

**REPORT OF  
THE  
BANK COMMISSIONER  
OF THE STATE OF ARKANSAS  
2016**



**ASA HUTCHINSON  
Governor**

**CANDACE A. FRANKS  
Bank Commissioner**



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2016**



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Governor

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Bank Commissioner



**ONE HUNDRED AND SECOND  
ANNUAL**

**REPORT OF  
THE  
BANK COMMISSIONER**

**JUNE 30, 2016**



# STATE OF ARKANSAS

## OFFICE OF STATE BANK DEPARTMENT

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.

## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

**STATE BANKING BOARD MEMBERS**

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](mailto: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](mailto:Jonesboro@banking.state.ar.us)

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

### NAME / CHARTER / LOCATION

Ozark Heritage Bank, N.A.  
Nationally Chartered Bank  
802 East Main Street  
Mountain View, Arkansas

### NAME / CHARTER / LOCATION

Stone Bank  
State Chartered Bank  
802 East Main Street  
Mountain View, Arkansas

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

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

First NaturalState Bank  
State Chartered Bank  
500 North Second Street  
McGehee, Arkansas

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

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

Simmons Bank  
State Chartered Bank  
501 Main Street  
Pine Bluff, Arkansas

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

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

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

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

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

Bear State Bank  
State Chartered Bank  
5315 Highland Drive  
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**

### **NAME / LOCATION**

The Bank of Augusta  
Augusta, Arkansas

### **NEW NAME / LOCATION**

RiverWind Bank  
Augusta, Arkansas

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

First Bank  
Hampton, Arkansas

Generations Bank  
Hampton, Arkansas

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

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

### **NAME / LOCATION**

The Bank of Fayetteville  
Fayetteville, Arkansas

### **NAME / LOCATION**

The Farmers and Merchants Bank  
Stuttgart, Arkansas

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

Parkway Bank  
Rogers, Arkansas

The Citizens Bank  
Batesville, Arkansas

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**

<b>BANK</b>	<b>LOCATION</b>
First Community Bank Batesville, Arkansas	306 Elder Street Bay, Arkansas
First Community Bank Batesville, Arkansas	630 Southwest Drive Jonesboro, Arkansas
The Citizens Bank Batesville, Arkansas	2710 Pine Street Arkadelphia, Arkansas
The Citizens Bank Batesville, Arkansas	1617 East Joyce Boulevard Fayetteville, Arkansas
Farmers Bank And Trust Company Blytheville, Arkansas	55 Park Street Wilson, Arkansas
First Western Bank Booneville, Arkansas	1106 South Walton Boulevard Bentonville, Arkansas
Centennial Bank Conway, Arkansas	4801 South University Drive, Suite 1 Fort Lauderdale, Florida
Centennial Bank Conway, Arkansas	12 East 49 <sup>th</sup> Street, 28 <sup>th</sup> Floor New York, New York
Merchants & Farmers Bank Dumas, Arkansas	3512 Highway 5 North Bryant, Arkansas
Arvest Bank Fayetteville, Arkansas	Elm Springs Road & 48 <sup>th</sup> Street Springdale, Arkansas
Arvest Bank Fayetteville, Arkansas	505 Northview Road Nixa, Missouri
Bank of the Ozarks Little Rock, Arkansas	1549 East Joyce Boulevard Fayetteville, Arkansas
Bank of the Ozarks Little Rock, Arkansas	2401 East Main Street Siloam Springs, Arkansas
Bank of the Ozarks Little Rock, Arkansas	2773 West Sunset Avenue Springdale, Arkansas

**BANK****LOCATION**

Bank of the Ozarks  
Little Rock, Arkansas

Custer Rd. & Collin McKinney Pkwy.  
McKinney, Texas

Stone Bank  
Mountain View, Arkansas

900 S. Shackelford Road, Suite 210  
Little Rock, Arkansas

Diamond Bank  
Murfreesboro, Arkansas

2215 East Parkway Drive  
Russellville, Arkansas

Merchants & Planters Bank  
Newport, Arkansas

3081 Harrison Street  
Batesville, Arkansas

Citizens Bank & Trust Company  
Van Buren, Arkansas

8828 Highway 59 North  
Cedarville, Arkansas

## STATE CHARTERED BANKS SUBCHAPTER S CORPORATIONS

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

**BANK**

Diamond Bank

Piggott State Bank

Gateway Bank

Riverside Bank

United Bank

Bank of Star City

Warren Bank and Trust Company

**LOCATION**

Murfreesboro

Piggott

Rison

Sparkman

Springdale

Star City

Warren

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	<u>8,850,602.78</u>
	\$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	<u>7,634,966.20</u>
	\$15,889,903.83

# 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



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

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

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

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

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

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

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

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 63<sup>rd</sup> Street, Suite 490  
Oklahoma City, Oklahoma 73116-7909  
VOICE: (405) 529-5701  
FAX: (405) 848-8085

Brian Wall ..... Assistant Deputy Comptroller

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

Carey 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

# ARKANSAS BANKERS ASSOCIATION

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

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

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

Dave Dickson ..... Chairman-Elect  
President & CEO  
Union Bank and Trust Company, Monticello

Cathy Owen..... Vice-Chairman  
Chairman of the Board  
Eagle Bank & Trust Company, Little Rock

Judy Lawton ..... Treasurer  
President & CEO  
Heartland Bank, Little Rock

Robert Taylor..... Past Chairman  
Executive Credit Officer  
The Citizens Bank, Batesville

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

John Ryan .....President & CEO  
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
3.	U.S. Government and Agency Obligations .....	1,485
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.	Collective Investment Fund Units .....	986
11.	Real Estate Mortgages .....	18
12.	Real Estate.....	437
13.	Miscellaneous Assets .....	982
14.	Other .....	431
15.	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.....	676

#### Employee Benefit Accounts:

21.	Trusts .....	2,061
22.	Agencies .....	833
23.	Custodial .....	329

#### Corporate and Municipal Securities Appointments:

24.	Bond Trusteeships .....	1,481
25.	Agencies .....	150

#### Collective Investment Funds:

26.	Personal .....	836
27.	Employee Benefit.....	150

#### Internal Accounts:

28.	Profit Accounts .....	0
29.	Suspense Accounts .....	0

30.	Total.....	\$12,433
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# CONSOLIDATED REPORT OF CONDITION DATA 17 NATIONAL BANKS (in millions)

## JUNE 30, 2016

### ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$150
b. Interest-bearing balances .....	260
Securities:	
a. Held-to-maturity.....	257
b. Available-for-sale .....	1,254
Federal funds sold and securities purchased under agreements to resell .....	51
Net loans and leases .....	4,354
Trading assets .....	0
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:	
a. In domestic offices .....	\$5,606
(1) Noninterest-bearing .....	1,235
(2) Interest-bearing.....	4,371
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 .....	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**

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Southern Bancorp Bank	Arkadelphia	9.76
FNBC Bank	Ash Flat	10.47
RiverWind Bank	Augusta	10.13
First Community Bank	Batesville	8.49
The Citizens Bank	Batesville	7.69
Bank of Bearden	Bearden	13.46
First National Bank of North Arkansas	Berryville	10.79
Farmers Bank And Trust Company	Blytheville	9.32
First Western Bank	Booneville	8.23
Community State Bank	Bradley	14.32
The First National Bank of Izard County	Calico Rock	33.72
Bank of Cave City	Cave City	9.21
The Merchants and Planters Bank	Clarendon	11.24
Centennial Bank	Conway	9.24
First National Bank of Crossett	Crossett	11.20
First State Bank	Crossett	12.98
Chambers Bank	Danville	12.93
River Town Bank	Dardanelle	11.18
Bank of Delight	Delight	18.45
First State Bank of DeQueen	DeQueen	9.23
Arkansas County Bank	DeWitt	10.70
DeWitt Bank And Trust Company	DeWitt	18.47
Merchants & Farmers Bank	Dumas	10.87
First Financial Bank	El Dorado	12.32
Bank of England	England	12.16
Cornerstone Bank	Eureka Springs	10.85
Arvest Bank	Fayetteville	7.59
Signature Bank of Arkansas	Fayetteville	12.45
Twin Lakes Community Bank	Flippin	9.83
FBT Bank & Mortgage	Fordyce	11.07
First National Bank of Eastern Arkansas	Forrest City	10.00
Forrest City Bank, National Association	Forrest City	7.19
The First National Bank of Fort Smith	Fort Smith	11.41
Bank of Gravett	Gravette	12.95
Anstaff Bank	Green Forest	8.94

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
First Service Bank	Greenbrier	10.28
Farmers Bank	Greenwood	18.56
Farmers Bank	Hamburg	11.05
Generations Bank	Hampton	9.10
Community First Bank	Harrison	11.58
Helena National Bank	Helena - W. Helena	14.81
Horatio State Bank	Horatio	10.93
Today's Bank	Huntsville	14.80
First Arkansas Bank & Trust	Jacksonville	15.26
The Bank of Lake Village	Lake Village	12.81
Little River Bank	Lepanto	12.76
Bank of Little Rock	Little Rock	10.78
Bank of the Ozarks	Little Rock	15.00
Bear State Bank	Little Rock	10.42
Central Bank	Little Rock	15.02
Eagle Bank & Trust Company	Little Rock	11.48
Heartland Bank	Little Rock	11.34
One Bank & Trust, National Association	Little Rock	4.74
The Capital Bank	Little Rock	9.86
First State Bank	Lonoke	9.54
Farmers Bank and Trust Company	Magnolia	9.03
The Peoples Bank	Magnolia	10.97
The Malvern National Bank	Malvern	10.00
First Community Bank of Eastern Arkansas	Marion	12.03
First Delta Bank	Marked Tree	11.02
Bank of McCrory	McCrory	10.81
First NaturalState Bank	McGehee	11.47
McGehee Bank	McGehee	14.02
The Union Bank of Mena	Mena	10.65
Commercial Bank & Trust Company	Monticello	10.16
Union Bank And Trust Company	Monticello	9.53
Petit Jean State Bank	Morrilton	11.81
Integrity First Bank, National Association	Mountain Home	10.29
Stone Bank	Mountain View	13.94
Allied Bank	Mulberry	1.80
Diamond Bank	Murfreesboro	10.03
Merchants & Planters Bank	Newport	9.93
First National Bank	Paragould	10.65
The First National Bank at Paris	Paris	11.25
Piggott State Bank	Piggott	8.70
Relyance Bank, National Association	Pine Bluff	12.84

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Simmons Bank	Pine Bluff	10.01
RiverBank	Pocahontas	10.44
Home Bank of Arkansas	Portland	11.05
Bank of Prescott	Prescott	13.04
Gateway Bank	Rison	10.17
Pinnacle Bank	Rogers	10.83
First State Bank	Russellville	11.01
Bank of Salem	Salem	10.73
Logan County Bank	Scranton	18.81
First Security Bank	Searcy	15.05
Peoples Bank	Sheridan	13.91
Smackover State Bank	Smackover	11.98
Riverside Bank	Sparkman	8.79
Legacy National Bank	Springdale	11.81
United Bank	Springdale	14.89
Bodcaw Bank	Stamps	11.64
Bank of Star City	Star City	15.31
Security Bank	Stephens	8.49
The Farmers and Merchants Bank	Stuttgart	10.63
Citizens Bank & Trust Company	Van Buren	12.05
The First National Bank of Lawrence County	Walnut Ridge	10.24
First State Bank of Warren	Warren	10.53
Warren Bank and Trust Company	Warren	16.23
Evolve Bank & Trust	West Memphis	8.88
Fidelity National Bank	West Memphis	10.67
Cross County Bank	Wynne	11.98
The First National Bank of Wynne	Wynne	11.06

## NATIONAL BANKS HEADQUARTERED IN ARKANSAS

**JUNE 30, 2016**

**(000's omitted)**

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
First National Bank of North Arkansas	Berryville	187,098
The First National Bank of IZARD County	Calico Rock	158,187
First National Bank of Crossett	Crossett	143,395
First National Bank of Eastern Arkansas	Forrest City	381,584
Forrest City Bank, National Association	Forrest City	47,947
The First National Bank of Fort Smith	Fort Smith	1,248,998
Helena National Bank	Helena – W. Helena	184,857
One Bank & Trust, National Association	Little Rock	316,624
The Malvern National Bank	Malvern	503,168
Integrity First Bank, National Association	Mountain Home	432,869
First National Bank	Paragould	1,090,614
The First National Bank at Paris	Paris	136,920
Relyance Bank, National Association	Pine Bluff	663,756
Legacy National Bank	Springdale	371,603
The First National Bank of Lawrence County	Walnut Ridge	201,032
Fidelity National Bank	West Memphis	400,593
The First National Bank of Wynne	Wynne	275,222

**REPORT OF THE**

**EIGHTY-SIX**

**STATE CHARTERED**

**COMMERCIAL BANKS**

**JUNE 30, 2016**

**(000's omitted)**

**Southern Bancorp Bank  
Arkadelphia, AR**

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

605 Main Street  
71923-0248

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

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

Member of Federal Reserve System

Bank Holding Company  
Southern Bancorp, Inc., Little Rock, AR

**Chm:** Sherman E. Tate  
**CEO/Pres:** John Olaimey

**SVP:** Gina Daniell  
**TO:** Terri Bowling

Cash and Due from:..... 39,897  
Federal Funds and Repos: ..... 0  
Investments: ..... 206,326  
Net Loans: ..... 787,597  
Premises and Fixed Assets:..... 41,852  
Other Real Estate: ..... 4,968  
Other Assets:..... 83,458  
Total Assets:..... 1,164,098  
Total Trust Assets:..... 22,240

Deposits: ..... 914,592  
Federal Funds and Borrowings: ..... 94,885  
Other Liabilities: ..... 7,233  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 1,016,710  
Total Equity Capital:..... 147,388  
Total Liabilities and Capital: ..... 1,164,098  
Number of Shares Outstanding:..... 24,000

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

**Branches in Town:** One

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



**FNBC Bank**  
**Ash Flat, AR**

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

636 Ash Flat Drive  
 72513

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

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

Member of Federal Reserve System  
 Bank Holding Company  
 FNBC Bancorp, Inc., Ash Flat, AR

**CEO/Pres:** Marty Sellars  
**EVP:** Dana Batterton

**EVP/CFO:** Michael Burris  
**EVP:** Chad Hudson

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:.....	12,714	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  
 FAX: (870) 347-2654  
 Trust Powers: Yes

100 South Second Street  
 72006-0120

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

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

Bank Holding Company  
 None

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

**EVP/TO:** Martha Ray  
**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	Total Equity Capital:.....	9,461
Total Assets:.....	93,792	Total Liabilities and Capital:.....	93,792
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  
FAX: (870) 612-3412  
Trust Powers: Yes

1325 Harrison Street  
72501

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

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

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

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

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

Cash and Due from:..... 17,071  
Federal Funds and Repos: ..... 525  
Investments: ..... 158,709  
Net Loans: ..... 867,970  
Premises and Fixed Assets:..... 29,315  
Other Real Estate: ..... 6,850  
Other Assets:..... 27,469  
Total Assets:..... 1,107,909  
Total Trust Assets:..... 115,880

Deposits: ..... 878,353  
Federal Funds and Borrowings: ..... 129,877  
Other Liabilities: ..... 4,167  
Subordinated Debt: ..... 0  
Total Liabilities:..... 1,012,397  
Total Equity Capital:..... 95,512  
Total Liabilities and Capital: ..... 1,107,909  
Number of Shares Outstanding:..... 34,523

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

**Branches in Town:** Two

**Other Branches:** Bald Knob, 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  
FAX: (870) 698-6299  
Trust Powers: Yes

200 South Third Street  
72501

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

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

Member of Federal Reserve System  
Bank Holding Company  
Citizens Bancshares of Batesville, Inc., Batesville, AR

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

**SVP/TO:** Robin Brock

Cash and Due from:..... 37,118  
Federal Funds and Repos: ..... 3,800  
Investments: ..... 155,421  
Net Loans: ..... 515,703  
Premises and Fixed Assets:..... 12,079  
Other Real Estate: ..... 1,572  
Other Assets:..... 26,288  
Total Assets:..... 751,981  
Total Trust Assets:..... 134,962

Deposits: ..... 569,168  
Federal Funds and Borrowings: ..... 110,831  
Other Liabilities: ..... 2,488  
Subordinated Debt: ..... 0  
Total Liabilities:..... 682,487  
Total Equity Capital:..... 69,494  
Total Liabilities and Capital: ..... 751,981  
Number of Shares Outstanding:..... 16,500

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

**Branches in Town:** 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  
 Trust Powers: No

1 Second Street  
 71720-0135

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

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

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

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

Cash and Due from: .....	5,943	Deposits: .....	37,597
Federal Funds and Repos: .....	725	Federal Funds and Borrowings: .....	0
Investments: .....	8,688	Other Liabilities: .....	19
Net Loans: .....	28,040	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	99	Total Liabilities: .....	37,616
Other Real Estate: .....	12	Total Equity Capital: .....	6,083
Other Assets: .....	192	Total Liabilities and Capital: .....	43,699
Total Assets: .....	43,699	Number of Shares Outstanding: .....	8,300
Total Trust Assets: .....	0		

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

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

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

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

400 West Main Street  
 72315-0688

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

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

Member of Federal Reserve System

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

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

**CFO:** Shelly Crosskno

Cash and Due from: .....	43,917	Deposits: .....	415,792
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	20,801
Investments: .....	17,587	Other Liabilities: .....	2,366
Net Loans: .....	395,953	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	8,926	Total Liabilities: .....	438,959
Other Real Estate: .....	3,957	Total Equity Capital: .....	44,193
Other Assets: .....	12,812	Total Liabilities and Capital: .....	483,152
Total Assets: .....	483,152	Number of Shares Outstanding: .....	40,000
Total Trust Assets: .....	0		

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

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

**First Western Bank  
Booneville, AR**

VOICE: (479) 936-2000  
FAX: (479) 878-3408  
Trust Powers: Yes

80 West Main Street  
72927

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 15,630  
Federal Funds and Repos: ..... 200  
Investments: ..... 11,191  
Net Loans: ..... 292,986  
Premises and Fixed Assets:..... 10,807  
Other Real Estate: ..... 4,852  
Other Assets:..... 14,181  
Total Assets:..... 349,847  
Total Trust Assets:..... 0

Deposits: ..... 303,257  
Federal Funds and Borrowings: ..... 14,500  
Other Liabilities: ..... 3,233  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 320,990  
Total Equity Capital:..... 28,857  
Total Liabilities and Capital: ..... 349,847  
Number of Shares Outstanding:..... 100,000

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

**Branches in Town:** One

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

**Community State Bank  
Bradley, AR**

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

208 West Fourth Street  
71826-0120

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

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

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

**VP/Cash:** Regina Smith

Cash and Due from:..... 2,381  
Federal Funds and Repos: ..... 0  
Investments: ..... 4,112  
Net Loans: ..... 8,636  
Premises and Fixed Assets:..... 447  
Other Real Estate: ..... 0  
Other Assets:..... 763  
Total Assets:..... 16,339  
Total Trust Assets:..... 0

Deposits: ..... 13,322  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 34  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 13,356  
Total Equity Capital:..... 2,983  
Total Liabilities and Capital: ..... 16,339  
Number of Shares Outstanding:..... 10,000

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

**Branches in Town:** None

**Other Branches:** None

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

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

137 South Main Street  
 72521-0490

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	4,781	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		
Other Assets:.....	6,450	Total Equity Capital:.....	9,405
Total Assets:.....	100,931	Total Liabilities and Capital:.....	100,931
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

**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  
 FAX: (870) 747-3498  
 Trust Powers: No

297 Madison Street  
 72029-0280

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

Bank Holding Company  
 Clarendon Holding Co., Clarendon, AR

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

**Pres:** J. Kendall Henry

Cash and Due from:.....	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		
Other Assets:.....	353	Total Equity Capital:.....	5,354
Total Assets:.....	45,502	Total Liabilities and Capital:.....	45,502
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	5,660

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

**Branches in Town:** None

**Other Branches:** None

**Centennial Bank  
Conway, AR**

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

620 Chestnut Street  
72032

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 185,840  
Federal Funds and Repos: ..... 525  
Investments: ..... 1,502,064  
Net Loans: ..... 6,947,814  
Premises and Fixed Assets:..... 205,602  
Other Real Estate: ..... 17,778  
Other Assets: ..... 695,399  
Total Assets: ..... 9,555,022  
Total Trust Assets: ..... 448,575

Deposits: ..... 6,769,830  
Federal Funds and Borrowings: ..... 1,491,961  
Other Liabilities: ..... 46,160  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 8,307,951  
Total Equity Capital: ..... 1,247,071  
Total Liabilities and Capital: ..... 9,555,022  
Number of Shares Outstanding: ..... 2,400

**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

200 Pine Street  
71635-0638

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

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

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

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

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

Cash and Due from: .....	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

901 Main Street  
72833-0609

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

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

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

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

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

Cash and Due from: .....	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  
FAX: (479) 229-4180  
Trust Powers: Yes

102 North Front Street  
72834-0577

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

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

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

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

**CFO:** Randy Blanton

Cash and Due from:..... 7,927  
Federal Funds and Repos: ..... 4,375  
Investments: ..... 31,789  
Net Loans: ..... 85,959  
Premises and Fixed Assets:..... 6,274  
Other Real Estate: ..... 570  
Other Assets:..... 3,348  
Total Assets:..... 140,242  
Total Trust Assets:..... 0

Deposits: ..... 119,858  
Federal Funds and Borrowings: ..... 3,078  
Other Liabilities: ..... 240  
Subordinated Debt: ..... 0  
Total Liabilities:..... 123,176  
Total Equity Capital:..... 17,066  
Total Liabilities and Capital: ..... 140,242  
Number of Shares Outstanding:..... 8,000

**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  
FAX: (870) 379-2575  
Trust Powers: No

503 East Antioch Street  
71940-0068

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

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

Bank Holding Company  
None

**Chm/CEO:** Darwin Hendrix

**Pres/COO:** Vince Grimes

Cash and Due from:..... 7,398  
Federal Funds and Repos: ..... 5,900  
Investments: ..... 12,654  
Net Loans: ..... 71,081  
Premises and Fixed Assets:..... 370  
Other Real Estate: ..... 270  
Other Assets:..... 1,355  
Total Assets:..... 99,028  
Total Trust Assets:..... 0

Deposits: ..... 71,317  
Federal Funds and Borrowings: ..... 9,396  
Other Liabilities: ..... 118  
Subordinated Debt: ..... 0  
Total Liabilities:..... 80,831  
Total Equity Capital:..... 18,197  
Total Liabilities and Capital: ..... 99,028  
Number of Shares Outstanding:..... 15,583

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

**Branches in Town:** None

**Other Branches:** Prescott



### First State Bank of DeQueen DeQueen, AR

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

402 West Collin Raye Drive  
 71832-0970

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	6,390	Deposits:.....	183,711
Federal Funds and Repos:.....	175	Federal Funds and Borrowings:.....	8,774
Investments:.....	39,634	Other Liabilities:.....	2,743
Net Loans:.....	156,431	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,967	Total Liabilities:.....	195,228
Other Real Estate:.....	21		
Other Assets:.....	7,675	Total Equity Capital:.....	20,065
Total Assets:.....	215,293	Total Liabilities and Capital:.....	215,293
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	76,000

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

**Branches in Town:** One

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

### Arkansas County Bank DeWitt, AR

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

220 West Cross Street  
 72042

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

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

Member of Federal Reserve System

Bank Holding Company  
 DeWitt First Bankshares Corporation, DeWitt, AR

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

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

Cash and Due from:.....	5,531	Deposits:.....	126,688
Federal Funds and Repos:.....	1,325	Federal Funds and Borrowings:.....	25,157
Investments:.....	53,865	Other Liabilities:.....	228
Net Loans:.....	102,449	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,133	Total Liabilities:.....	152,073
Other Real Estate:.....	901		
Other Assets:.....	2,975	Total Equity Capital:.....	19,106
Total Assets:.....	171,179	Total Liabilities and Capital:.....	171,179
Total Trust Assets:.....	27,733	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  
72042-0071

Charter Number: 605  
Date: March 1, 1929  
FDIC Certificate Number: 1522

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

Bank Holding Company  
DBT Financial Corporation, DeWitt, AR

**Chm:** Becca Mehlin  
**CEO/Pres:** David Jessup

**EVP:** Tricia Bull  
**TO:** Jason Grantham

Cash and Due from:..... 2,676  
Federal Funds and Repos: ..... 6,850  
Investments: ..... 58,690  
Net Loans: ..... 39,190  
Premises and Fixed Assets:..... 565  
Other Real Estate: ..... 546  
Other Assets: ..... 7,674  
Total Assets: ..... 116,191  
Total Trust Assets: ..... 82,953

Deposits: ..... 86,803  
Federal Funds and Borrowings: ..... 4,467  
Other Liabilities: ..... 698  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 91,968  
Total Equity Capital: ..... 24,223  
Total Liabilities and Capital: ..... 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:** Gillet

## Merchants & Farmers Bank Dumas, AR

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

500 Highway 65 South  
71639

Charter Number: 278  
Date: May 10, 1909  
FDIC Certificate Number: 8735

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

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

**Chm/CFO:** L. Ashton Adcock  
**CEO/Pres:** J. Michael Jones

**EVP:** Betty B. Trites  
**TO:** Glenda B. Owen

Cash and Due from:..... 3,741  
Federal Funds and Repos: ..... 0  
Investments: ..... 16,326  
Net Loans: ..... 90,302  
Premises and Fixed Assets:..... 4,120  
Other Real Estate: ..... 0  
Other Assets: ..... 5,050  
Total Assets: ..... 119,539  
Total Trust Assets: ..... 50,259

Deposits: ..... 98,185  
Federal Funds and Borrowings: ..... 8,394  
Other Liabilities: ..... 228  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 106,807  
Total Equity Capital: ..... 12,732  
Total Liabilities and Capital: ..... 119,539  
Number of Shares Outstanding: ..... 40,000

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

**Branches in Town:** One

**Other Branches:** None

## First Financial Bank El Dorado, AR

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

214 North Washington Street  
71730-1754

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....	15,525	Deposits: .....	660,089
Federal Funds and Repos: .....	23,350	Federal Funds and Borrowings: .....	113,718
Investments: .....	21,766	Other Liabilities: .....	2,296
Net Loans: .....	774,518	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	7,642	Total Liabilities: .....	776,103
Other Real Estate: .....	7,117		
Other Assets: .....	36,984	Total Equity Capital: .....	110,799
Total Assets: .....	886,902	Total Liabilities and Capital: .....	886,902
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  
FAX: (501) 842-2422  
Trust Powers: No

123 South Main Street  
72046-0070

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

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

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

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

**VP:** Gary Canada, Jr.  
**Cash:** Sheila Rice

Cash and Due from: .....	6,419	Deposits: .....	228,270
Federal Funds and Repos: .....	8,050	Federal Funds and Borrowings: .....	58,175
Investments: .....	23,339	Other Liabilities: .....	15,696
Net Loans: .....	279,349	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	6,841	Total Liabilities: .....	302,141
Other Real Estate: .....	1,681		
Other Assets: .....	18,264	Total Equity Capital: .....	41,802
Total Assets: .....	343,943	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  
Trust Powers: No

70 South Main Street  
72632-0309

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

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

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

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

**EVP/CLO:** Jason Tennant

Cash and Due from:..... 8,813  
Federal Funds and Repos: ..... 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 Equity Capital:..... 21,460  
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 Wolfenbarger

**Branches in Town:** One

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

**Arvest Bank  
Fayetteville, AR**

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

75 North East Street  
72702-1327

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

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

Member of Federal Reserve System

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

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

**EVP/CFO:** Karla S. Payne  
**EVP/COO:** Phillip O. Porter

Cash and Due from:.....	1,123,620	Deposits:.....	14,239,251
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	500,704
Investments:.....	4,841,358	Other Liabilities:.....	199,638
Net Loans:.....	9,245,376	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	408,932	Total Liabilities:.....	14,939,593
Other Real Estate:.....	18,665		
Other Assets:.....	974,570	Total Equity Capital:.....	1,672,928
Total Assets:.....	16,612,521	Total Liabilities and Capital:.....	16,612,521
Total Trust Assets:.....	3,333,690	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  
FAX: (479) 684-3795  
Trust Powers: Yes

3878 N. Crossover Road, Suite 20  
72703

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

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

Bank Holding Company  
White River Bancshares Company, Fayetteville, AR

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

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

Cash and Due from:..... 10,177  
Federal Funds and Repos: ..... 100  
Investments:..... 50,309  
Net Loans:..... 409,702  
Premises and Fixed Assets:..... 6,775  
Other Real Estate:..... 13,712  
Other Assets:..... 9,383  
Total Assets:..... 500,158  
Total Trust Assets:..... 0

Deposits: ..... 397,430  
Federal Funds and Borrowings: ..... 37,551  
Other Liabilities:..... 2,798  
Subordinated Debt:..... 0  
Total Liabilities:..... 437,779  
Total Equity Capital:..... 62,379  
Total Liabilities and Capital: ..... 500,158  
Number of Shares Outstanding:..... 30,000

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

**Branches in Town:** None

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

## Twin Lakes Community Bank Flippin, AR

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

301 South First Street  
72634

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

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

Member of Federal Reserve System

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

**Chm:** Judy R. Loving  
**CEO:** Jerry Cunningham

**Pres/CFO:** Marcus Walser

Cash and Due from:..... 3,065  
Federal Funds and Repos: ..... 2,800  
Investments:..... 2,417  
Net Loans:..... 102,515  
Premises and Fixed Assets:..... 5,159  
Other Real Estate:..... 95  
Other Assets:..... 6,750  
Total Assets:..... 122,801  
Total Trust Assets:..... 0

Deposits: ..... 102,277  
Federal Funds and Borrowings: ..... 3,750  
Other Liabilities:..... 537  
Subordinated Debt:..... 0  
Total Liabilities:..... 106,564  
Total Equity Capital:..... 16,237  
Total Liabilities and Capital: ..... 122,801  
Number of Shares Outstanding:..... 469,594

**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, Norfolk

**FBT Bank & Mortgage  
Fordyce, AR**

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

200 West Fourth Street  
71742-2202

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

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

Member of Federal Reserve System

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

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

**EVP:** Bruce Dawson

**EVP:** Suzette Crutchfield

**EVP:** Don Lyle

Cash and Due from: .....	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		
Other Assets: .....	4,434	Total Equity Capital: .....	16,663
Total Assets: .....	151,222	Total Liabilities and Capital: .....	151,222
Total Trust Assets: .....	1,172	Number of Shares Outstanding: .....	8,000

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

**Branches in Town:** One

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

**Bank of Gravett  
Gravette, AR**

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

211 Main Street SE  
72736

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

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

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

**CEO/Pres:** Rick Pollreis

**SVP:** 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		
Other Assets: .....	6,826	Total Equity Capital: .....	16,385
Total Assets: .....	123,043	Total Liabilities and Capital: .....	123,043
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**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, Hiwassee

**Anstaff Bank  
Green Forest, AR**

VOICE: (870) 438-5214  
FAX: (870) 438-5412  
Trust Powers: Yes

100 First National Avenue  
72638

Charter Number: 801  
Date: June 28, 2016  
FDIC Certificate Number: 3869

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

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

**Chm/CEO:** Stephen E. Stafford  
**Pres:** Brad King

**SVP/COO:** Byron Russ  
**CFO/VP:** Shelby Bruffett

Cash and Due from:..... 28,772  
Federal Funds and Repos: ..... 11,400  
Investments:..... 101,381  
Net Loans:..... 266,589  
Premises and Fixed Assets:..... 7,597  
Other Real Estate:..... 2,571  
Other Assets:..... 16,325  
Total Assets:..... 434,635  
Total Trust Assets:..... 0

Deposits: ..... 378,424  
Federal Funds and Borrowings: ..... 12,305  
Other Liabilities: ..... 3,750  
Subordinated Debt:..... 0  
Total Liabilities:..... 394,479  
Total Equity Capital:..... 40,156  
Total Liabilities and Capital: ..... 434,635  
Number of Shares Outstanding:..... 7,500

**Directors:** Tommy Ray Anderson; Brad King; Ken Reeves; Logan Scott Stafford; Stephen E. Stafford

**Branches in Town:** One

**Other Branches:** Berryville (2), Harrison (2), Huntsville, Jasper, Kingston

**First Service Bank  
Greenbrier, AR**

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

136 South Broadview Street  
72058-0190

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

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

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

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

**CFO/COO:** Kenneth Barnard

Cash and Due from:..... 22,411  
Federal Funds and Repos: ..... 1,200  
Investments:..... 16,870  
Net Loans:..... 209,512  
Premises and Fixed Assets:..... 9,203  
Other Real Estate:..... 500  
Other Assets:..... 8,978  
Total Assets:..... 268,674  
Total Trust Assets:..... 0

Deposits: ..... 215,407  
Federal Funds and Borrowings: ..... 24,519  
Other Liabilities: ..... 1,496  
Subordinated Debt:..... 0  
Total Liabilities:..... 241,422  
Total Equity Capital:..... 27,252  
Total Liabilities and Capital: ..... 268,674  
Number of Shares Outstanding:..... 15,000

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

**Branches in Town:** None

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



**Farmers Bank  
Greenwood, AR**

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

71 West Center Street  
72936-0610

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

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

Bank Holding Company  
Wilkinson Banking Corporation, Greenwood, AR

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

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

Cash and Due from: .....	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  
FAX: (870) 853-2333  
Trust Powers: No

210 North Main Street  
71646-0350

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

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

Bank Holding Company  
None

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

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

Cash and Due from: .....	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: .....	667	Total Equity Capital: .....	4,346
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  
FAX: (870) 837-8310  
Trust Powers: No

302 West Main Street  
71744-0008

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

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

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

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

**COO:** Sandy Ferguson

Cash and Due from:..... 7,120  
Federal Funds and Repos: ..... 10,950  
Investments:..... 81,925  
Net Loans:..... 272,016  
Premises and Fixed Assets:..... 6,636  
Other Real Estate:..... 629  
Other Assets:..... 14,070  
Total Assets:..... 393,346  
Total Trust Assets:..... 0

Deposits: ..... 338,241  
Federal Funds and Borrowings: ..... 14,530  
Other Liabilities:..... 2,967  
Subordinated Debt:..... 0  
Total Liabilities:..... 355,738  
Total Equity Capital:..... 37,608  
Total Liabilities and Capital: ..... 393,346  
Number of Shares Outstanding:..... 4,000

**Directors:** L. D. Becton, III; Dan H. Byars; Paul Church; Gene Dereuisseaux; 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  
FAX: (870) 391-8081  
Trust Powers: Yes

200 East Ridge Avenue  
72601

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

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

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

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

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

Cash and Due from:..... 8,736  
Federal Funds and Repos: ..... 525  
Investments:..... 80,946  
Net Loans:..... 371,540  
Premises and Fixed Assets:..... 10,018  
Other Real Estate:..... 3,982  
Other Assets:..... 8,693  
Total Assets:..... 484,440  
Total Trust Assets:..... 0

Deposits: ..... 385,138  
Federal Funds and Borrowings: ..... 41,507  
Other Liabilities:..... 1,901  
Subordinated Debt:..... 0  
Total Liabilities:..... 428,546  
Total Equity Capital:..... 55,894  
Total Liabilities and Capital: ..... 484,440  
Number of Shares Outstanding:..... 60,000

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

**Branches in Town:** One

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

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

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

123 Main Street  
 71842-0347

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

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

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

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

**SVP:** Edith H. Smith

Cash and Due from: .....	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  
 FAX: (479) 251-8253  
 Trust Powers: Yes

432 Harmony Road  
 72740-0667

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

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

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

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

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

Cash and Due from: .....	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  
FAX: (501) 982-5769  
Trust Powers: Yes

600 West Main Street  
72076

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

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

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

**Chm/CEO/Pres:** Larry T. Wilson

**SVP/CFO:** Kim Crook

Cash and Due from:..... 35,972  
Federal Funds and Repos: ..... 525  
Investments: ..... 185,462  
Net Loans: ..... 409,891  
Premises and Fixed Assets:..... 21,902  
Other Real Estate: ..... 90  
Other Assets: ..... 62,161  
Total Assets: ..... 716,003  
Total Trust Assets: ..... 115,944

Deposits: ..... 546,108  
Federal Funds and Borrowings: ..... 28,542  
Other Liabilities: ..... 6,153  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 580,803  
Total Equity Capital: ..... 135,200  
Total Liabilities and Capital: ..... 716,003  
Number of Shares Outstanding: ..... 200,000

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

**Branches in Town:** Four

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

### The Bank of Lake Village Lake Village, AR

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

201 Main Street  
71653-0727

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

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

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

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

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

Cash and Due from:..... 2,802  
Federal Funds and Repos: ..... 700  
Investments: ..... 23,999  
Net Loans: ..... 33,922  
Premises and Fixed Assets:..... 989  
Other Real Estate: ..... 0  
Other Assets: ..... 1,247  
Total Assets: ..... 63,659  
Total Trust Assets: ..... 0

Deposits: ..... 54,489  
Federal Funds and Borrowings: ..... 2,000  
Other Liabilities: ..... 108  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 56,597  
Total Equity Capital: ..... 7,062  
Total Liabilities and Capital: ..... 63,659  
Number of Shares Outstanding: ..... 60,000

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

**Branches in Town:** One

**Other Branches:** None

**Little River Bank  
Lepanto, AR**

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

202 Greenwood Avenue  
72354-0340

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

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

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

**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	Total Equity Capital: .....	4,450
Other Assets: .....	226	Total Liabilities and Capital: .....	33,278
Total Assets: .....	33,278	Number of Shares Outstanding: .....	10,000
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

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

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

200 North State Street  
72201

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....	7,646	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	Total Equity Capital: .....	21,961
Other Assets: .....	4,542	Total Liabilities and Capital: .....	201,618
Total Assets: .....	201,618	Number of Shares Outstanding: .....	100,000
Total Trust Assets: .....	0		

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

**Branches in Town:** Four

**Other Branches:** None

## Bank of the Ozarks Little Rock, AR

VOICE: (501) 978-2265

17901 Chenal Parkway

Charter Number: 121

FAX: (501) 978-2282

72223

Date: March 24, 1903

Trust Powers: Yes

FDIC Certificate Number: 110

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

Bank Holding Company

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

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

Cash and Due from:..... 806,526  
 Federal Funds and Repos: ..... 0  
 Investments:..... 818,244  
 Net Loans:..... 9,664,871  
 Premises and Fixed Assets:..... 305,475  
 Other Real Estate:..... 23,002  
 Other Assets:..... 648,092  
 Total Assets:..... 12,266,210  
 Total Trust Assets:..... 1,679,145

Deposits:..... 10,209,334  
 Federal Funds and Borrowings:..... 96,050  
 Other Liabilities:..... 87,649  
 Subordinated Debt:..... 0  
 Total Liabilities:..... 10,393,033  
 Total Equity Capital:..... 1,873,177  
 Total Liabilities and Capital:..... 12,266,210  
 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  
FAX: (501) 975-6999  
Trust Powers: No

5315 Highland Drive  
72223

Charter Number: 800  
Date: June 28, 2016  
FDIC Certificate Number: 3857

Member of Federal Reserve System

Bank Holding Company  
Bear State Financial, Inc., Little Rock, AR

**Chm:** Richard N. Massey  
**CEO:** Mark A. McFatrige

**Pres:** James Matthew Machen  
**SVP/CFO:** Sherry R. Billings

Cash and Due from: .....	106,231	Deposits: .....	1,642,248
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	90,246
Investments: .....	192,549	Other Liabilities: .....	6,940
Net Loans: .....	1,483,806	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	62,187	Total Liabilities: .....	1,739,434
Other Real Estate: .....	2,190		
Other Assets: .....	139,283	Total Equity Capital: .....	246,812
Total Assets: .....	1,986,246	Total Liabilities and Capital: .....	1,986,246
Total Trust Assets: .....	0	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. McFatrige; 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  
FAX: (501) 227-8932  
Trust Powers: No

1506 Market Street, Suite C180  
72211-1816

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

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

Bank Holding Company  
None

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

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

Cash and Due from:..... 2,413  
Federal Funds and Repos: ..... 3,880  
Investments: ..... 37,731  
Net Loans: ..... 66,659  
Premises and Fixed Assets:..... 1,316  
Other Real Estate: ..... 1,861  
Other Assets:..... 1,420  
Total Assets:..... 115,280  
Total Trust Assets:..... 0

Deposits: ..... 94,654  
Federal Funds and Borrowings: ..... 2,728  
Other Liabilities: ..... 251  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 97,633  
Total Equity Capital:..... 17,647  
Total Liabilities and Capital: ..... 115,280  
Number of Shares Outstanding:..... 160,000

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

**Branches in Town:** One

**Other Branches:** None

**Eagle Bank & Trust Company  
Little Rock, AR**

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

650 S. Shackleford Road, Suite 150  
72211

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

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

Member of Federal Reserve System

Bank Holding Company  
State Holding Company, Little Rock, AR

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

**EVP:** Laura Bogoslavsky  
**EVP:** Paul Castleberry

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

Deposits: ..... 309,156  
Federal Funds and Borrowings: ..... 36,637  
Other Liabilities: ..... 2,614  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 348,407  
Total Equity Capital:..... 47,477  
Total Liabilities and Capital: ..... 395,884  
Number of Shares Outstanding:..... 17,656

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

**Branches in Town:** None

**Other Branches:** Drasco, Fairfield Bay, Gravel Ridge, Greens 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  
Trust Powers: No

5100 Kavanaugh Boulevard  
72207

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Judy Lawton  
**EVP:** Mark S. Hoffpauir

**EVP:** Phillip Thomas  
**SVP/Atty:** Joe Gregory

Cash and Due from: .....	20,885	Deposits: .....	197,213
Federal Funds and Repos: .....	277	Federal Funds and Borrowings: .....	0
Investments: .....	10,925	Other Liabilities: .....	842
Net Loans: .....	173,244	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	12,145	Total Liabilities: .....	198,055
Other Real Estate: .....	1,610	Total Equity Capital: .....	29,085
Other Assets: .....	8,054	Total Liabilities and Capital: .....	227,140
Total Assets: .....	227,140	Number of Shares Outstanding: .....	10,000
Total Trust Assets: .....	0		

**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  
Trust Powers: Yes

12224 Chenal Parkway  
72211

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

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

Member of Federal Reserve System

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

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

**SVP:** Amy Pierce

Cash and Due from: .....	1,117	Deposits: .....	97,613
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	31,260
Investments: .....	80,658	Other Liabilities: .....	310
Net Loans: .....	51,763	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,318	Total Liabilities: .....	129,183
Other Real Estate: .....	329	Total Equity Capital: .....	16,408
Other Assets: .....	8,406	Total Liabilities and Capital: .....	145,591
Total Assets: .....	145,591	Number of Shares Outstanding: .....	32,013
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

**First State Bank  
Lonoke, AR**

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

101 South Center Street  
72086-0320

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

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

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

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

**Pres:** J. Bruce Loftin

Cash and Due from:..... 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 Equity Capital:..... 27,239  
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  
Trust Powers: Yes

200 East Main Street  
71753

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

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

Member of Federal Reserve System

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

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

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

Cash and Due from:..... 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:..... 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 Equity Capital:..... 135,085  
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  
FAX: (870) 234-3384  
Trust Powers: Yes

500 North Jackson Street  
71753-0340

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

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

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

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

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

Cash and Due from: .....	17,832	Deposits: .....	89,185
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	45,242
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: .....	17,749
Total Assets: .....	152,688	Total Liabilities and Capital: .....	152,688
Total Trust Assets: .....	0	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  
FAX: (870) 739-2234  
Trust Powers: Yes

205 Block Street  
72364

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

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

Member of Federal Reserve System

Bank Holding Company  
FCB Financial Services, Inc., Marion, AR

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

**EVP:** Brenda Eldridge

Cash and Due from: .....	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
Total Assets: .....	150,764	Total Liabilities and Capital: .....	150,764
Total Trust Assets: .....	0	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  
Trust Powers: No

214 Hester Parker Drive  
72365-0635

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

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

Member of Federal Reserve System

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

**Chm:** 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  
Trust Powers: Yes

124 Edmonds Avenue  
72101-0370

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Vance 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 NaturalState Bank  
McGehee, AR**

VOICE: (870) 222-3880  
FAX: (870) 222-4853  
Trust Powers: Yes

500 North Second Street  
71654

Charter Number: 798  
Date: January 21, 2016  
FDIC Certificate Number: 21379

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

Member of Federal Reserve System

Bank Holding Company  
First National Financial Corporation, McGehee, AR

**CEO/Pres:** Jim R. Daniels

**SVP:** Fran Childress

**SVP/CFO:** Wendy Barnes

**VP:** John Robinson

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		
Other Assets:.....	691	Total Equity Capital:.....	6,298
Total Assets:.....	50,385	Total Liabilities and Capital:.....	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  
FAX: (870) 222-6159  
Trust Powers: Yes

301 North Second Street  
71654

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

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

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

**Chm:** William W. Bowman

**CEO/Pres/TO:** James M. Smith

**VChm:** John H. Potter, Jr.

**SVP:** Clarissa Herren

Cash and Due from:.....	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		
Other Assets:.....	3,526	Total Equity Capital:.....	17,549
Total Assets:.....	134,612	Total Liabilities and Capital:.....	134,612
Total Trust Assets:.....	95,368	Number of Shares Outstanding:.....	80,000

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

**Branches in Town:** One

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

### The Union Bank of Mena Mena, AR

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

303 Highway 71 North  
71953-0898

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

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

Member of Federal Reserve System

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

**Chm:** 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:..... 3,786  
Other Real Estate:..... 48  
Other Assets:..... 4,047  
Total Assets:..... 228,567  
Total Trust Assets:..... 0

Deposits: ..... 201,413  
Federal Funds and Borrowings: ..... 357  
Other Liabilities: ..... 2,731  
Subordinated Debt:..... 0  
Total Liabilities: ..... 204,501  
Total Equity Capital:..... 24,066  
Total Liabilities and Capital: ..... 228,567  
Number of Shares Outstanding:..... 12,000

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

**Branches in Town:** None

**Other Branches:** Hatfield, Wickes

### Commercial Bank & Trust Company Monticello, AR

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

212 West Gaines Street  
71655

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

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

Member of Federal Reserve System

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

**Chm:** Bennie 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  
Total Trust Assets:..... 13,808

Deposits: ..... 169,572  
Federal Funds and Borrowings: ..... 100  
Other Liabilities: ..... 410  
Subordinated Debt:..... 0  
Total Liabilities: ..... 170,082  
Total Equity Capital:..... 19,907  
Total Liabilities and Capital: ..... 189,989  
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  
FAX: (870) 460-6464  
Trust Powers: Yes

102 West McCloy Street  
71657-0270

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

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

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

**Chm Emer:** Zach McClendon, Jr.  
**Chm:** John S. McClendon

**CEO/Pres:** Dave Dickson  
**TO:** Gail Hooker

Cash and Due from: ..... 14,579  
Federal Funds and Repos: ..... 700  
Investments: ..... 37,895  
Net Loans: ..... 143,440  
Premises and Fixed Assets: ..... 4,431  
Other Real Estate: ..... 1,704  
Other Assets: ..... 7,256  
Total Assets: ..... 210,005  
Total Trust Assets: ..... 42,634

Deposits: ..... 173,316  
Federal Funds and Borrowings: ..... 16,303  
Other Liabilities: ..... 1,361  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 190,980  
Total Equity Capital: ..... 19,025  
Total Liabilities and Capital: ..... 210,005  
Number of Shares Outstanding: ..... 80,000

**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  
FAX: (501) 354-6560  
Trust Powers: No

707 North Saint Joseph Street  
72110

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

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

Member of Federal Reserve System

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

**Chm/Pres:** Charles S. Penick  
**EVP:** Susan Gunderman

**EVP:** Suzanne Hartman

Cash and Due from: ..... 32,640  
Federal Funds and Repos: ..... 75  
Investments: ..... 62,361  
Net Loans: ..... 82,209  
Premises and Fixed Assets: ..... 2,496  
Other Real Estate: ..... 161  
Other Assets: ..... 5,172  
Total Assets: ..... 185,114  
Total Trust Assets: ..... 0

Deposits: ..... 156,413  
Federal Funds and Borrowings: ..... 5,480  
Other Liabilities: ..... 1,172  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 163,065  
Total Equity Capital: ..... 22,049  
Total Liabilities and Capital: ..... 185,114  
Number of Shares Outstanding: ..... 50,000

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

**Branches in Town:** One

**Other Branches:** None

**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](http://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  
Federal Funds and Repos: ..... 13,284  
Investments:..... 7,087  
Net Loans:..... 92,192  
Premises and Fixed Assets:..... 4,566  
Other Real Estate:..... 618  
Other Assets:..... 7,890  
Total Assets:..... 126,790  
Total Trust Assets:..... 0

Deposits: ..... 93,307  
Federal Funds and Borrowings: ..... 16,116  
Other Liabilities: ..... 885  
Subordinated Debt:..... 0  
Total Liabilities:..... 110,308  
Total Equity Capital:..... 16,482  
Total Liabilities and Capital: ..... 126,790  
Number of Shares Outstanding:..... 1,338,370

**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](http://www.justbankit.com)

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

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

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

Cash and Due from:..... 8,530  
Federal Funds and Repos: ..... 125  
Investments:..... 5,558  
Net Loans:..... 39,317  
Premises and Fixed Assets:..... 2,623  
Other Real Estate:..... 9,102  
Other Assets:..... 1,081  
Total Assets:..... 66,336  
Total Trust Assets:..... 0

Deposits: ..... 64,713  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 302  
Subordinated Debt:..... 0  
Total Liabilities:..... 65,015  
Total Equity Capital:..... 1,321  
Total Liabilities and Capital: ..... 66,336  
Number of Shares Outstanding:..... 4,000

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

**Branches in Town:** One

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



## Diamond Bank Murfreesboro, AR

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

319 East Main Street  
71958

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

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

Member of Federal Reserve System

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

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

**EVP:** Johnny Gibbs

Cash and Due from:.....	24,361	Deposits:.....	423,383
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	16,213
Investments:.....	122,517	Other Liabilities:.....	2,335
Net Loans:.....	326,234	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	8,568	Total Liabilities:.....	441,931
Other Real Estate:.....	696		
Other Assets:.....	14,261	Total Equity Capital:.....	54,706
Total Assets:.....	496,637	Total Liabilities and Capital:.....	496,637
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	172,000

**Directors:** Tim Bainum; Timothy "Tab" Bainum; Robert Braun; Tim Brotherton; Richard Cox; Robert Evans; John E. Gibbs; John Hearnberger; 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

120 Hazel Street  
72112-0650

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

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

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

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

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

Cash and Due from:.....	8,979	Deposits:.....	207,496
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	14,332
Investments:.....	62,839	Other Liabilities:.....	2,478
Net Loans:.....	159,749	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	7,012	Total Liabilities:.....	224,306
Other Real Estate:.....	251		
Other Assets:.....	9,831	Total Equity Capital:.....	24,355
Total Assets:.....	248,661	Total Liabilities and Capital:.....	248,661
Total Trust Assets:.....	71,492	Number of Shares Outstanding:.....	9,000

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

**Branches in Town:** One

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

**Piggott State Bank  
Piggott, AR**

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

212 West Cherry Street  
72454-0307

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Cody Knight  
**VP:** Joyce Benson

**VP/Cash:** Wanda Winberry

Cash and Due from:.....	6,519	Deposits: .....	72,911
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	438
Investments: .....	42,527	Other Liabilities: .....	124
Net Loans: .....	31,875	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	571	Total Liabilities: .....	73,473
Other Real Estate: .....	5		
Other Assets: .....	598	Total Equity Capital:.....	8,622
Total Assets: .....	82,095	Total Liabilities and Capital: .....	82,095
Total Trust Assets: .....	0	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  
FAX: (870) 850-2685  
Trust Powers: Yes

501 Main Street  
71601-4327

Charter Number: 799  
Date: March 31, 2016  
FDIC Certificate Number: 3890

Home Page: [www.simmonsfirst.com](http://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

**CBO:** Barry Ledbetter

**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:.....	5,009,277	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	181,530	Total Liabilities:.....	6,449,041
Other Real Estate:.....	30,529		
Other Assets:.....	631,222	Total Equity Capital:.....	1,064,608
Total Assets:.....	7,513,649	Total Liabilities and Capital:.....	7,513,649
Total Trust Assets:.....	4,127,037	Number of Shares Outstanding:.....	35,000

**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], Lincoln, Little Rock (15), Lockwood[MO], Mammoth Spring, Marshall, Marshfield[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  
72455-0397

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

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

Bank Holding Company  
None

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

**Cont:** Julie Williams  
**TO:** Mark Holt

Cash and Due from:..... 1,136  
Federal Funds and Repos: ..... 50  
Investments: ..... 2,144  
Net Loans: ..... 62,322  
Premises and Fixed Assets:..... 1,415  
Other Real Estate: ..... 94  
Other Assets:..... 3,182  
Total Assets:..... 70,343  
Total Trust Assets:..... 0

Deposits: ..... 59,135  
Federal Funds and Borrowings: ..... 3,784  
Other Liabilities: ..... 194  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 63,113  
Total Equity Capital:..... 7,230  
Total Liabilities and Capital: ..... 70,343  
Number of Shares Outstanding:..... 11,255

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

**Branches in Town:** None

**Other Branches:** Corning

### Home Bank of Arkansas Portland, AR

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

113 Highway 165 South  
71663-0178

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

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

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

**Pres:** Bill Hannah  
**VP:** Treva Branscum

**VP:** Terry Milam

Cash and Due from:..... 1,260  
Federal Funds and Repos: ..... 3,400  
Investments: ..... 7,870  
Net Loans: ..... 54,232  
Premises and Fixed Assets:..... 1,754  
Other Real Estate: ..... 2,633  
Other Assets:..... 1,004  
Total Assets:..... 72,153  
Total Trust Assets:..... 0

Deposits: ..... 63,862  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 151  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 64,013  
Total Equity Capital:..... 8,140  
Total Liabilities and Capital: ..... 72,153  
Number of Shares Outstanding:..... 4,000

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

**Branches in Town:** None

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

**Bank of Prescott  
Prescott, AR**

VOICE: (870) 887-2688 East 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](http://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		
Other Assets: .....	2,059	Total Equity Capital: .....	11,314
Total Assets: .....	81,901	Total Liabilities and Capital: .....	81,901
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	24,000

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

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

**Gateway Bank  
Rison, AR**

VOICE: (870) 325-6251 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](http://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		
Other Assets: .....	1,485	Total Equity Capital: .....	5,510
Total Assets: .....	55,334	Total Liabilities and Capital: .....	55,334
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** Troy D. Duke; Lewis R. Gardner; Ryan Holder; James W. Searcy

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

**Pinnacle Bank  
Rogers, AR**

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

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

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

**Chm/CEO:** Wade Ruckle

**Pres:** David Bordovsky

Cash and Due from:.....	3,344	Deposits: .....	71,653
Federal Funds and Repos: .....	1,259	Federal Funds and Borrowings: .....	4,950
Investments: .....	30,057	Other Liabilities: .....	458
Net Loans: .....	40,020	Subordinated Debt: .....	2,000
Premises and Fixed Assets:.....	142	Total Liabilities: .....	79,061
Other Real Estate: .....	13,181		
Other Assets: .....	1,461	Total Equity Capital:.....	10,403
Total Assets:.....	89,464	Total Liabilities and Capital: .....	89,464
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	225,264

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

**Branches in Town:** None

**Other Branches:** None

**First State Bank  
Russellville, AR**

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

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

Member of Federal Reserve System

Bank Holding Company  
First State Banking Corporation, Russellville, AR

**Chm/CEO:** Charles Blanchard

**EVP/CLO:** Barton Allen

**Pres/COO:** Chip Blanchard

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

Cash and Due from:.....	13,344	Deposits: .....	195,120
Federal Funds and Repos: .....	175	Federal Funds and Borrowings: .....	8,833
Investments: .....	30,490	Other Liabilities: .....	654
Net Loans: .....	170,508	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	6,125	Total Liabilities: .....	204,607
Other Real Estate: .....	30		
Other Assets: .....	9,869	Total Equity Capital:.....	25,934
Total Assets:.....	230,541	Total Liabilities and Capital: .....	230,541
Total Trust Assets:.....	0	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  
FAX: (870) 895-3825  
Trust Powers: No

207 West Church Street  
72576-0338

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

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

Member of Federal Reserve System

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

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

**SVP:** Mike Falco

Cash and Due from: .....	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: .....	116,456
Other Real Estate: .....	271		
Other Assets: .....	7,792	Total Equity Capital: .....	14,086
Total Assets: .....	130,542	Total Liabilities and Capital: .....	130,542
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  
FAX: (479) 938-7084  
Trust Powers: No

600 Main Street  
72863-0085

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

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

Bank Holding Company  
None

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

**VP:** Adam Fritsche  
**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 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](http://www.fsbank.com)

Bank Holding Company  
First Security Bancorp, Searcy, AR

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

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

Cash and Due from:.....	213,218
Federal Funds and Repos: .....	84,875
Investments: .....	2,579,333
Net Loans: .....	2,052,242
Premises and Fixed Assets:.....	108,633
Other Real Estate: .....	7,684
Other Assets:.....	78,023
Total Assets:.....	5,124,008
Total Trust Assets:.....	1,085,017

Deposits: .....	3,616,454
Federal Funds and Borrowings: .....	641,505
Other Liabilities: .....	16,895
Subordinated Debt:.....	0
Total Liabilities: .....	4,274,854
Total Equity Capital:.....	849,154
Total Liabilities and Capital: .....	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 Bank  
Sheridan, AR**

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

1120 South Rock Street  
72150

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

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

Member of Federal Reserve System

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

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

**SVP:** G. Jannette Jones

Cash and Due from:.....	14,328	Deposits:.....	117,932
Federal Funds and Repos:.....	175	Federal Funds and Borrowings:.....	0
Investments:.....	49,131	Other Liabilities:.....	346
Net Loans:.....	67,959	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,387	Total Liabilities:.....	118,278
Other Real Estate:.....	0		
Other Assets:.....	3,655	Total Equity Capital:.....	19,357
Total Assets:.....	137,635	Total Liabilities and Capital:.....	137,635
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	56,562

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

**Branches in Town:** None

**Other Branches:** Little Rock

**Smackover State Bank  
Smackover, AR**

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

708 North Broadway Street  
71762-0107

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

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

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

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

**SVP:** J. Drew Tennyson

Cash and Due from:.....	11,385	Deposits:.....	161,568
Federal Funds and Repos:.....	13,350	Federal Funds and Borrowings:.....	0
Investments:.....	98,475	Other Liabilities:.....	486
Net Loans:.....	58,704	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,180	Total Liabilities:.....	162,054
Other Real Estate:.....	255		
Other Assets:.....	920	Total Equity Capital:.....	23,215
Total Assets:.....	185,269	Total Liabilities and Capital:.....	185,269
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

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

**Branches in Town:** None

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

## Riverside Bank Sparkman, AR

VOICE: (870) 678-2251

Commerce &amp; 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](http://www.riversidebanc.com)

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

**CEO/VChm:** Stephen C. Davis**Pres:** Robert G. Dudley, Jr.

Cash and Due from:..... 983  
Federal Funds and Repos: ..... 675  
Investments: ..... 1,025  
Net Loans: ..... 54,849  
Premises and Fixed Assets:..... 2,585  
Other Real Estate: ..... 170  
Other Assets: ..... 1,656  
Total Assets: ..... 61,943  
Total Trust Assets: ..... 0

Deposits: ..... 51,420  
Federal Funds and Borrowings: ..... 5,000  
Other Liabilities: ..... 86  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 56,506  
Total Equity Capital: ..... 5,437  
Total Liabilities and Capital: ..... 61,943  
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](http://www.united-bk.com)

Member of Federal Reserve System

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

**CEO/Pres:** Nathan Gairhan**SVP/CLO:** Luke Colley**SVP/CFO:** Paige Mulhollan

Cash and Due from:..... 11,221  
Federal Funds and Repos: ..... 600  
Investments: ..... 8,681  
Net Loans: ..... 135,965  
Premises and Fixed Assets:..... 6,997  
Other Real Estate: ..... 457  
Other Assets: ..... 2,123  
Total Assets: ..... 166,044  
Total Trust Assets: ..... 0

Deposits: ..... 122,594  
Federal Funds and Borrowings: ..... 19,769  
Other Liabilities: ..... 876  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 143,239  
Total Equity Capital: ..... 22,805  
Total Liabilities and Capital: ..... 166,044  
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  
FAX: (870) 533-4456  
Trust Powers: No

307 Thomas Street  
71860-0008

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

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

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

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

**Cash:** Michelle Downs

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 Equity Capital: .....	9,374
Other Assets: .....	482	Total Liabilities and Capital: .....	79,764
Total Assets: .....	79,764	Number of Shares Outstanding: .....	10,000
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

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

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

116 North Lincoln Avenue  
71667-0069

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

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

Member of Federal Reserve System

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

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

**Pres:** R. Mark Owen

Cash and Due from: .....	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: .....	28	Total Equity Capital: .....	13,976
Other Assets: .....	1,175	Total Liabilities and Capital: .....	89,378
Total Assets: .....	89,378	Number of Shares Outstanding: .....	15,000
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

105 Ruby Street  
71764-0007

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

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

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

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

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

Cash and Due from:..... 3,957  
Federal Funds and Repos: ..... 150  
Investments: ..... 3,831  
Net Loans: ..... 50,354  
Premises and Fixed Assets:..... 1,677  
Other Real Estate: ..... 40  
Other Assets: ..... 2,366  
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 Equity Capital: ..... 5,347  
Total Liabilities and Capital: ..... 62,375  
Number of Shares Outstanding: ..... 11,000

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

**Branches in Town:** None

**Other Branches:** None

## The Farmers and Merchants Bank Stuttgart, AR

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

708 South Main Street  
72160-1016

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

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

Member of Federal Reserve System

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

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

**CEO/Pres:** Gary Hudson

Cash and Due from:..... 29,684  
Federal Funds and Repos: ..... 51,109  
Investments: ..... 149,229  
Net Loans: ..... 671,632  
Premises and Fixed Assets:..... 15,332  
Other Real Estate: ..... 5,019  
Other Assets: ..... 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 Equity Capital: ..... 125,866  
Total Liabilities and Capital: ..... 993,172  
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  
Trust Powers: Yes

3110 Alma Highway  
72956-0469

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	17,396	Deposits:.....	337,490
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	2,143
Investments:.....	129,936	Other Liabilities:.....	1,336
Net Loans:.....	224,330	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,435	Total Liabilities:.....	340,969
Other Real Estate:.....	136		
Other Assets:.....	11,892	Total Equity Capital:.....	47,156
Total Assets:.....	388,125	Total Liabilities and Capital:.....	388,125
Total Trust Assets:.....	11,274	Number of Shares Outstanding:.....	16,000

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

**Branches in Town:** Three

**Other Branches:** Alma, Mountainburg

## First State Bank of Warren Warren, AR

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

104 South Main Street  
71671-0029

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	9,336	Deposits:.....	99,166
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	60,403	Other Liabilities:.....	226
Net Loans:.....	37,330	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,049	Total Liabilities:.....	99,392
Other Real Estate:.....	130		
Other Assets:.....	3,190	Total Equity Capital:.....	12,046
Total Assets:.....	111,438	Total Liabilities and Capital:.....	111,438
Total Trust Assets:.....	536	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) 226-6261  
Trust Powers: Yes

201 South Main Street  
71671-0350

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

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

Member of Federal Reserve System

Bank Holding Company  
None

**Chm:** John B. Frazer, Jr.

**Pres:** Kelly Ashcraft

Cash and Due from:..... 3,878  
Federal Funds and Repos: ..... 925  
Investments: ..... 89,051  
Net Loans: ..... 40,929  
Premises and Fixed Assets:..... 613  
Other Real Estate: ..... 90  
Other Assets: ..... 1,224  
Total Assets: ..... 136,710  
Total Trust Assets: ..... 21,114

Deposits: ..... 107,619  
Federal Funds and Borrowings: ..... 5,316  
Other Liabilities: ..... 113  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 113,048  
Total Equity Capital: ..... 23,662  
Total Liabilities and Capital: ..... 136,710  
Number of Shares Outstanding: ..... 48,000

**Directors:** Bruce Anderson; Kelly Ashcraft; Dr. Donnie R. Bryant; Gerald Burton; Carlton E. Davis; John B. Frazer, Jr.; Dr. Rocky K. Lindsey; Jeffrey B. McGaha; Dr. Kerry F. Pennington

**Branches in Town:** Two

**Other Branches:** Hermitage

### Evolve Bank & Trust West Memphis, AR

VOICE: (901) 624-5500  
FAX: (901) 624-5540  
Trust Powers: Yes

301 Shoppingway Boulevard  
72301-1719

Charter Number: 568  
Date: June 5, 1925  
FDIC Certificate Number: 1299

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

Member of Federal Reserve System

Bank Holding Company  
Evolve Bancorp, Inc., West Memphis, AR

**Chm:** Scot Lenoir  
**CEO/Pres:** Scott Stafford

**EVP/CFO:** John Copeland  
**EVP/TO:** Doug Kelso

Cash and Due from:..... 4,308  
Federal Funds and Repos: ..... 0  
Investments: ..... 18,719  
Net Loans: ..... 319,612  
Premises and Fixed Assets:..... 3,793  
Other Real Estate: ..... 2,118  
Other Assets: ..... 28,288  
Total Assets: ..... 376,838  
Total Trust Assets: ..... 636,403

Deposits: ..... 267,949  
Federal Funds and Borrowings: ..... 61,550  
Other Liabilities: ..... 11,616  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 341,115  
Total Equity Capital: ..... 35,723  
Total Liabilities and Capital: ..... 376,838  
Number of Shares Outstanding: ..... 68,286

**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  
 FAX: (870) 238-4052  
 Trust Powers: Yes

1 Cross County Plaza  
 72396-0009

Charter Number: 25  
 Date: June 5, 1891  
 FDIC Certificate Number: 13821

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

Bank Holding Company  
 Cross County Bancshares, Inc., Wynne, AR

**Chm:** Dr. Willard G. Burks  
**CEO/Pres/TO:** David Dowd

**SVP/CFO:** Beth Dildine  
**SVP/CLO:** Jack Runsick

Cash and Due from: .....	8,894	Deposits: .....	194,679
Federal Funds and Repos: .....	50	Federal Funds and Borrowings: .....	3,954
Investments: .....	11,894	Other Liabilities: .....	467
Net Loans: .....	187,988	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	8,235	Total Liabilities: .....	199,100
Other Real Estate: .....	3,923		
Other Assets: .....	6,227	Total Equity Capital: .....	28,111
Total Assets: .....	227,221	Total Liabilities and Capital: .....	227,211
Total Trust Assets: .....	10,375	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**

**Community First Trust Company**  
**Hot Springs, AR**

VOICE: (501) 520-3660  
FAX: (501) 520-3667  
Population: 35,750

135 Section Line Road, C-1  
71913

Charter Number: 35001  
Date: June 17, 1998  
County: Garland

Home Page: [www.communityfirsttrust.com](http://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**

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Arkansas</b>	Arkansas County Bank	DeWitt
	DeWitt Bank And Trust Company	DeWitt
	The Farmers and Merchants Bank	Stuttgart
<b>Ashley</b>	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Home Bank of Arkansas	Portland
<b>Baxter</b>	Integrity First Bank, National Association	Mountain Home
<b>Benton</b>	Bank of Gravett	Gravette
	Pinnacle Bank	Rogers
<b>Boone</b>	Community First Bank	Harrison
<b>Bradley</b>	First State Bank of Warren	Warren
	Warren Bank and Trust Company	Warren
<b>Calhoun</b>	Generations Bank	Hampton
<b>Carroll</b>	First National Bank of North Arkansas	Berryville
	Cornerstone Bank	Eureka Springs
	Anstaff Bank	Green Forest
<b>Chicot</b>	The Bank of Lake Village	Lake Village
<b>Clark</b>	Southern Bancorp Bank	Arkadelphia
<b>Clay</b>	Piggott State Bank	Piggott
<b>Cleveland</b>	Gateway Bank	Rison
<b>Columbia</b>	Farmers Bank and Trust Company	Magnolia
	The Peoples Bank	Magnolia
<b>Conway</b>	Petit Jean State Bank	Morrilton
<b>Crawford</b>	Allied Bank	Mulberry
	Citizens Bank & Trust Company	Van Buren
<b>Crittenden</b>	First Community Bank of Eastern Arkansas	Marion
	Evolve Bank & Trust	West Memphis
	Fidelity National Bank	West Memphis

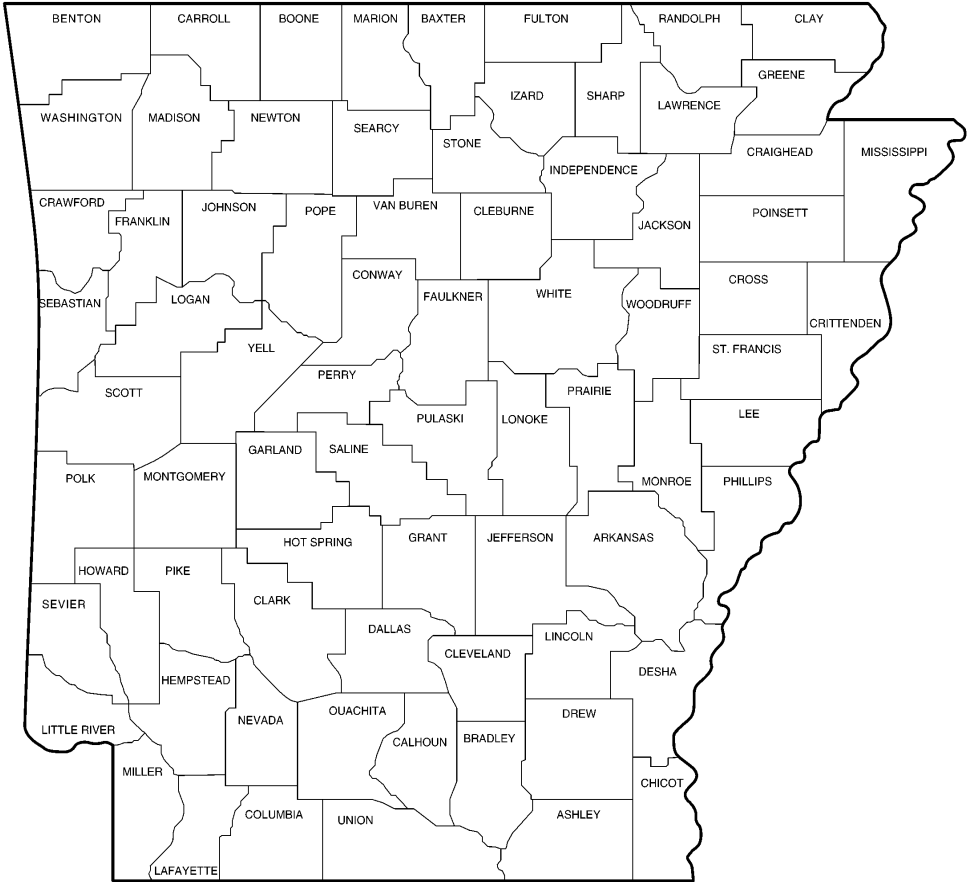
<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Cross</b>	Cross County Bank The First National Bank of Wynne	Wynne Wynne
<b>Dallas</b>	FBT Bank & Mortgage Riverside Bank	Fordyce Sparkman
<b>Desha</b>	Merchants & Farmers Bank First NaturalState Bank McGehee Bank	Dumas McGehee McGehee
<b>Drew</b>	Commercial Bank & Trust Company Union Bank And Trust Company	Monticello Monticello
<b>Faulkner</b>	Centennial Bank First Service Bank	Conway Greenbrier
<b>Fulton</b>	Bank of Salem	Salem
<b>Grant</b>	Peoples Bank	Sheridan
<b>Greene</b>	First National Bank	Paragould
<b>Hot Spring</b>	The Malvern National Bank	Malvern
<b>Independence</b>	First Community Bank The Citizens Bank	Batesville Batesville
<b>Izard</b>	The First National Bank of Izard County	Calico Rock
<b>Jackson</b>	Merchants & Planters Bank	Newport
<b>Jefferson</b>	Relyance Bank, National Association Simmons Bank	Pine Bluff Pine Bluff
<b>Lafayette</b>	Community State Bank Bodcaw Bank	Bradley Stamps
<b>Lawrence</b>	The First National Bank of Lawrence County	Walnut Ridge
<b>Lincoln</b>	Bank of Star City	Star City
<b>Logan</b>	First Western Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Lonoke</b>	Bank of England	England
	First State Bank	Lonoke
<b>Madison</b>	Today's Bank	Huntsville
<b>Marion</b>	Twin Lakes Community Bank	Flippin
<b>Mississippi</b>	Farmers Bank And Trust Company	Blytheville
<b>Monroe</b>	The Merchants and Planters Bank	Clarendon
<b>Nevada</b>	Bank of Prescott	Prescott
<b>Ouachita</b>	Bank of Bearden	Bearden
	Security Bank	Stephens
<b>Phillips</b>	Helena National Bank	Helena - West Helena
<b>Pike</b>	Bank of Delight	Delight
	Diamond Bank	Murfreesboro
<b>Poinsett</b>	Little River Bank	Lepanto
	First Delta Bank	Marked Tree
<b>Polk</b>	The Union Bank of Mena	Mena
<b>Pope</b>	First State Bank	Russellville
<b>Pulaski</b>	First Arkansas Bank & Trust	Jacksonville
	Bank of Little Rock	Little Rock
	Bank of the Ozarks	Little Rock
	Bear State Bank	Little Rock
	Central Bank	Little Rock
	Eagle Bank & Trust Company	Little Rock
	Heartland Bank	Little Rock
	One Bank & Trust, National Association	Little Rock
The Capital Bank	Little Rock	
<b>Randolph</b>	RiverBank	Pocahontas
<b>Sebastian</b>	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood



<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Sevier</b>	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
<b>Sharp</b>	FNBC Bank	Ash Flat
	Bank of Cave City	Cave City
<b>St. Francis</b>	First National Bank of Eastern Arkansas	Forrest City
	Forrest City Bank, National Association	Forrest City
<b>Stone</b>	Stone Bank	Mountain View
<b>Union</b>	First Financial Bank	El Dorado
	Smackover State Bank	Smackover
<b>Washington</b>	Arvest Bank	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
	United Bank	Springdale
<b>White</b>	First Security Bank	Searcy
<b>Woodruff</b>	RiverWind Bank	Augusta
	Bank of McCrory	McCrory
<b>Yell</b>	Chambers Bank	Danville
	River Town Bank	Dardanelle

# MAP OF ARKANSAS COUNTIES



**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 2016**

**FNBC Bancorp, Inc.  
Ash Flat, AR**

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

636 Ash Flat Drive  
P. O. Box 8  
72513

**CEO/Pres:** Martin Carpenter  
**EVP:** Dana Batterton

**VP:** Marty Sellars  
**Sec/Treas:** Morris Street

**Subsidiaries:**

FNBC Bank  
FNBC Capital Trust I

Ash Flat, AR  
Ash Flat, AR

**Citizens Bancshares of Batesville, Inc.  
Batesville, AR**

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

200 South Third Street  
P. O. Box 2156  
72501-2156

**CEO/Pres:** Phil Baldwin  
**EVP/Sec:** Greg Shaver

**SVP/CFO:** Karen Shaw

**Subsidiaries:**

The Citizens Bank  
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR  
Batesville, AR

**First Community Bancshares, Inc.  
Batesville, AR**

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

1325 Harrison Street  
P. O. Box 4327  
72501-4327

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

**CFO:** Jason Taylor  
**Sec:** Dianne Lamberth

**Subsidiaries:**

First Community Bank  
Batesville Insurance Agency, Inc.  
Community Business Resources, LLC  
First Community Real Estate, Inc.  
WR Holding Co., LLC

Batesville, AR  
Batesville, AR  
Batesville, AR  
Batesville, AR  
Batesville, AR

**Bearden Bancshares, Inc.**  
**Bearden, AR**

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

1 Second Street  
 P. O. Box 135  
 71720-0135

**Pres:** Rick Green

**Sec:** Ken Riley

**Subsidiaries:**

Bank of Bearden  
 BBI Insurance Agency, Inc.

Bearden, AR  
 Bearden, AR

**Arvest Bank Group, Inc.**  
**Bentonville, AR**

RSSD Number: 1095674  
 VOICE: (479) 464-1500  
 FAX: (479) 464-1540

110 NW Second Street, Suite 300  
 P.O. Box 1860  
 72712

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

**Sec:** Karla Payne

**Subsidiaries:**

Arvest Holdings, Inc.  
 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

Bentonville, AR  
 Fayetteville, AR  
 Little Rock, AR  
 Lowell, 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  
VOICE: (479) 464-1500  
FAX: (479) 464-1540

110 NW Second Street, Suite 300  
P. O. Box 1860  
72712

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

**Chm/CEO/Pres:** Jim C. Walton

**VP/Treas/Sec:** Richard D. Chapman

**Subsidiaries:**

Arvest Bank	Fayetteville, AR
Central Mortgage Company	Little Rock, AR
ABREHB, LLC	Lowell, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
RHV, LLC	Lowell, AR
RHV2, LLC	Lowell, AR
First Place on the Creeks, LLC	Rogers, AR
WACO Title Company	Springdale, AR
ABR Investments, Inc.	Joplin, MO
D 3 Technology, Inc.	Omaha, NE
Security Bankcard Center, Inc.	Norman, OK
Southwest Cattlemen's Corporation	Tulsa, OK
Superior Finance Company	Tulsa, OK
NBC Capital Trust I	North Little Rock, AR
NBC Capital Trust II	North Little Rock, AR
Superior Financial Statutory Trust II	Hartford, CT

**Farmers Bancorp, Inc.  
Blytheville, AR**

RSSD Number: 1247615  
VOICE: (870) 763-8101  
FAX: (870) 763-3500

400 West Main Street  
P. O. Box 688  
72316-0688

**Chm/CEO/Pres:** Steve Bell

**Sec:** Randy Scott

**Subsidiaries:**

Farmers Bank And Trust Company	Blytheville, AR
180 Campbellsville, LLC	Franklin, TN

**First Western Bancshares ESOT**  
**Booneville, AR**

RSSD Number: 2628994  
VOICE: (479) 675-0369  
FAX: (479) 675-0751

80 West Main Street  
P. O. Box 87  
72927-0087

**Chm:** John T. Hampton

**Subsidiaries:**

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

**First Western Bancshares, Inc.**  
**Booneville, AR**

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

80 West Main Street  
P. O. Box 87  
72927-0087

Bank Holding Company  
First Western Bancshares ESOT, Booneville, AR

**Chm/CEO:** John T. Hampton  
**EVP:** Ty Hampton

**VP/Sec:** Debbie Danekas

**Subsidiaries:**

First Western Bank	Booneville, AR
First Western Financial, Inc.	Booneville, AR
First Western Insurance Agency, Inc.	Booneville, AR
First Western Mortgage, Inc.	Booneville, AR
First Western Properties, Inc.	Booneville, AR
First Western Statutory Trust II	Booneville, AR
First Western Statutory Trust III	Booneville, AR

**Harrell Bancshares, Inc.**  
Camden, AR

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

1325 Hwy. 278 Bypass  
P. O. Box 10  
71701

**Pres:** Jonathan W. Harrell  
**VP:** Paul Lindsey

**Sec:** Phillip J. Foster

**Subsidiaries:**

Generations Bank  
Simply Home Lending, Inc.

Hampton, AR  
Fayetteville, AR

**Sharp Bancshares, Inc.**  
Cave City, AR

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

137 South Main Street  
P. O. Box 490  
72521-0490

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

**VChm:** Bruce Street  
**CFO:** Dennis Esteb

**Subsidiaries:**

Bank of Cave City  
Cave City Properties, Inc.

Cave City, AR  
Cave City, AR

**Clarendon Holding Co.**  
Clarendon, AR

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

297 Madison Street  
P. O. Box 280  
72029-0280

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

**CEO/Pres:** J. Kendall Henry

**Subsidiaries:**

The Merchants and Planters Bank

Clarendon, AR



**Home BancShares, Inc.**  
**Conway, AR**

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

719 Harkrider Street, Suite 100  
P. O. Box 966  
72032

**Chm:** John W. Allison  
**CEO:** C. Randall Sims

**CFO:** Brian Davis

**Subsidiaries:**

Centennial Bank  
Centennial Insurance Agency, Inc.  
Freedom Insurance Group, Inc.  
Cook Insurance Agency, Inc.  
RCA Air, LLC  
Centennial (AR) Statutory Trust I  
Liberty Statutory Trust 1  
Liberty Statutory Trust II  
Russellville Statutory Trust I

Conway, AR  
Cabot, AR  
Jonesboro, AR  
Apalachicola, FL  
Conway, AR  
Wilmington, DE  
Wilmington, DE  
Wilmington, DE  
Wilmington, DE

**Evergreen Bancshares, Inc.**  
**Crossett, AR**

RSSD Number: 1134797  
VOICE: (870) 364-5131  
FAX: (870) 364-6329

200 Pine Street  
P. O. Box 638  
71635-0638

**Chm:** Richard E. Griffin

**CEO/Pres:** Howard M. Beaty, Jr.

**Subsidiaries:**

First State Bank

Crossett, AR

**Chambers Bancshares, Inc.**  
**Danville, AR**

RSSD Number: 1141487  
VOICE: (479) 495-4680  
FAX: (479) 495-4681

105 East Ninth Street  
P. O. Box 1330  
72833-1330

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

**CFO:** Mike Donnell

**Subsidiaries:**

Chambers Bank  
CBI Holdings, Inc.  
Sloan Capital Trust I

Danville, AR  
Danville, AR  
Danville, AR

**Bank of Dardanelle Bankshares, Inc.  
Dardanelle, AR**

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

102 North Front Street  
P. O. Box 577  
72834-0577

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

**Subsidiaries:**

River Town Bank      Dardanelle, AR

**First State Bancshares, Inc.  
DeQueen, AR**

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

402 West Collin Raye Drive  
P. O. Box 970  
71832-0970

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

**Subsidiaries:**

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

**DBT Financial Corporation  
DeWitt, AR**

RSSD Number: 1139176  
VOICE: (870) 946-3531  
FAX: (870) 946-2815

Second & Jefferson Streets  
P. O. Drawer 71  
72042-0071

**Pres:** Becca Mehlin      **Sec:** David Jessup

**Subsidiaries:**

DeWitt Bank And Trust Company      DeWitt, AR  
DBT Realty Company, Inc.      DeWitt, AR  
P & M Realty, Inc.      DeWitt, AR  
DeWitt Bank and Trust Insurance Company, Inc.      DeWitt, AR

**DeWitt First Bankshares Corporation**  
**DeWitt, AR**

RSSD Number: 1099243  
VOICE: (870) 946-3551  
FAX: (870) 946-1562

220 West Cross  
P. O. Box 511  
72042-0511

**Pres:** Warren A. Jennings, Sr.

**Sec:** Warren A. Jennings, Jr.

**Subsidiaries:**

Arkansas County Bank

DeWitt, AR

**M & F Financial Corporation**  
**Dumas, AR**

RSSD Number: 1099506  
VOICE: (870) 382-4311  
FAX: (870) 382-5901

500 Highway 65 South  
P. O. Box 187  
71639-0187

**Chm/CEO:** L. Ashton Adcock  
**Pres:** J. Michael Jones

**Treas/Sec:** Betty B. Trites

**Subsidiaries:**

Merchants & Farmers Bank

Dumas, AR

**First Financial Banc Corporation**  
**El Dorado, AR**

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

214 North Washington Street  
P. O. Box 1754  
71730-1754

**CEO/Pres:** Chris Hegi  
**EVP:** Craig Mobley

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

**Subsidiaries:**

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

El Dorado, AR  
El Dorado, AR  
El Dorado, AR  
El Dorado, AR

**MHBC Investments Limited Partnership, I  
England, AR**

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

123 South Main Street  
P.O. Box 70  
72046-0070

**Chm/CEO/Pres:** Gary Canada, Sr.

**Subsidiaries:**

Bank of England  
BOE Acquisition Company, Inc.

England, AR  
England, AR

**Eureka Bancshares, Inc.  
Eureka Springs, AR**

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

70 South Main Street  
P. O. Box 309  
72632-0309

**Chm/CEO/Pres:** John F. Cross  
**VChm:** Lewis E. Epley, Jr.

**Sec:** Charles T. Cross

**Subsidiaries:**

Cornerstone Bank

Eureka Springs, AR

**White River Bancshares Company  
Fayetteville, AR**

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

3878 N. Crossover Road, Suite 20  
P.O. Box 8550  
72703

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

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

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

**Subsidiaries:**

Signature Bank of Arkansas

Fayetteville, AR

**FBT Bancshares, Inc.**  
**Fordyce, AR**

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

200 West Fourth Street  
 71742-2202

**Chm/CEO/Pres:** James V. Hulse, Jr.  
**EVP/Sec:** Suzette Crutchfield

**EVP:** Bruce Dawson  
**SVP:** David Sisson

**Subsidiaries:**

FBT Bank & Mortgage

Fordyce, AR

**First Bank Corp.**  
**Fort Smith, AR**

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

602 Garrison Avenue  
 P. O. Box 7  
 72902-0007

**Chm:** Mont S. Echols, Jr.  
**CEO/Pres:** Sam T. Sicard

**VP:** James G. Williamson, Jr.

**Subsidiaries:**

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

Fort Smith, AR  
 Fort Smith, AR  
 Van Buren, AR  
 Van Buren, AR  
 Van Buren, AR  
 Fort Smith, AR  
 Fort Smith, AR  
 Fort Smith, AR  
 Fort Smith, AR  
 Sallisaw, OK  
 Sallisaw, OK

**Bainum Bancorp**  
**Glenwood, AR**

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

205 Highway 70 East  
 P. O. Box 500  
 71943

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

**Sec:** Lynda Robbins

**Subsidiaries:**

Diamond Bank

Murfreesboro, AR

**Gravett Bancshares, Inc.  
Gravette, AR**

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

211 Main Street SE  
P.O. Box 149  
72736-0149

**Chm/VP:** Jim A. Edmondson  
**Pres:** 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

100 First National Avenue  
P.O. Box 1900  
72638-1900

**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

136 South Broadview Street  
P.O. Box 190  
72058-0190

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

**Treas/Sec:** Kenneth Barnard

**Subsidiaries:**  
First Service Bank  
First Service Realty

Greenbrier, AR  
Greenbrier, AR

**Peoples Home Holding, Inc.**  
**Greenbrier, AR**

RSSD Number: 3029196  
VOICE: (501) 679-7283  
FAX: (501) 679-7745

61 A South Broadview Street  
P. O. Box 307  
72058

**VP:** Joe Benton  
**VP:** Bill Hannah

**Sec:** Terry Milam

**Subsidiaries:**

Home Bank of Arkansas  
HomeBank Insurance Agency

Portland, AR  
Greenbrier, AR

**Wilkinson Banking Corporation**  
**Greenwood, AR**

RSSD Number: 1417511  
VOICE: (479) 996-4171  
FAX: (479) 996-6700

71 West Center Street  
P. O. Box 610  
72936-0610

**Chm:** Elizabeth Wilkinson

**CEO/Pres:** Edward Wilkinson

**Subsidiaries:**

Farmers Bank

Greenwood, AR

**Community First Bancshares, Inc.**  
**Harrison, AR**

RSSD Number: 2754585  
VOICE: (870) 391-8000  
FAX: (870) 391-8081

200 East Ridge Avenue  
P. O. Box 913  
72602-0913

**Chm/CEO:** Jerry Maland  
**CFO:** Ann Main

**Sec:** Dan R. Bowers

**Subsidiaries:**

White River Bancshares Company  
Signature Bank of Arkansas  
Community First Bank  
Community First AR Statutory Trust I  
Mobius Technology Consulting, LLC

Fayetteville, AR  
Fayetteville, AR  
Harrison, AR  
Harrison, AR  
Springfield, MO

**Pioneer Bancshares, Inc. of Horatio, Arkansas**  
**Horatio, AR**

RSSD Number: 1139091  
 VOICE: (870) 832-2501  
 FAX: (870) 832-2577

123 Main Street  
 P. O. Box 347  
 71842-0347

**Chm/CEO/Pres:** Edith H. Smith  
**VP:** Todd B. Trimble

**Treas/Sec:** Carl E. Hendrix, III

**Subsidiaries:**

Horatio State Bank

Horatio, AR

**Smith Associated Banking Corporation**  
**Hot Springs, AR**

RSSD Number: 1098004  
 VOICE: (501) 623-4292  
 FAX: (501) 624-7187

1801 Central Avenue, Suite D  
 71901

**Chm/CEO:** Guy R. "Buck" Smith

**Subsidiaries:**

Bank of Salem  
 SABCO Insurance, Inc.  
 Security Bank  
 Ouachita Properties, Inc.

Salem, AR  
 Salem, AR  
 Stephens, AR  
 Stephens, AR

**First Arkansas BancShares, Inc.**  
**Jacksonville, AR**

RSSD Number: 1096550  
 VOICE: (501) 982-4511  
 FAX: (501) 982-5769

600 West Main Street  
 P. O. Box 827  
 72078-0827

**Chm/CEO/Pres:** Larry T. Wilson

**SVP/CFO:** Kim Crook

**Subsidiaries:**

First Arkansas Bank & Trust  
 First Arkansas Statutory Trust I

Jacksonville, AR  
 Jacksonville, AR



**Southeast Arkansas Bank Corporation**  
**Lake Village, AR**

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

201 Main Street  
P. O. Box 727  
71653-0727

**Chm/CEO:** Charles H. Weissinger, Jr.  
**VChm:** William W. Bunker

**Pres:** Terence J. Alpe  
**COO:** Shannon M. Hill

**Subsidiaries:**

The Bank of Lake Village  
BLV Realty, Inc.  
The Jefferson Agency  
The Jefferson Bank  
Jefferson Ag Credit

Lake Village, AR  
Lake Village, AR  
Fayette, MS  
Fayette, MS  
Greenville, MS

**Little River Bancshares, Inc.**  
**Lepanto, AR**

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

202 Greenwood Avenue  
P. O. Box 340  
72354-0340

**Chm:** Henry G. Watkins, III  
**Pres:** Scott Arnold, IV

**Sec:** Jana Malone

**Subsidiaries:**

Little River Bank

Lepanto, AR

**Allcorp, Inc.**  
**Little Rock, AR**

RSSD Number: 4152877  
VOICE: (501) 707-1154  
FAX: (501) 707-1161

5701 Kavanaugh Boulevard  
72207

**Chm/CEO:** Lex Golden, III

**Pres:** Alex Golden

**Subsidiaries:**

Community State Bank

Bradley, AR

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

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

17901 Chenal Parkway  
 P. O. Box 8811  
 72231-8811

**Chm/CEO:** George G. Gleason, II  
**CFO:** Greg McKinney

**COO:** Tyler Vance

**Subsidiaries:**

Bank of the Ozarks	Little Rock, AR
Summit Real Estate Investments, Inc.	Arkadelphia, AR
ASMSA Investment Fund, LLC	Little Rock, AR
BOTO, LLC	Little Rock, AR
BOTO-AR Properties, LLC	Little Rock, AR
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  
VOICE: (501) 975-6033  
FAX: (870) 365-8355

900 Shackleford Road, Suite 401  
72211

**Chm/CEO/Pres:** Richard N. Massey

**Subsidiaries:**

Bear State Financial, Inc.  
Bear State Bank

Little Rock, AR  
Little Rock, AR

**Bear State Financial, Inc.**  
**Little Rock, AR**

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

RSSD Number: 3832015  
VOICE: (501) 975-6033  
FAX: (870) 365-8355

900 Shackleford Road, Suite 401  
72211

**Chm:** Richard N. Massey  
**CEO/Pres:** Mark A. McFatrige

**VChm:** W. Dabbs Cavin  
**SVP/COO:** R. Thomas Fritche, Jr.

**Subsidiaries:**

Bear State Bank

Little Rock, AR

**Capital Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2777016  
VOICE: (501) 228-6000  
FAX: (501) 228-6006

12224 Chenal Parkway  
P. O. Box 8210  
72211

**Chm:** Warren Stephenson  
**CEO/Pres:** Kyle E. Patton

**EVP/CFO:** Jeanette Nation

**Subsidiaries:**

The Capital Bank

Little Rock, AR

**Little Rock Bankshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2617082  
VOICE: (501) 376-0800  
FAX: (501) 374-7937

200 North State Street  
P. O. Box 34090  
72203

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

**SVP/Cash:** Lee A. Swearingen  
**Sec:** Stephen Plunkett

**Subsidiaries:**

Bank of Little Rock  
Bank of Little Rock Mortgage Corp.  
Hallmark National Mortgage Corp.  
Little Rock Mortgage Corp.

Little Rock, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR

**Riverside Bancshares, Inc.**  
**Little Rock, AR**

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

1001 West Markham Street, Second Floor  
72201

**Pres:** Stephen C. Davis

**Sec:** David Matchet

**Subsidiaries:**

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

Sparkman, AR  
Fayetteville, AR  
Little Rock, AR

**Rock Bancshares, Inc.**  
**Little Rock, AR**

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

One Information Way, Suite 400  
72202

**Pres:** Judy Lawton  
**Atty:** Joseph W. Gregory

**Sec:** Sally Brewer

**Subsidiaries:**

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

**Southern Bancorp, Inc.**  
**Little Rock, AR**

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

8924 Kanis Road  
72205

**Chm:** Glen Jones  
**CEO:** Darrin Williams

**CFO:** Christopher Wewers

**Subsidiaries:**

Southern Bancorp Bank	Arkadelphia, AR
Southern Bancorp Investment Fund I, LLC	Arkadelphia, AR
Southern Landlord, LLC	Arkadelphia, AR
Creekside Holdings, LLC	Madison, MS
Southern Bancorp Statutory Trust IV	Arkadelphia, AR
Southern Development Capital Trust	Arkadelphia, AR
Southern Development Statutory Trust III	Arkadelphia, AR
Southern Property Corporation of the Delta	Arkadelphia, AR
SBI Acquisition, Inc.	Madison, MS

**State Holding Company**  
**Little Rock, AR**

RSSD Number: 1100046  
VOICE: (501) 223-3450  
FAX: (501) 223-8008

650 South Shackleford Road, Suite 450  
72211

**Chm/CEO/Pres:** Catherine H. Owen  
**VChm:** Harry L. Hastings, Jr.

**EVP:** Laura Bogoslavsky  
**EVP:** Paul Castleberry

**Subsidiaries:**

Eagle Bank & Trust Company  
Eagle Development Company South  
State Mortgage Company

Little Rock, AR  
Little Rock, AR  
Little Rock, AR

**Lonoke Bancshares, Inc.**  
**Lonoke, AR**

RSSD Number: 1491614  
VOICE: (501) 676-3106  
FAX: (501) 676-5046

101 South Center Street  
P.O. Box 320  
72086-0320

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

**Sec:** Karen Hardke

**Subsidiaries:**

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

Lonoke, AR  
Lonoke, AR  
Lonoke, AR  
Lonoke, AR

**Golden Oaks Bancshares, Inc.**  
**Magnolia, AR**

RSSD Number: 1098684  
VOICE: (870) 234-5777  
FAX: (870) 234-3384

500 North Jackson Street  
P. O. Box 340  
71754-0340

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

**Sec:** Sharon Gathright

**Subsidiaries:**

The Peoples Bank

Magnolia, AR

**Magnolia Banking Corporation**  
**Magnolia, AR**

RSSD Number: 1135413  
VOICE: (870) 235-7000  
FAX: (870) 235-7039

200 East Main Street  
P. O. Box 250  
71754-0250

**Chm/CEO/Pres:** Bob L. Burns  
**EVP:** Steve Keith

**EVP:** Bruce D. Maloch  
**Sec:** Molly Burns

**Subsidiaries:**

Farmers Bank and Trust Company  
Magnolia Properties, Inc.  
Magnolia Statutory Trust I  
Magnolia Statutory Trust II  
First National Hempstead Statutory Trust I

Magnolia, AR  
Magnolia, AR  
Magnolia, AR  
Magnolia, AR  
Hartford, CT

**FCB Financial Services, Inc.**  
**Marion, AR**

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

205 Block Street  
P.O. Box 747  
72364-0747

**Pres:** Donny Underwood  
**EVP/CFO:** Brenda Eldridge

**Sec:** Frank A. Fogleman

**Subsidiaries:**

First Community Bank of Eastern Arkansas

Marion, AR

**Tyronza Bancshares, Inc.**  
**Marked Tree, AR**

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

214 Hester Parker Drive  
P. O. Box 635  
72365-0635

**Chm:** 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  
VOICE: (870) 731-2526  
FAX: (870) 731-2527

105 South Edmonds Avenue  
P. O. Box 388  
72101-0388

**CEO:** Brenda Thompson  
**Pres/Sec:** Vance Thompson

**CFO/VP:** Brooke T. Cavitt

**Subsidiaries:**  
Bank of McCrory

McCrory, AR

**First National Financial Corporation**  
**McGehee, AR**

RSSD Number: 3386880  
VOICE: (870) 222-3880  
FAX: (870) 222-4853

500 North Second Street  
71654

**EVP/COO:** Jim R. Daniels

**Subsidiaries:**  
First NaturalState Bank  
Milner/Owyoung Insurance Co., LLC

McGehee, AR  
McGehee, AR



**McGehee Bank Employee Stock Ownership Plan  
McGehee, AR**

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

301 North Second Street  
P.O. Box 787  
71654-0787

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

**VChm:** John H. Potter, Jr.

**Subsidiaries:**

Southeast Financial Bankstock Corporation  
McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR  
McGehee, AR

**Southeast Financial Bankstock Corporation  
McGehee, AR**

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

301 North Second Street  
P. O. Box 787  
71654-0787

Bank Holding Company  
McGehee Bank Employee Stock Ownership Plan, McGehee, AR

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

**VChm:** John H. Potter, Jr.

**Subsidiaries:**

McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR

**Union Bankshares, Inc.**  
**Mena, AR**

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

303 Highway 71 North  
 P. O. Box 898  
 71953-0898

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

**EVP/CFO:** Michael D. Myers  
**Sec:** David Maddox

**Subsidiaries:**

The Union Bank of Mena  
 Union Bankshares Statutory Trust I  
 The First National Bank at Paris

Mena, AR  
 Mena, AR  
 Paris, AR

**Drew Bancshares, Inc.**  
**Monticello, AR**

RSSD Number: 1098198  
 VOICE: (870) 367-2025  
 FAX: (870) 367-1151

212 West Gaines Street  
 P. O. Box 150  
 71657-0150

**Chm:** Bennie Ryburn, Jr.  
**Pres:** George T. Harris

**VChm:** Bennie Ryburn, III  
**SVP/Sec:** Rusty Smith

**Subsidiaries:**

Commercial Bank & Trust Company

Monticello, AR

**First Union Financial Corporation**  
**Monticello, AR**

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

102 West McCloy Street  
 P. O. Box 270  
 71657-0270

**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

Monticello, AR  
 Monticello, AR

**Petit Jean Bancshares, Inc.**  
**Morrilton, AR**

RSSD Number: 2877402  
VOICE: (501) 354-4988  
FAX: (501) 354-6560

707 North Saint Joseph Street  
P. O. Box 680  
72110

**Pres:** Charles S. Penick

**Subsidiaries:**

Petit Jean State Bank

Morrilton, AR

**Stone Bancshares, Inc.**  
**Mountain View, AR**

RSSD Number: 4928344  
VOICE: (870) 269-7311  
FAX: (870) 269-7312

802 East Main Street  
P.O. Box 2750  
72560-2750

**Chm/Pres:** Kevin Compton  
**EVP:** Marnie B. Oldner

**CFO:** Stephen T. Ragland  
**Sec:** Pam Sutton

**Subsidiaries:**

Stone Bank

Mountain View, AR

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

RSSD Number: 2576424  
VOICE: (479) 997-1154  
FAX: (479) 997-1161

311 Main Street  
P. O. Drawer A  
72947-0480

**CEO:** Lex Golden

**Subsidiaries:**

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

Mulberry, AR  
Mulberry, AR  
Little Rock, AR  
Mulberry, AR

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

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

311 Main Street  
P. O. Drawer A  
72947-0480

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

**CEO:** Lex Golden

**Pres/Sec:** Alex Golden

**Subsidiaries:**

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

Mulberry, AR  
Little Rock, AR  
Mulberry, AR

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

RSSD Number: 3394429  
VOICE: (870) 523-3601  
FAX: (870) 523-3473

120 Hazel Street  
P.O. Box 650  
72112-0650

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

**Treas:** Pat Davis  
**Sec:** Leslie Lowery

**Subsidiaries:**

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

Newport, AR  
Newport, AR  
Newport, AR  
Newport, AR

**M & P Community Bancshares, Inc.  
Newport, AR**

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

120 Hazel Street  
P. O. Box 650  
72112-0650

Bank Holding Company

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

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

**Treas:** Pat Davis  
**Sec:** Leslie Lowery

**Subsidiaries:**

Merchants & Planters Bank

Newport, AR

**Piggott Bankstock, Inc.**  
**Piggott, AR**

RSSD Number: 1098321  
VOICE: (870) 598-3802  
FAX: (870) 598-2026

212 West Cherry Street  
P. O. Box 307  
72454-0307

**Chm:** Steve Bell

**CEO/Pres:** Cody Knight

**Subsidiaries:**

Piggott State Bank

Piggott, AR

**Simmons First National Corporation**  
**Pine Bluff, AR**

RSSD Number: 1094828  
VOICE: (870) 541-1000  
FAX: (870) 850-2685

501 Main Street  
P. O. Box 7009  
71601-4327

**Chm/CEO:** George A. Makris, Jr.  
**EVP:** Marty D. Casteel

**EVP/CAO:** Stephen C. Massanelli  
**EVP/SEC:** Patrick A. Burrow

**Subsidiaries:**

Simmons Bank

Delta Trust Mortgage, Inc.

PGR, LLC

REO Holding I, LLC

REO Holdings II, LLC

Simmons First Insurance Services, Inc.

Simmons First Investment Group, Inc.

Big Creek Investors, LLC

MU Investment Property, LLC

First State Providence PCC of Grenada, LLC

Simmons First Auto, Inc.

Simmons First Finance Company

Simmons First Insurance Services of TN, LLC

Simmons First Properties, Inc.

Simmons First Special Assets, Inc.

Simmons First Capital Trust II

Simmons First Capital Trust III

Simmons First Mortgage Company

Liberty Capital Trust III

Liberty Capital Trust IV

Liberty Capital Trust V

Simmons First State Risk Management, Inc.

Community First Statutory Trust II

Community First Statutory Trust III

Pine Bluff, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

Sedalia, MO

St. Louis, MO

Union City, TN

Union City, TN

Union City, TN

Union City, TN

Union City, TN

Union City, TN

Pine Bluff, AR

Pine Bluff, AR

Pine Bluff, AR

Springfield, MO

Springfield, MO

Springfield, MO

Las Vegas, NV

Union City, TN

Union City, TN

**Prescott Bancshares, Inc.**  
**Prescott, AR**

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

East Second Street at Main Street  
P.O. Drawer 490  
71857-0490

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

**Treas/Sec:** Karen McLelland

**Subsidiaries:**  
Bank of Prescott

Prescott, AR

**Sigma Holdings, Inc.**  
**Rison, AR**

RSSD Number: 4512378  
VOICE: (501) 847-3440  
FAX: (501) 847-3452

112 Main Street  
P.O. Box 345  
71665

**CEO:** Troy Duke

**Subsidiaries:**  
Gateway Bank

Rison, AR

**Pinnacle Bancshares, Inc.**  
**Rogers, AR**

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

4201 West New Hope Road, Suite 101  
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

3103 East Main Street  
 P. O. Box 10610  
 72812

**Chm/CEO:** Charles Blanchard  
**Pres:** Chip Blanchard

**EVP:** Toni B. Laws  
**CFO/Sec:** Andrea Nicholson

**Subsidiaries:**

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

Russellville, AR  
 Russellville, AR  
 Russellville, AR  
 Russellville, AR

## First Security Bancorp Searcy, AR

RSSD Number: 1096505  
 VOICE: (501) 279-3401  
 FAX: (501) 279-3486

314 North Spring Street  
 P. O. Box 1009  
 72145-1009

**Chm/CEO:** Reynie Rutledge

**Pres:** Bill Scholl

**Subsidiaries:**

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

Searcy, AR  
 Benton, AR  
 Mountain Home, AR  
 Searcy, AR  
 Searcy, AR  
 Las Vegas, NV  
 Little Rock, AR  
 Little Rock, AR  
 Searcy, AR  
 Searcy, AR  
 Searcy, AR  
 Searcy, AR  
 Searcy, AR  
 Searcy, AR  
 Wilmington, DE  
 Leawood, KS  
 Leawood, KS



**Peoples Bancorp, Inc.**  
**Sheridan, AR**

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

1120 South Rock Street  
P.O. Box 460  
72150

**Chm:** Al Upton  
**Pres:** John D. Manatt

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

**Subsidiaries:**  
Peoples Bank

Sheridan, AR

**Smackover Bancshares, Inc.**  
**Smackover, AR**

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

708 North Broadway Street  
P. O. Box 107  
71762-0107

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

**SVP:** J. Drew Tennyson

**Subsidiaries:**  
Smackover State Bank

Smackover, AR

**Mathias Bancshares, Inc.**  
**Springdale, AR**

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

5571 Bleaux Avenue  
P. O. Box 6485  
72766

**Chm:** Sam Mathias  
**VChm:** Arthur Thurman

**Sec:** Larry Olson

**Subsidiaries:**  
Today's Bank  
FSB Properties, LLC  
Property Management 40830, LLC

Huntsville, AR  
Fayetteville, AR  
Fayetteville, AR

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

RSSD Number: 3832181  
VOICE: (479) 872-3802  
FAX: (888) 420-1829

2790 South Thompson Street, Suite 102  
72764-6354  
72764-6354

**CEO/Pres/Sec:** Craig Young

**CFO/Treas:** Karla Baker

**Subsidiaries:**

United Bank

Springdale, AR

**Bodcaw Bancshares, Inc.  
Stamps, AR**

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

307 Thomas Street  
P. O. Box 8  
71860-0008

**Chm:** J. Paul Nipper

**Pres/Sec:** Scott Hultberg

**Subsidiaries:**

Bodcaw Bank

Stamps, AR

**Star City Bancshares, Inc.  
Star City, AR**

RSSD Number: 1131723  
VOICE: (870) 628-4286  
FAX: (870) 628-5274

116 North Lincoln Avenue  
P. O. Drawer 69  
71667-0069

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

**Subsidiaries:**

Bank of Star City

Star City, AR

**The Farmers and Merchants Bankshares, Inc.  
Stuttgart, AR**

RSSD Number: 1099672  
VOICE: (870) 673-6911  
FAX: (870) 672-4282

708 South Main Street  
P. O. Box 1010  
72160-1016

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

**CEO/Pres:** Gary Hudson

**Subsidiaries:**

The Farmers and Merchants Bank  
Bankshares of Fayetteville Statutory Trust I

Stuttgart, AR  
Fayetteville, AR

**Bradley Bancshares, Inc.  
Warren, AR**

RSSD Number: 1097463  
VOICE: (870) 226-2601  
FAX: (870) 226-2253

104 South Main Street  
P. O. Box 29  
71671-0029

**Chm/CEO:** Bennie Ryburn, Jr.  
**Pres:** Freddie M. Mobley

**VChm:** Bennie Ryburn, III

**Subsidiaries:**

First State Bank of Warren

Warren, AR

**Evolve Bancorp, Inc.  
West Memphis, AR**

RSSD Number: 1142411  
VOICE: (901) 624-5500  
FAX: (901) 624-5540

301 Shoppingway Boulevard  
72301

**Chm:** Scot Lenoir

**Sec:** Scott Stafford

**Subsidiaries:**

Evolve Bank & Trust

West Memphis, AR

**Cross County Bancshares, Inc.**  
**Wynne, AR**

RSSD Number: 1131611  
VOICE: (870) 238-8171  
FAX: (870) 238-4052

1 Cross County Plaza  
P. O. Box 9  
72396-0009

**Chm:** Dr. Willard G. Burks  
**CEO/Pres:** David Dowd

**Treas/Sec:** Shelia Stotts

**Subsidiaries:**

Cross County Bank  
CCB 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**

## **NOTES**



