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 214 North Washington Street
VOICE: (870) 863-7000 P. O. Box 1754
FAX: (870) 881-5393 71730-1754

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

Subsidiaries:
First Financial Bank El Dorado, AR
First Title Services, Inc. El Dorado, AR
First Financial Banc Corporation Statutory Trust I El Dorado, AR
First Financial Statutory Trust III El Dorado, AR
MHBC Investments Limited Partnership, I
England, AR

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

Chm/CEO/Pres: Gary Canada, Sr.

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
Sec: Charles T. Cross
VChm: Lewis E. Epley, Jr.

Subsidiaries:
Cornerstone Bank

White River Bancshares Company
Fayetteville, AR

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

Chm/CEO/Pres: Gary R. Head
COO: Marilyn K. Hendricks
CFO: Russell W. Nugent, Jr.
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

Chm/CEO/Pres: James V. Hulse, Jr.
EVP/Sec: Suzette Crutchfield
EVP: Bruce Dawson
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.
CEO/Pres: Sam T. Sicard
VP: James G. Williamson, Jr.

Subsidiaries:
The First National Bank of Fort Smith
Special L P, LLC
Citizens Bank & Trust Company
PMF, Inc.
V B Senior Housing Limited Partnership
Brown-Hiller, Inc.
FBC Acquisition, Inc.
First Asset Holdings, LLC
Realty Appraisals, Inc.
Brown-Hiller-Clark

Bainum Bancorp
Glenwood, AR

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

Chm/Pres: Tim Bainum
VP: Ken "Mac" McClanahan
Sec: Lynda Robbins

Subsidiaries:
Diamond Bank
Gravett Bancshares, Inc.
Gravette, AR

RSSD Number: 3143953
VOICE: (479) 787-5251
FAX: (479) 787-6102
Chm/VP: Jim A. Edmondson
Pres: Rick Pollreis
Sec: Bob King
Subsidiaries:
Bank of Gravett
Gravette, AR

First National Bancorp, Inc.
Green Forest, AR

RSSD Number: 2619349
VOICE: (870) 438-5214
FAX: (870) 438-5412
Chm/Pres: Stephen E. Stafford
SVP/CFO: Shelby Bruffett
Sec: L. Scott Stafford
Subsidiaries:
Twin Lakes Community Bank
Anstaff Bank
Flippin, AR
Green Forest, AR

First Service Bancshares, Inc.
Greenbrier, AR

RSSD Number: 1137266
VOICE: (501) 679-7200
FAX: (501) 679-5104
Chm/CEO/Pres: Thomas H. Grumbles
Treas/Sec: Kenneth Barnard
Subsidiaries:
First Service Bank
First Service Realty
Greenbrier, AR
Peoples Home Holding, Inc.  
Greenbrier, AR

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

VP: Joe Benton  
Sec: Terry Milam

VP: Bill Hannah

Subsidiaries:
Home Bank of Arkansas  
HomeBank Insurance Agency  
Portland, AR  
Greenbrier, AR

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  
200 East Ridge Avenue  
VOICE: (870) 391-8000  
P. O. Box 913  
FAX: (870) 391-8081  
72602-0913

Chm/CEO: Jerry Maland  
Sec: Dan R. Bowers

CFO: Ann Main

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 123 Main Street
VOICE: (870) 832-2501 P. O. Box 347
FAX: (870) 832-2577 71842-0347

Chm/CEO/Pres: Edith H. Smith Treas/Sec: Carl E. Hendrix, III
VP: Todd B. Trimble

Subsidiaries:
Horatio State Bank Horatio, AR

Smith Associated Banking Corporation
Hot Springs, AR

RSSD Number: 1098004 1801 Central Avenue, Suite D
VOICE: (501) 623-4292 71901
FAX: (501) 624-7187

Chm/CEO: Guy R. “Buck” Smith

Subsidiaries:
Bank of Salem Salem, AR
SABCO Insurance, Inc. Salem, AR
Security Bank Stephens, AR
Ouachita Properties, Inc. Stephens, AR

First Arkansas BancShares, Inc.
Jacksonville, AR

RSSD Number: 1096550 600 West Main Street
VOICE: (501) 982-4511 P. O. Box 827
FAX: (501) 982-5769 72078-0827

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

Subsidiaries:
First Arkansas Bank & Trust Jacksonville, AR
First Arkansas Statutory Trust I Jacksonville, AR
Southeast Arkansas Bank Corporation
Lake Village, AR

RSSD Number: 1137033 201 Main Street
VOICE: (870) 265-2241 P. O. Box 727
FAX: (870) 265-2125 71653-0727

Chm/CEO: Charles H. Weissinger, Jr.  Pres: Terence J. Alpe
VChm: William W. Bunker  COO: Shannon M. Hill

Subsidiaries:
The Bank of Lake Village  Lake Village, AR
BLV Realty, Inc.  Lake Village, AR
The Jefferson Agency  Fayette, MS
The Jefferson Bank  Fayette, MS
Jefferson Ag Credit  Greenville, MS

Little River Bancshares, Inc.
Lepanto, AR

RSSD Number: 2463391 202 Greenwood Avenue
VOICE: (870) 475-2306 P. O. Box 340
FAX: (870) 475-3070 72354-0340

Chm: Henry G. Watkins, III  Sec: Jana Malone
Pres: Scott Arnold, IV

Subsidiaries:
Little River Bank  Lepanto, AR

Allcorp, Inc.
Little Rock, AR

RSSD Number: 4152877 5701 Kavanaugh Boulevard
VOICE: (501) 707-1154 72207
FAX: (501) 707-1161

Chm/CEO: Lex Golden, III  Pres: Alex Golden

Subsidiaries:
Community State Bank  Bradley, AR
Bank of the Ozarks, Inc.
Little Rock, AR

RSSD Number: 1097089
VOICE: (501) 978-2265
FAX: (501) 978-2205

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

Subsidiaries:
Bank of the Ozarks
- Summit Real Estate Investments, Inc. (Arkadelphia, AR)
- AMSA Investment Fund, LLC (Little Rock, AR)
- BOTO, LLC (Little Rock, AR)
- BOTO-AR Properties, LLC (Little Rock, AR)
- Highway 7 Properties, LLC (Little Rock, AR)
- Open Avenues Investment Fund, LLC (Little Rock, AR)
- The Highlands Group, Inc. (Little Rock, AR)
- Twin Points Road Clubhouse Properties, LLC (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)
- BOTC, LLC (Charlotte, NC)
- BOTO NC Properties, LLC (Charlotte, NC)
- East Atlantic Properties, LLC (Charlotte, NC)
- BOTO SC Properties, LLC (Columbia, SC)
- BOTO Holdings, Inc. (Dallas, TX)
- RESG Cayman Islands SPE, LLC (Dallas, TX)
- Omnibank Center Business Condominium Owners Assn., Inc. (Houston, TX)

Ozark Capital Statutory Trust II (Hartford, CT)
Intervest Statutory Trust IV (Wilmington, DE)
Intervest Statutory Trust V (Wilmington, DE)
Ozark Capital Statutory Trust III (Wilmington, DE)
Ozark Capital Statutory Trust IV (Wilmington, DE)
Ozark Capital Statutory Trust V (Chicago, IL)
Intervest Statutory Trust II (Boston, MA)
Intervest Statutory Trust III (Boston, MA)
Bear State Financial Holdings, LLC
Little Rock, AR

RSSD Number: 4297853 900 Shackleford Road, Suite 401 72211
VOICE: (501) 975-6033
FAX: (870) 365-8355

Chm/CEO/Pres: Richard N. Massey

Subsidiaries:
Bear State Financial, Inc. Little Rock, AR
Bear State Bank Little Rock, AR

Bear State Financial, Inc.
Little Rock, AR

Bank Holding Company
Bear State Financial Holdings, LLC, Little Rock, AR

RSSD Number: 3832015 900 Shackleford Road, Suite 401 72211
VOICE: (501) 975-6033
FAX: (870) 365-8355

Chm: Richard N. Massey  VChm: W. Dabbs Cavin
CEO/Pres: Mark A. McFatridge  SVP/COO: R. Thomas Fritche, Jr.

Subsidiaries:
Bear State Bank Little Rock, AR

Capital Bancshares, Inc.
Little Rock, AR

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

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
VOICE: (501) 376-0800
FAX: (501) 374-7937

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.

Riverside Bancshares, Inc.
Little Rock, AR

RSSD Number: 2155342
VOICE: (501) 614-6161
FAX: (501) 614-6162

Pres: Stephen C. Davis
Sec: David Matchet

Subsidiaries:
Riverside Bank
Arkansas Mortgage Company, Inc.
Riverside Mortgage Company, Inc.

1001 West Markham Street, Second Floor
72201
Sparkman, AR
Fayetteville, AR
Little Rock, AR
Rock Bancshares, Inc.
Little Rock, AR

RSSD Number: 3770313
VOICE: (501) 664-8722
FAX: (501) 663-8753

Pres: Judy Lawton
Sec: Sally Brewer
Atty: Joseph W. Gregory

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

Southern Bancorp, Inc.
Little Rock, AR

RSSD Number: 1248939
VOICE: (501) 850-8969
FAX: (501) 537-1193

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

Subsidiaries:
Southern Bancorp Bank
Southern Bancorp Investment Fund I, LLC
Southern Landlord, LLC
Creekside Holdings, LLC
Southern Bancorp Statutory Trust IV
Southern Development Capital Trust
Southern Development Statutory Trust III
Southern Property Corporation of the Delta
SBI Acquisition, Inc.
State Holding Company
Little Rock, AR

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

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

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
First State Land Co., Inc.
Lonoke Statutory Trust I
Lonoke Statutory Trust II

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: S. Clark Fincher
Sec: Sharon Gathright
Pres: Mary L. Fowler

Subsidiaries:
The Peoples Bank
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: Molly Burns

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 205 Block Street
VOICE: (870) 739-7300 P.O. Box 747
FAX: (870) 739-7379 72364-0747

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

Subsidiaries:
First Community Bank of Eastern Arkansas Marion, AR

Tyronza Bancshares, Inc.
Marked Tree, AR

RSSD Number: 1139783 214 Hester Parker Drive
VOICE: (870) 358-6000 P. O. Box 635
FAX: (870) 358-6001 72365-0635

Chm: Herrick F. Norcross, III Pres: Chris M. Lehman

Subsidiaries:
First Delta Bank Marked Tree, AR
M. D. Thompson & Son Co.
McCrory, AR

RSSD Number: 1094967
105 South Edmonds Avenue
VOICE: (870) 731-2526
P. O. Box 388
FAX: (870) 731-2527
72101-0388

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

Subsidiaries:
Bank of McCrory
McCrory, AR

First National Financial Corporation
McGehee, AR

RSSD Number: 3386880
500 North Second Street
VOICE: (870) 222-3880
71654
FAX: (870) 222-4853

EVP/COO: Jim R. Daniels

Subsidiaries:
First NaturalState Bank
McGehee, AR
Milner/Owyoung Insurance Co., LLC
McGehee, AR
McGehee Bank Employee Stock Ownership Plan
McGehee, AR

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

CEO/Pres: James M. Smith

Subsidiaries:
Southeast Financial Bankstock Corporation
  McGehee Bank
  McBANK Realty

Southeast Financial Bankstock Corporation
McGehee, AR

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

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
VOICE: (870) 367-2025
FAX: (870) 367-1151

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

Subsidiaries:
Commercial Bank & Trust Company

First Union Financial Corporation
Monticello, AR

RSSD Number: 1098880
VOICE: (870) 460-6400
FAX: (870) 460-6465

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

Subsidiaries:
Union Bank And Trust Company
First Union Statutory Trust I
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

Stone Bancshares, Inc.
Mountain View, AR

RSSD Number: 4928344
802 East Main Street
VOICE: (870) 269-7311
P.O. Box 2750
FAX: (870) 269-7312
72560-2750

Chm/Pres: Kevin Compton
CFO: Stephen T. Ragland
EVP: Marnie B. Oldner
Sec: Pam Sutton

Subsidiaries:
Stone Bank
Mountain View, AR
Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP)
Mulberry, AR

RSSD Number: 2576424 311 Main Street
VOICE: (479) 997-1154 P. O. Drawer A
FAX: (479) 997-1161 72947-0480

CEO: Lex Golden

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

Acme Holding Company, Inc.
Mulberry, AR

RSSD Number: 1140556 311 Main Street
VOICE: (479) 997-1154 P. O. Drawer A
FAX: (479) 997-1161 72947-0480

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

CEO: Lex Golden  Pres/Sec: Alex Golden

Subsidiaries:
Allied Bank Mulberry, AR
The Mortgage Bank of Arkansas, Inc. Little Rock, AR
Acme Statutory Trust I Mulberry, AR
M & P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan
Newport, AR

RSSD Number: 3394429
VOICE: (870) 523-3601
FAX: (870) 523-3473
120 Hazel Street
P.O. Box 650
72112-0650

Chm/CEO: Jim S. Gowen, Sr.  Treas: Pat Davis
Pres/COO: Jim S. Gowen, Jr.  Sec: Leslie Lowery

Subsidiaries:
M & P Community Bancshares, Inc.  Newport, AR
Merchants & Planters Bank  Newport, AR
M & P Community Statutory Trust II  Newport, AR
M & P Insurance & Investment Services, Inc.  Newport, AR

M & P Community Bancshares, Inc.
Newport, AR

RSSD Number: 1491306
VOICE: (870) 523-3601
FAX: (870) 523-3473
120 Hazel Street
P. O. Box 650
72112-0650

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

Chm/CEO: Jim S. Gowen, Sr.  Treas: Pat Davis
Pres/COO: Jim S. Gowen, Jr.  Sec: Leslie Lowery

Subsidiaries:
Merchants & Planters Bank  Newport, AR
Prescott Bancshares, Inc.
Prescott, AR

RSSD Number: 2236586
East Second Street at Main Street
VOICE: (870) 887-2688
P.O. Drawer 490
FAX: (870) 887-6822
71857-0490

Pres: John Warren Brannan, Jr.
EVP: Gary McCauley

President/CEO: John Warren Brannan, Jr.

Treas/Sec: Karen McLelland

Subsidiaries:
Bank of Prescott

Sigma Holdings, Inc.
Rison, AR

RSSD Number: 4512378
112 Main Street
VOICE: (501) 847-3440
P.O. Box 345
FAX: (501) 847-3452
71665

CEO: Troy Duke

Subsidiaries:
Gateway Bank

Pinnacle Bancshares, Inc.
Rogers, AR

RSSD Number: 3451416
4201 West New Hope Road, Suite 101
VOICE: (479) 619-2000
FAX: (479) 619-2701
72758
72758

Chm/CEO: Wade Ruckle

Subsidiaries:
Pinnacle Bank

Rogers, AR
First State Banking Corporation
Russellville, AR

RSSD Number: 1096448
VOICE: (479) 498-2402
FAX: (479) 498-2465

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
VOICE: (501) 279-3401
FAX: (501) 279-3486

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.
Crossfirst Holding, LLC
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

Chm/CEO: Bob Willett
Pres: James B. Yeager

SVP: J. Drew Tennyson

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
2790 South Thompson Street, Suite 102
VOICE: (479) 872-3802
FAX: (888) 420-1829

CEO/Pres/Sec: Craig Young
CFO/Treas: Karla Baker

Subsidiaries:
United Bank

Bodcaw Bancshares, Inc.
Stamps, AR

RSSD Number: 2712781
307 Thomas Street
VOICE: (870) 533-4486
FAX: (870) 533-4456

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

Subsidiaries:
Bodcaw Bank

Star City Bancshares, Inc.
Star City, AR

RSSD Number: 1131723
116 North Lincoln Avenue
VOICE: (870) 628-4286
FAX: (870) 628-5274

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

Subsidiaries:
Bank of Star City
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
Bankshares of Fayetteville Statutory Trust I Fayetteville, 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 Ryburn, Jr. VChm: Bennie Ryburn, III
Pres: Freddie M. Mobley

Subsidiaries:
First State Bank of Warren Warren, AR

Evolve Bancorp, Inc.
West Memphis, AR

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

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
Treas/Sec: Shelia Stotts
CEO/Pres: David Dowd

Subsidiaries:
Cross County Bank
CCB Real Estate Holdings, Inc.
CCB-EAT, LLC
Janus Title, LLC

Wynne, AR
Wynne, AR
Wynne, AR
Wynne, AR
ABBREVIATIONS

Chm: Chairman of the Board
Chm Emer: Chairman Emeritus
CEO: Chief Executive Officer
VChm: Vice Chairman
Pres: President
Reg Pres: Regional President
EVP: Executive Vice President
SVP: Senior Vice President
CAO: Chief Administrative Officer
CBO: Chief Banking Officer
CCO: Chief Credit Officer
CFO: Chief Financial Officer
CLO: Chief Lending Officer
COO: Chief Operating Officer
AdmVP: Administrative Vice President
EO: Executive Officer
VP: Vice President
SLO: Senior Loan Officer
Cash: Cashier
Cont: Controller
AVP: Assistant Vice President
RMO: Risk Management Officer
Aud: Auditor
TO: Trust Officer
ATO: Assistant Trust Officer
Treas: Treasurer
Sec: Secretary
Atty: Attorney
NOTES
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