REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2017

ASA HUTCHINSON
Governor

CANDACE A. FRANKS
Bank Commissioner
ONE HUNDRED AND THIRD

ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2017
Honorable Asa Hutchinson
Governor of Arkansas
Little Rock, Arkansas

Governor Hutchinson:

I am pleased to submit to you the One Hundred and Third 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, 2017.

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 1st

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 4th

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

Veterans Day ........................................................................... November 11th

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

Christmas Eve .......................................................................... December 24th

Christmas Day .......................................................................... December 25th

All Bills of Exchange, Drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a holiday in its stead.
<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Date of Appointment</th>
<th>Date Service Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>John M. Davis</td>
<td>October 6, 1913</td>
<td>October 3, 1918</td>
</tr>
<tr>
<td>2.</td>
<td>A. J. Reap</td>
<td>October 3, 1918</td>
<td>March 22, 1919</td>
</tr>
<tr>
<td>3.</td>
<td>W. T. Maxwell</td>
<td>March 22, 1919</td>
<td>September 1, 1921</td>
</tr>
<tr>
<td>4.</td>
<td>Charles McKee</td>
<td>September 1, 1921</td>
<td>July 28, 1925</td>
</tr>
<tr>
<td>5.</td>
<td>Loid Rainwater</td>
<td>July 28, 1925</td>
<td>February 8, 1927</td>
</tr>
<tr>
<td>6.</td>
<td>Walter E. Taylor</td>
<td>February 8, 1927</td>
<td>January 10, 1933</td>
</tr>
<tr>
<td>7.</td>
<td>Marion Wasson</td>
<td>January 10, 1933</td>
<td>January 12, 1937</td>
</tr>
<tr>
<td>8.</td>
<td>Grover S. Jernigan</td>
<td>January 12, 1937</td>
<td>January 14, 1941</td>
</tr>
<tr>
<td>9.</td>
<td>Thomas W. Leggett</td>
<td>January 14, 1941</td>
<td>February 1, 1949</td>
</tr>
<tr>
<td>10.</td>
<td>S. J. Dean</td>
<td>February 1, 1949</td>
<td>December 31, 1949</td>
</tr>
<tr>
<td>11.</td>
<td>Ed. I. McKinley, Jr.</td>
<td>December 31, 1949</td>
<td>March 14, 1953</td>
</tr>
<tr>
<td>12.</td>
<td>A. R. Merritt</td>
<td>March 14, 1953</td>
<td>February 8, 1955</td>
</tr>
<tr>
<td>15.</td>
<td>Don R. Clark (Acting)</td>
<td>March 16, 1979</td>
<td>April 19, 1979</td>
</tr>
<tr>
<td>17.</td>
<td>Marlin D. Jackson</td>
<td>April 15, 1983</td>
<td>October 1, 1987</td>
</tr>
</tbody>
</table>
STATE BANKING BOARD MEMBERS

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

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

Mr. Gary Hudson  
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. David Leech  
1911 Fairway  
Stuttgart, AR  72160  
VOICE: (870) 830-4502  
TERM EXPIRES: 12/31/2021

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

Susannah T. Marshall - Deputy Bank Commissioner

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

John W. Ahlen IV - Deputy Bank Commissioner/Chief Counsel

Examination, Supervision and Regulation
Regulatory Enforcement Actions
Personnel/Examination
Rules and Regulations/Legal Filings and Inquiries

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 - Certified Bank Senior Examiner
Scott M. Lambert - Bank Senior Examiner
Andrew D. McCormick - Bank Senior Examiner
J. D. Sonnier - Assistant Bank Examiner
**LITTLE ROCK OFFICE**

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

Jacklyn G. Powell - Certified Bank Senior Examiner

**NORTHWEST ARKANSAS OFFICE**

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

Ken H. Leavell - Certified Examinations Manager
Chris K. Davis - Certified Bank Senior Examiner
Johnathon W. Welch - Bank Senior Examiner
G. Barton Hammond - Bank Senior Examiner
Adam W. Chase - Assistant Bank Examiner
Wesley H. Mathis - Assistant Bank Examiner
Wynne M. Morgan - Assistant Bank Examiner
Daniel B. Park - Bank Examiner Trainee

**NORTHEAST ARKANSAS OFFICE**

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

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

**LARGE BANK SUPERVISION**

Bob M. Henry - Certified Examinations Manager
Mark G. Rye - Certified Bank Senior Examiner
TRUST
Stacey D. Leder - Certified Examinations Manager
Kelly R. Davis - Assistant Bank Examiner

INFORMATION SYSTEMS
Jeffrey A. Cameron - Certified Examinations Manager
Michael L. Green - Certified Bank Senior Examiner
Donna J. Dodge - Bank Senior Examiner
Ashish V. Patel - Assistant Bank Examiner
Richard T. Puloma - 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

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

Research and Development
Application Programming
Data Processing Support
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 Analyst
   Barbara A. Mahoney - Research Analyst
   Antwanette Pettigrew-House - Administrative Analyst
   Sharon K. Hacker - Administrative Analyst
   Lisa F. Abels - Administrative Analyst

   Administrative Support
   Examination Support and Processing
   Rules and Regulations Manual Distribution Inquiries
   Charter Amendments and Charter Information
   Certificates of Good Standing
   Data Entry
**MERGERS OF STATE CHARTERED BANKS**  
**FROM JULY 1, 2016 TO JUNE 30, 2017**

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Little River Bank</td>
<td>First Community Bank</td>
</tr>
<tr>
<td>Lepanto, Arkansas</td>
<td>Batesville, Arkansas</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>The above institutions’ merger was consummated December 19, 2016, with the surviving bank being First Community Bank.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Twin Lakes Community Bank</td>
<td>Anstaff Bank</td>
</tr>
<tr>
<td>Flippin, Arkansas</td>
<td>Green Forest, Arkansas</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>The above institutions’ merger was consummated March 3, 2017, with the surviving bank being Anstaff Bank.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Pinnacle Bank</td>
<td>Central Bank</td>
</tr>
<tr>
<td>Rogers, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>The above institutions’ merger was consummated March 31, 2017, with the surviving bank being Central Bank.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Farmers Bank</td>
<td>Southern Bancorp Bank</td>
</tr>
<tr>
<td>Hamburg, Arkansas</td>
<td>Arkadelphia, Arkansas</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>The above institutions’ merger was consummated June 2, 2017, with the surviving bank being Southern Bancorp Bank.</td>
<td></td>
</tr>
</tbody>
</table>
# STATE CHARTERED BANKS LIQUIDATED FROM JULY 1, 2016 TO JUNE 30, 2017

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allied Bank</td>
<td>Mulberry</td>
</tr>
</tbody>
</table>

# STATE CHARTERED NON-PROFIT ORGANIZATION FROM JULY 1, 2016 TO JUNE 30, 2017

<table>
<thead>
<tr>
<th>ENTITY</th>
<th>CITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas Capital Corporation</td>
<td>Little Rock</td>
</tr>
</tbody>
</table>
## BRANCHES APPROVED
FROM JULY 1, 2016 TO JUNE 30, 2017

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southern Bancorp Bank</td>
<td>502 East Main Street</td>
</tr>
<tr>
<td>Arkadelphia, Arkansas</td>
<td>Gurdon, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>11 Prospect Court</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Cabot, Arkansas</td>
</tr>
<tr>
<td>Farmers Bank And Trust Company</td>
<td>55 Park Street</td>
</tr>
<tr>
<td>Blytheville, Arkansas</td>
<td>Wilson, Arkansas</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>26417 U.S. Highway 19 North</td>
</tr>
<tr>
<td>Conway, Arkansas</td>
<td>Clearwater, Florida</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>2400 Aggie Road</td>
</tr>
<tr>
<td>Conway, Arkansas</td>
<td>Jonesboro, Arkansas</td>
</tr>
<tr>
<td>River Town Bank</td>
<td>3201 West Main Street</td>
</tr>
<tr>
<td>Dardanelle, Arkansas</td>
<td>Russellville, Arkansas</td>
</tr>
<tr>
<td>Bank of Delight</td>
<td>600 East Smith Street</td>
</tr>
<tr>
<td>Delight, Arkansas</td>
<td>Gurdon, Arkansas</td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>12921 Cantrell Road, Suite 105</td>
</tr>
<tr>
<td>El Dorado, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>Cornerstone Bank</td>
<td>1426 Highway 65 North</td>
</tr>
<tr>
<td>Eureka Springs, Arkansas</td>
<td>Harrison, Arkansas</td>
</tr>
<tr>
<td>First Service Bank</td>
<td>United Drive and Superior Drive</td>
</tr>
<tr>
<td>Greenbrier, Arkansas</td>
<td>Conway, Arkansas</td>
</tr>
<tr>
<td>Horatio State Bank</td>
<td>707 Tracy Lawrence Avenue</td>
</tr>
<tr>
<td>Horatio, Arkansas</td>
<td>Foreman, Arkansas</td>
</tr>
<tr>
<td>Today’s Bank</td>
<td>615 East Pointer Trail</td>
</tr>
<tr>
<td>Huntsville, Arkansas</td>
<td>Van Buren, Arkansas</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>1061 N. Coleman Street, Suite 135</td>
</tr>
<tr>
<td>Magnolia, Arkansas</td>
<td>Prosper, Texas</td>
</tr>
<tr>
<td>Stone Bank</td>
<td>1302 Highway 62-65 North</td>
</tr>
<tr>
<td>Mountain View, Arkansas</td>
<td>Harrison, Arkansas</td>
</tr>
</tbody>
</table>
BANK

Diamond Bank
Murfreesboro, Arkansas

Diamond Bank
Murfreesboro, Arkansas

Merchants & Planters Bank
Newport, Arkansas

Piggott State Bank
Piggott, Arkansas

Simmons Bank
Pine Bluff, Arkansas

First Security Bank
Searcy, Arkansas

First Security Bank
Searcy, Arkansas

First Security Bank
Searcy, Arkansas

LOCATION

1710 South Constitution Avenue
Ashdown, Arkansas

4820 Texas Boulevard
Texarkana, Texas

1621 W. Beebe Capps Expressway
Searcy, Arkansas

400 North Main Street
Rector, Arkansas

2025 Crossover Road
Fayetteville, Arkansas

1801 East Centerton Avenue
Centerton, Arkansas

1759 Airport Road
Hot Springs, Arkansas

2504 W. Main St., Suites G and L
Russellville, Arkansas
## STATE CHARTERED BANKS
### SUBCHAPTER S CORPORATIONS

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNBC Bank</td>
<td>Ash Flat</td>
</tr>
<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
</tr>
<tr>
<td>Farmers Bank And Trust Company</td>
<td>Blytheville</td>
</tr>
<tr>
<td>Community State Bank</td>
<td>Bradley</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
<tr>
<td>Bank of Delight</td>
<td>Delight</td>
</tr>
<tr>
<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
</tr>
<tr>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
</tr>
<tr>
<td>DeWitt Bank and Trust Company</td>
<td>DeWitt</td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>El Dorado</td>
</tr>
<tr>
<td>Cornerstone Bank</td>
<td>Eureka Springs</td>
</tr>
<tr>
<td>FBT Bank &amp; Mortgage</td>
<td>Fordyce</td>
</tr>
<tr>
<td>Bank of Gravett</td>
<td>Gravette</td>
</tr>
<tr>
<td>Anstaff Bank</td>
<td>Green Forest</td>
</tr>
<tr>
<td>First Service Bank</td>
<td>Greenbrier</td>
</tr>
<tr>
<td>Today's Bank</td>
<td>Huntsville</td>
</tr>
<tr>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
</tr>
<tr>
<td>Heartland Bank</td>
<td>Little Rock</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Magnolia</td>
</tr>
<tr>
<td>McGehee Bank</td>
<td>McGehee</td>
</tr>
<tr>
<td>The Union Bank of Mena</td>
<td>Mena</td>
</tr>
<tr>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Union Bank And Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
</tr>
<tr>
<td><strong>BANK</strong></td>
<td><strong>CITY</strong></td>
</tr>
<tr>
<td>--------------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Piggott State Bank</td>
<td>Piggott</td>
</tr>
<tr>
<td>Gateway Bank</td>
<td>Rison</td>
</tr>
<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
</tr>
<tr>
<td>United Bank</td>
<td>Springdale</td>
</tr>
<tr>
<td>Bank of Star City</td>
<td>Star City</td>
</tr>
<tr>
<td>First State Bank of Warren</td>
<td>Warren</td>
</tr>
<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
</tr>
</tbody>
</table>
The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2016, through June 30, 2017.

**RECEIPTS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Balance July 1, 2016</td>
<td>$7,634,966.50</td>
</tr>
<tr>
<td>Examination and Assessment Fees</td>
<td>$10,464,919.46</td>
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<tr>
<td>Charter and Amendment Fees</td>
<td>$106,605.00</td>
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<tr>
<td>Interstate Sharing Fees</td>
<td>$39,692.00</td>
</tr>
<tr>
<td>Miscellaneous/Non-Revenue Income</td>
<td>$7,019.08</td>
</tr>
<tr>
<td>Reimbursement for M &amp; R Sales</td>
<td>$15,472.70</td>
</tr>
<tr>
<td>Refund to Expenditures – Prior Year</td>
<td>$1,823.99</td>
</tr>
<tr>
<td>Refund to Expenditures – Current Year</td>
<td>$8,026.63</td>
</tr>
<tr>
<td>Total Receipts</td>
<td>$10,643,558.86</td>
</tr>
</tbody>
</table>

**DISBURSEMENTS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>$5,114,588.18</td>
</tr>
<tr>
<td>Extra Help Salaries</td>
<td>$3,500.13</td>
</tr>
<tr>
<td>Social Security, Retirement and Insurance</td>
<td>$1,491,827.91</td>
</tr>
<tr>
<td>Maintenance and General Operations</td>
<td>$1,161,381.28</td>
</tr>
<tr>
<td>Conference Fees and Travel</td>
<td>$260,640.69</td>
</tr>
<tr>
<td>Professional Fees and Services</td>
<td>$23,282.11</td>
</tr>
<tr>
<td>Capital Outlay</td>
<td>$74,303.38</td>
</tr>
<tr>
<td>Refunds Issued</td>
<td>$0.00</td>
</tr>
<tr>
<td>Service Charge by State Treasurer</td>
<td>$169,804.99</td>
</tr>
<tr>
<td>Total Disbursements</td>
<td>$8,299,328.67</td>
</tr>
<tr>
<td>Cash Balance June 30, 2017</td>
<td>$9,979,196.69</td>
</tr>
</tbody>
</table>

$18,278,525.36
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
Cindy Scott ......................Assistant Regional Director/Risk Management
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
Anthony Clark ....................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

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
David Wright ....................Field Supervisor/Compliance

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

Eric Guyot ..........................Field Supervisor/Risk Management
Rafael Valle ........................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
Jenifer Smith ...................Field Supervisor/Compliance
FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8
(Continued)

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

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

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

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

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

Nikki R. 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

Rosalyn Anthony................................. Assistant Deputy Comptroller

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

Paul Groot ......................................... Assistant Deputy Comptroller

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

Brian Wall .......................................... Assistant Deputy Comptroller

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

Carey Phillippi..................................... Assistant Deputy Comptroller
CONSUMER FINANCIAL PROTECTION BUREAU

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

Richard Cordray........................................................................................................ Director
David Silberman.................................................................Deputy Director
Leandra English ..............................................................................................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
Christopher D’Angelo............................Supervision, Enforcement & Fair Lending
   Associate Director
David Silberman.................................................................Research, Markets & Regulations
   Associate Director
Zixta Martinez....................................................................................External Affairs
   Associate Director
Meredith McLeod ..................................................................................Legal
   General Counsel
One Hundred and Third Report

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

Dave Dickson................................................................. Chairman
President & CEO
Union Bank And Trust Company, Monticello

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

Rob Robinson IV ........................................................... Vice-Chairman
President & CEO
Simmons Bank, El Dorado

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

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

EMERGING LEADERS SECTION

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

John Anderson ................................................................. Vice President
Vice President, Commercial Lending
The Malvern National Bank, Malvern

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

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

Chris Padgett...............................................................Executive Director

Bennie Ryburn, III .......................................................... President
Chairman & CEO
Commercial Bank & Trust Company, Monticello

Jim Gowen, Jr. ............................................................. Vice President
President & CEO
Merchants & Planters Bank, Newport

Gary Oltmann .............................................................. Treasurer
Regional President - Stuttgart
Arkansas County Bank, DeWitt

Gary Head ................................................................. Secretary
Chairman, President & CEO
Signature Bank, Fayetteville

Martin Carpenter .........................................................Past President
Chairman
FNBC Bank, Ash Flat
CONFERENCE OF STATE BANK SUPERVISORS

1129 20th Street, NW, 9th Floor
Washington, DC  20036
VOICE:  (202) 296-2840
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 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 Peck .........................Senior Vice President of SRR Operations & Development
Sebastien Monnet ..................Vice President, Learning & Development
Mary Beth Quist .................................... Senior Vice President, Bank Supervision
Matt Comber ...........................................................Senior Director, Accreditation
James Kurtzke .................................................. Vice President Communications
CONSOLIDATED REPORT OF CONDITION DATA
80 STATE CHARTERED COMMERCIAL BANKS
(in millions)
JUNE 30, 2017

ASSETS
Cash and balances due from depository institutions:
  a. Noninterest-bearing balances and currency and coin .................................................. $1,311
  b. Interest-bearing balances ..................................................................................... 2,548
Securities:
  a. Held to maturity ........................................................................................................... 1,271
  b. Available-for sale ...................................................................................................... 15,634
Federal funds sold and
  securities purchased under agreements to resell .................................................................. 266
Net Loans and Leases ......................................................................................................... 57,116
Trading assets .................................................................................................................. 0
Premises and fixed assets ................................................................................................. 1,989
Other real estate owned .................................................................................................. 205
Goodwill and other intangibles ......................................................................................... 2,483
All other assets ................................................................................................................ 2,430
Total assets ..................................................................................................................... $85,233

LIABILITIES
Deposits:
  a. In domestic offices ...................................................................................................... $68,539
     (1) Noninterest-bearing ............................................................................................... 11,366
     (2) Interest-bearing .................................................................................................... 57,173
  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 ........................................................... 854
Trading liabilities ............................................................................................................. 0
Other borrowed money ................................................................................................... 3,574
Subordinated notes and debentures .................................................................................. 341
All other liabilities .......................................................................................................... 513
Total liabilities ............................................................................................................... 73,821

EQUITY CAPITAL
Minority interests in consolidated subsidiaries ............................................................... 4
Perpetual preferred stock ................................................................................................. 3
Common stock ................................................................................................................ 18
Surplus ........................................................................................................................... 6,526
Undivided profits ......................................................................................................... 4,861
Total equity capital ...................................................................................................... 11,406
Total liabilities, minority interest and equity capital ................................................... $85,233
# CONSOLIDATED STATEMENT OF CONDITION OF THE 44 STATE CHARTERED TRUST DEPARTMENTS

## (in millions)

### JUNE 30, 2017

## ASSETS

1. Non-interest Bearing Deposits:
   - Own Bank and Affiliate Institutions: $27
   - Other Institutions: 0
2. Interest Bearing Deposits:
   - Own Bank and Affiliate Institutions: 176
   - Other Institutions: 479
4. State, County and Municipal Obligations: 847
5. Other Short-Term Obligations: 116
6. Other Notes and Bonds: 767
7. Money Market Funds: 1,056
8. Other Mutual Funds: 3,208
9. Stocks: 3,233
10. Collective Investment Fund Units: 47
11. Real Estate Mortgages: .96
12. Real Estate: 550
13. Miscellaneous Assets: 572
14. Other: 619
15. Total: $13,324

## LIABILITIES

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<thead>
<tr>
<th>Personal Accounts:</th>
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<tbody>
<tr>
<td>16. Personal Trusts</td>
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<td>17. Estates &amp; Guardianships</td>
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<tr>
<td>18. Investment Management &amp; Advisory</td>
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<td>19. Custodial</td>
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<td>20. Agencies</td>
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<th>Employee Benefit Accounts:</th>
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<td>23. Custodial</td>
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<td>25. Agencies</td>
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<th>Collective Investment Funds:</th>
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<td>26. Personal</td>
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<td>27. Employee Benefit</td>
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<th>Internal Accounts:</th>
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<td>28. Profit Accounts</td>
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<td>29. Suspense Accounts</td>
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<tr>
<th>Total</th>
<th>$13,324</th>
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CONSOLIDATED REPORT OF CONDITION DATA
17 NATIONAL BANKS
(in millions)
JUNE 30, 2017

ASSETS

Cash and balances due from depository institutions:
  a. Noninterest-bearing balances and currency and coin.......................... $155
  b. Interest-bearing balances ................................................................... 243

Securities:
  a. Held-to-maturity .................................................................................. 268
  b. Available-for-sale ................................................................................. 1,152

Federal funds sold and securities purchased under agreements to resell ............ 49
Net loans and leases .................................................................................. 4,802
Trading assets ............................................................................................ 0
Premises and fixed assets ......................................................................... 169
Other real estate owned ........................................................................... 5
Goodwill and other intangibles .................................................................. 41
All other assets .......................................................................................... 227
Total assets ................................................................................................ $7,111

LIABILITIES

Deposits:
  a. In domestic offices ............................................................................. $5,866
     (1) Noninterest-bearing .................................................................. 1,359
     (2) Interest-bearing ........................................................................ 4,507
  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 .... 6
Trading liabilities ....................................................................................... 0
Other borrowed money ............................................................................ 389
Subordinated notes and debentures .......................................................... 0
All other liabilities .................................................................................... 32
Total liabilities .......................................................................................... 6,293

EQUITY CAPITAL

Minority interests in consolidated subsidiaries .......................................... 0
Perpetual preferred stock .......................................................................... 0
Common stock ............................................................................................ 11
Surplus ....................................................................................................... 295
Undivided profits ....................................................................................... 512
Total equity capital .................................................................................... 818
Total liabilities, minority interest and equity capital ................................. $7,111
## TIER ONE LEVERAGE RATIOS
### FOR ALL ARKANSAS COMMERCIAL BANKS

**JUNE 30, 2017**

<table>
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<tr>
<th>BANK</th>
<th>CITY</th>
<th>RATIO</th>
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<td>Southern Bancorp Bank</td>
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<td>RiverWind Bank</td>
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<td>First Community Bank</td>
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<td>Bank of Bearden</td>
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<td>First National Bank of North Arkansas</td>
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<tr>
<td>Farmers Bank And Trust Company</td>
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<td>9.57</td>
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<td>Community State Bank</td>
<td>Bradley</td>
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<td>Chambers Bank</td>
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<td>Bank of Delight</td>
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<td>Merchants &amp; Farmers Bank</td>
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<td>BANK</td>
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<td>First Arkansas Bank &amp; Trust</td>
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<td>The Malvern National Bank</td>
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<td>First National Bank</td>
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<tr>
<td>First State Bank</td>
<td>Russellville</td>
<td>11.67</td>
</tr>
<tr>
<td>Bank of Salem</td>
<td>Salem</td>
<td>11.07</td>
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<tr>
<td>Logan County Bank</td>
<td>Scranton</td>
<td>18.95</td>
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<tr>
<td>First Security Bank</td>
<td>Searcy</td>
<td>15.34</td>
</tr>
<tr>
<td>Peoples Bank</td>
<td>Sheridan</td>
<td>13.45</td>
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<tr>
<td>Smackover State Bank</td>
<td>Smackover</td>
<td>12.36</td>
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<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
<td>8.12</td>
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<tr>
<td>Legacy National Bank</td>
<td>Springdale</td>
<td>11.26</td>
</tr>
<tr>
<td>United Bank</td>
<td>Springdale</td>
<td>13.15</td>
</tr>
<tr>
<td>Bodcaw Bank</td>
<td>Stamps</td>
<td>11.63</td>
</tr>
<tr>
<td>Bank of Star City</td>
<td>Star City</td>
<td>15.94</td>
</tr>
<tr>
<td>Security Bank</td>
<td>Stephens</td>
<td>8.61</td>
</tr>
<tr>
<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
<td>11.26</td>
</tr>
<tr>
<td>Citizens Bank &amp; Trust Company</td>
<td>Van Buren</td>
<td>12.11</td>
</tr>
<tr>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>10.69</td>
</tr>
<tr>
<td>First State Bank of Warren</td>
<td>Warren</td>
<td>10.74</td>
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<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
<td>16.47</td>
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<tr>
<td>Evolve Bank &amp; Trust</td>
<td>West Memphis</td>
<td>8.34</td>
</tr>
<tr>
<td>Fidelity National Bank</td>
<td>West Memphis</td>
<td>10.95</td>
</tr>
<tr>
<td>Cross County Bank</td>
<td>Wynne</td>
<td>12.19</td>
</tr>
<tr>
<td>The First National Bank of Wynne</td>
<td>Wynne</td>
<td>10.23</td>
</tr>
</tbody>
</table>
# NATIONAL BANKS
## HEADQUARTERED IN ARKANSAS
### JUNE 30, 2017
(000’s omitted)

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>ASSETS</th>
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</thead>
<tbody>
<tr>
<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
<td>190,888</td>
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<tr>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
<td>162,686</td>
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<tr>
<td>First National Bank of Crossett</td>
<td>Crossett</td>
<td>145,634</td>
</tr>
<tr>
<td>First National Bank of Eastern Arkansas</td>
<td>Forrest City</td>
<td>389,855</td>
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<tr>
<td>Armor Bank, National Association</td>
<td>Forrest City</td>
<td>50,887</td>
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<tr>
<td>The First National Bank of Fort Smith</td>
<td>Fort Smith</td>
<td>1,278,874</td>
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<tr>
<td>Helena National Bank</td>
<td>Helena – W. Helena</td>
<td>169,297</td>
</tr>
<tr>
<td>One Bank &amp; Trust, National Association</td>
<td>Little Rock</td>
<td>284,014</td>
</tr>
<tr>
<td>The Malvern National Bank</td>
<td>Malvern</td>
<td>513,304</td>
</tr>
<tr>
<td>Integrity First Bank, National Association</td>
<td>Mountain Home</td>
<td>458,223</td>
</tr>
<tr>
<td>First National Bank</td>
<td>Paragould</td>
<td>1,255,874</td>
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<tr>
<td>The First National Bank at Paris</td>
<td>Paris</td>
<td>149,788</td>
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<tr>
<td>Relyance Bank, National Association</td>
<td>Pine Bluff</td>
<td>743,444</td>
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<tr>
<td>Legacy National Bank</td>
<td>Springdale</td>
<td>441,515</td>
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<tr>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>198,793</td>
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<tr>
<td>Fidelity National Bank</td>
<td>West Memphis</td>
<td>398,331</td>
</tr>
<tr>
<td>The First National Bank of Wynne</td>
<td>Wynne</td>
<td>279,252</td>
</tr>
</tbody>
</table>
REPORT OF THE

EIGHTY

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2017

(000’s omitted)
## Southern Bancorp Bank

**Arkadelphia, AR**

- **VOICE**: (870) 246-5811
- **FAX**: (870) 246-5284
- **Trust Powers**: Yes
- **Charter Number**: 142
- **Date**: September 28, 1903
- **FDIC Certificate Number**: 1528
- **Home Page**: www.banksouthern.com
- **Member of Federal Reserve System**
- **Bank Holding Company**: Southern Bancorp Inc., Arkadelphia, AR
- **Chm**: Sherman E. Tate
- **CEO/Pres**: John Olaimey
- **SVP**: Gina Daniell
- **TO**: Terri Bowling

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
<td>43,557</td>
</tr>
<tr>
<td>Federal Funds and Repos</td>
<td>209,664</td>
</tr>
<tr>
<td>Investments</td>
<td>840,151</td>
</tr>
<tr>
<td>Net Loans</td>
<td>41,156</td>
</tr>
<tr>
<td>Premises and Fixed Assets</td>
<td>5,310</td>
</tr>
<tr>
<td>Other Real Estate</td>
<td>84,756</td>
</tr>
<tr>
<td>Total Assets</td>
<td>1,224,595</td>
</tr>
</tbody>
</table>

- **Deposits**: 966,397
- **Federal Funds and Borrowings**: 112,273
- **Other Liabilities**: 6,757
- **Subordinated Debt**: 0
- **Total Liabilities**: 1,085,427
- **Total Equity Capital**: 139,168
- **Total Liabilities and Capital**: 1,224,595
- **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), Gurdon, Hamburg, 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], 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**  

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
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<tr>
<td>Federal Funds and Repos</td>
<td>0</td>
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<tr>
<td>Investments</td>
<td>81,010</td>
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<tr>
<td>Net Loans</td>
<td>320,860</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>11,460</td>
</tr>
<tr>
<td>Other Real Estate</td>
<td>14,519</td>
</tr>
<tr>
<td>Total Assets</td>
<td>437,229</td>
</tr>
<tr>
<td>Total Trust Assets</td>
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</table>

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Deposits</td>
<td>307,227</td>
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<tr>
<td>Federal Funds and Borrowings</td>
<td>84,000</td>
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<tr>
<td>Other Liabilities</td>
<td>7,723</td>
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<tr>
<td>Subordinated Debt</td>
<td>0</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>398,950</td>
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<tr>
<td>Total Liabilities and Capital</td>
<td>437,229</td>
</tr>
<tr>
<td>Number of Shares Outstanding</td>
<td>100,000</td>
</tr>
</tbody>
</table>

**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)

**Member of Federal Reserve System**  
**Bank Holding Company**  

**None**

**Chm:** Charles P. Eldridge  
**CEO:** William D. "Bill" Patton  
**Pres:** Casey Cullipher  
**EVP/TO:** Martha Ray

<table>
<thead>
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<th>Category</th>
<th>Amount</th>
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<tbody>
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<td>Federal Funds and Repos</td>
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<td>Investments</td>
<td>18,357</td>
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<td>Net Loans</td>
<td>66,009</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>687</td>
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<tr>
<td>Other Real Estate</td>
<td>32</td>
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<td>Other Assets</td>
<td>4,235</td>
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<td>Total Assets</td>
<td>99,932</td>
</tr>
<tr>
<td>Total Trust Assets</td>
<td>3,853</td>
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<table>
<thead>
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<th>Amount</th>
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<tbody>
<tr>
<td>Deposits</td>
<td>87,824</td>
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<tr>
<td>Federal Funds and Borrowings</td>
<td>2,393</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>0</td>
</tr>
<tr>
<td>Subordinated Debt</td>
<td>0</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>90,217</td>
</tr>
<tr>
<td>Total Liabilities and Capital</td>
<td>99,932</td>
</tr>
<tr>
<td>Number of Shares Outstanding</td>
<td>8,000</td>
</tr>
</tbody>
</table>

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

**Branches in Town:** One  
**Other Branches:** Searcy (2)
First Community Bank
Batesville, AR

VOICE: (870) 612-3400  
FAX: (870) 612-3412  
1325 Harrison Street  
Charter Number: 770  
Date: June 20, 1997  
FDIC Certificate Number: 34533

Home Page: 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: 23,372  
Federal Funds and Repos: 0  
Investments: 186,193  
Net Loans: 967,963  
Premises and Fixed Assets: 34,744  
Other Real Estate: 6,511  
Total Assets: 1,249,674  
Total Liabilities: 1,143,154  
Total Equity Capital: 106,520  
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 Wagon; Keith Webb

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

The Citizens Bank
Batesville, AR

VOICE: (870) 793-4441  
FAX: (870) 698-6299  
200 South Third Street  
Charter Number: 705  
Date: February 19, 1953  
FDIC Certificate Number: 17211

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

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

CEO/Pres: Phil Baldwin  
EVP/CFO: Karen Shaw  
SVP/TO: Gene Crawford

Cash and Due from: 17,875  
Federal Funds and Repos: 0  
Investments: 128,779  
Net Loans: 567,964  
Premises and Fixed Assets: 16,614  
Other Real Estate: 823  
Total Assets: 759,780  
Total Liabilities: 682,608  
Total Equity Capital: 77,172  
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: Five
Other Branches: Arkadelphia, Cave City, Crossett, Fayetteville, Hot Springs (2), Imboden, Monticello (2), Mountain View, Pleasant Plains, Portland, Rogers
Bank of Bearden
Bearden, AR

VOICE: (870) 687-2233
FAX: (870) 687-2474
Trust Powers: No
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: 5,776
Federal Funds and Repos: 9,875
Investments: 6,228
Net Loans: 27,459
Premises and Fixed Assets: 122
Other Real Estate: 0
Other Assets: 185
Total Assets: 49,645
Total Trust Assets: 0

Deposits: 43,494
Federal Funds and Borrowings: 0
Other Liabilities: 27
Subordinated Debt: 0
Total Liabilities: 43,521
Total Liabilities and Capital: 49,645
Total Equity Capital: 6,124
Number of Shares Outstanding: 8,300

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

Branches in Town: None
Other Branches: None

Farmers Bank And Trust Company
Blytheville, AR

VOICE: (870) 763-8101
FAX: (870) 763-3500
Trust Powers: Yes
Charter Number: 253
Date: March 16, 1908
FDIC Certificate Number: 1027

Home Page: www.farmersbankbly.com
Member of Federal Reserve System
Bank Holding Company
Farmers Bancorp, Inc., Blytheville, AR

Chm/CEO: Steve Bell
Pres/COO: Randy Scott
CFO: Shelly Crosskno

Cash and Due from: 54,860
Federal Funds and Repos: 0
Investments: 15,205
Net Loans: 397,148
Premises and Fixed Assets: 10,782
Other Real Estate: 1,069
Other Assets: 1,069
Total Assets: 492,534
Total Trust Assets: 0

Deposits: 443,693
Federal Funds and Borrowings: 765
Other Liabilities: 1,949
Subordinated Debt: 0
Total Liabilities: 446,407
Total Liabilities and Capital: 492,534
Total Equity Capital: 46,127
Number of Shares Outstanding: 40,000

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

Branches in Town: Four
Other Branches: Franklin[TN], Manila, Nashville[TN], Wilson
First Western Bank
Booneville, AR

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

80 West Main
Charter Number: 397
Date: April 18, 1910

FDIC Certificate Number: 13083

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

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

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

Cash and Due from: .......................... 10,987
Federal Funds and Repos: ..................... 0
Investments: .................................. 9,280
Net Loans: .................................... 311,572
Premises and Fixed Assets: ................... 13,864
Other Real Estate: .............................. 4,726
Total Assets: .................................. 365,192
Total Trust Assets: ............................. 0

Deposits: ..................................... 320,261
Federal Funds and Borrowings: ............... 11,200
Other Liabilities: ................................ 3,241
Subordinated Debt: .............................. 0
Total Liabilities: ................................ 334,702
Total Liabilities and Capital:.................. 365,192
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, Bentonville, 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
Charter Number: 653
Date: April 10, 1933

FDIC Certificate Number: 5619

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

Chm: Alex Golden
CEO/Pres: Bob Genestet

EVP/SLO: Sherri Jones
VP/Cash: Regina Smith

Cash and Due from: .......................... 3,579
Federal Funds and Repos: ..................... 0
Investments: .................................. 3,717
Net Loans: .................................... 6,193
Premises and Fixed Assets: ................... 423
Other Real Estate: .............................. 0
Other Assets: .................................. 735
Total Assets: .................................. 14,647
Total Trust Assets: ............................. 0

Deposits: ..................................... 12,000
Federal Funds and Borrowings: ............... 0
Other Liabilities: ................................ 35
Subordinated Debt: .............................. 0
Total Liabilities: ................................ 12,035
Total Liabilities and Capital:.................. 14,647
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
Member of Federal Reserve System

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

CEO/Pres: John M. Beller
EVP/CFO: Dennis Esteb

EVP/COO: Kim Nunnally
EVP/CLO: Gayla Hickman

Cash and Due from: 6,344
Federal Funds and Repos: 0
Investments: 20,902
Net Loans: 71,036
Premises and Fixed Assets: 4,107
Other Real Estate: 6,271
Other Assets: 2,077
Total Assets: 109,197
Total Equity Capital: 8,842
Number of Shares Outstanding: 4,000

Total Liabilities: 100,355
Total Liabilities and Capital: 109,197

Federal Funds and Borrowings: 7,534
Other Liabilities: 2,077
Subordinated Debt: 0
Total Liabilities: 100,355

Other Real Estate: 537
Other Liabilities: 121
Other Assets: 321
Total Liabilities and Capital: 109,197

Total Trust Assets: 0

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

Branches in Town: None
Other Branches: Evening Shade, Lynn, Strawberry

The Merchants and Planters Bank
Clarendon, AR

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

297 Madison
72029-0280
Charter Number: 21
Date: July 23, 1890
FDIC Certificate Number: 107

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

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

Cash and Due from: 2,113
Federal Funds and Repos: 3,975
Investments: 28,064
Net Loans: 11,434
Premises and Fixed Assets: 285
Other Real Estate: 60
Other Assets: 321
Total Assets: 46,252
Total Trust Assets: 0

Deposits: 90,744
Federal Funds and Borrowings: 7,534
Other Liabilities: 2,077
Subordinated Debt: 0
Total Liabilities: 100,355
Total Liabilities and Capital: 109,197

Total Equity Capital: 8,842
Number of Shares Outstanding: 5,660

Directors: James W. Faulkner; Joe Griffith; J. Kendall Henry; Kelly Lawless; 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

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

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

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

Cash and Due from:................. 466,180  Deposits: .................................. 7,861,199
Federal Funds and Repos: 0  Federal Funds and Borrowings: .............. 1,233,219
Investments: ....................... 1,648,159  Other Liabilities: ......................... 40,209
Net Loans: .......................... 7,754,338  Subordinated Debt: ......................... 0
Premises and Fixed Assets: ....... 205,629  Total Liabilities: .......................... 9,134,627
Other Real Estate: ................ 18,790
Other Assets: ....................... 768,135

Total Assets: ....................... 10,861,231  Total Liabilities and Capital: ........... 10,861,231
Total Trust Assets: ................ 543,930  Number of Shares Outstanding: ........... 2,400

Directors: Milburn Adams; Robert H. Adcock, Jr.; John W. Allison; Rick Ashley; 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], Boca Raton[FL], Bristol[FL], Bryant, Cabot (4), Carrabelle[FL], Clarksville, Clearwater[FL], Crawfordville[FL], Dade City[FL], Daphne[AL], Dardanelle, Davie[FL], Destin[FL], Eastpoint[FL], Elberta[AL], Fairhope[AL], Fayetteville (2), Foley[AL], Fort Lauderdale[FL] (2), Fort Smith (3), Greenbrier, Gulf Shores[AL], Heber Springs, Highland, Hollywood[FL], Islamorada[FL], Jacksonville (2), Jonesboro (5), Key Largo[FL], Key West[FL] (3), Kissimmee[FL], Lake Mary[FL], Lakeland[FL], Lakewood Ranch[FL], Little Rock (8), Lutz[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL], Monette, Morrilton, Mountain Home, Mountain View (2), Naples[FL], Navarre[FL], New York[NY], North Little Rock (6), 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] (2), Searcy (3), Sherwood, Siloam Springs (2), Spring Hill[FL], Springdale, St. Cloud[FL], Tallahassee[FL] (6), Tamarac[FL], 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  
Charter Number: 718  
Date: May 13, 1963  
FDIC Certificate Number: 18987  
Home Page: www.fsbcrossett.com

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

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

Cash and Due from: 8,079  
Federal Funds and Repos: 0  
Investments: 6,341  
Net Loans: 17,882  
Premises and Fixed Assets: 1,281  
Other Assets: 532  
Other Trust Assets: 0

Deposits: 30,016  
Federal Funds and Borrowings: 296  
Other Liabilities: 0  
Subordinated Debt: 0  
Total Liabilities: 30,312

Total Equity Capital: 5,001  
Number of Shares Outstanding: 100,000

Directors: Howard M. Beaty, Jr.; Patricia Draper; Richard E. Griffin; Toyce Newton; 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  
Charter Number: 615  
Date: October 3, 1930  
FDIC Certificate Number: 5615  
Home Page: www.chambers-bank.com

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

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

Cash and Due from: 6,276  
Federal Funds and Repos: 35,975  
Investments: 37,042  
Net Loans: 605,104  
Premises and Fixed Assets: 11,296  
Other Assets: 15,899  
Other Trust Assets: 0

Deposits: 606,741  
Federal Funds and Borrowings: 36,360  
Other Liabilities: 5,769  
Subordinated Debt: 0  
Total Liabilities: 648,870

Total Equity Capital: 93,085  
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, Dardanelle, Elkins (2), Fayetteville, Fort Smith (2), Havana, Hot Springs, Hot Springs Village, Mansfield, Mena, Rogers, Springdale (2), Waldron
Arkansas State Bank Department

River Town Bank
Dardanelle, AR

VOICE: (479) 229-3311  FAX: (479) 229-4180
102 North Front Street  72834-0577
Trust Powers: Yes
Charter Number: 668  Date: September 12, 1934
FDIC Certificate Number: 14749

Home Page: www.rivertownbank.com

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

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

Cash and Due from: ............................ 9,011
Federal Funds and Repos: ..................... 0
Investments: ..................................... 25,476
Net Loans: ....................................... 92,823
Premises and Fixed Assets: .................. 6,148
Other Real Estate: ............................... 385
Other Assets: ................................. 3,291
Total Assets: .................................. 137,134
Total Trust Assets: ............................. 0

Deposits: ....................................... 115,686
Federal Funds and Borrowings: ............. 4,222
Other Liabilities: ............................... 201
Subordinated Debt: ............................. 0
Total Liabilities: ............................... 120,109
Total Liabilities and Capital: ............... 137,134
Number of Shares Outstanding: .......... 8,000

Directors: Dee Abrams; Thomas C. Berryhill; Barbara Bullock; Bunny Bullock; William R. Bullock, Sr.; Kimberly Hightower; Blake Tarpley; Adam Waldron

Branches in Town: One  Other Branches: Atkins, Conway, Danville, Dover, Russellville (2)

Bank of Delight
Delight, AR

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

Home Page: www.bankofdelight.com

Bank Holding Company
None

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

Cash and Due from: ............................ 4,903
Federal Funds and Repos: ..................... 12,675
Investments: ..................................... 11,497
Net Loans: ....................................... 79,860
Premises and Fixed Assets: .................. 776
Other Real Estate: ............................... 222
Other Assets: ................................. 1,146
Total Assets: .................................. 111,349
Total Trust Assets: ............................. 0

Deposits: ....................................... 84,000
Federal Funds and Borrowings: ............. 8,505
Other Liabilities: ............................... 130
Subordinated Debt: ............................. 0
Total Liabilities: ............................... 92,635
Total Liabilities and Capital: ............... 111,349
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: Gurdon, Prescott
### First State Bank of DeQueen

**DeQueen, AR**

- **VOICE:** (870) 642-4423
- **FAX:** (870) 642-2847
- **Charter Number:** 731
- **Date:** August 26, 1974
- **FDIC Certificate Number:** 21805

#### VOICE: (870) 642-4423

- 402 West Collin Raye Drive
- Trust Powers: No
- Home Page: www.fsbdequeen.com

#### Member of Federal Reserve System

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

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

#### VOICE: (870) 946-3551

- 220 West Cross Street
- Trust Powers: Yes
- Home Page: www.arkansascountybank.com

#### Member of Federal Reserve System

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

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<td>Total Trust Assets</td>
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#### Directors

- Dale K. Bennett
- Kim B. Bethea
- Georgea M. Greaves
- M. Edward Hord
- Waymon Hornbeck
- Mary M. Jennings
- Warren Jennings, Jr.
- Warren A. Jennings, Sr.
- K. Daniel Kennedy
- Lester A. McKinley
- James N. Moss, Jr.
- 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
Charter Number: 605
Date: March 1, 1929
FDIC Certificate Number: 1522

Home Page: www.dewittbankandtrust.com

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

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

Cash and Due from: 2,224
Federal Funds and Repos: 4,450
Investments: 55,960
Net Loans: 33,868
Premises and Fixed Assets: 513
Other Real Estate: 128
Other Assets: 6,834
Total Assets: 103,977
Total Trust Assets: 74,255

Deposits: 75,152
Federal Funds and Borrowings: 10,000
Other Liabilities: 754
Subordinated Debt: 0
Total Liabilities: 85,906
Total Liabilities and Capital: 103,977
Total Equity Capital: 18,071
Number of Shares Outstanding: 54,000

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

Branches in Town: None
Other Branches: Gillett

Merchants & Farmers Bank
Dumas, AR

VOICE: (870) 382-4311
FAX: (870) 382-5901
Trust Powers: Yes
Charter Number: 278
Date: May 10, 1909
FDIC Certificate Number: 8735

Home Page: 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: 3,189
Federal Funds and Repos: 2,450
Investments: 13,926
Net Loans: 102,036
Premises and Fixed Assets: 4,765
Other Real Estate: 0
Other Assets: 5,672
Total Assets: 132,038
Total Trust Assets: 50,488

Deposits: 110,980
Federal Funds and Borrowings: 7,782
Other Liabilities: 184
Subordinated Debt: 0
Total Liabilities: 118,946
Total Liabilities and Capital: 132,038
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: Bryant
First Financial Bank
El Dorado, AR

VOICE: (870) 863-7000  214 North Washington Street  Charter Number: 778
FAX: (870) 881-5393  71730-1754  Date: April 15, 1999
Trust Powers: No

FDIC Certificate Number: 28905

Home Page: www.ffb1.com

Member of Federal Reserve System
Bank Holding Company
First Financial Banc Corporation, El Dorado, AR

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

Cash and Due from: .................................. 15,072  Federal Funds and Repos: ......................... 41,313
Investments: ............................................. 19,992  Federal Funds and Borrowings: .................... 113,375
Net Loans: ........................................... 780,901  Other Liabilities: ...................................... 2,550
Premises and Fixed Assets: ................................. 8,567  Total Liabilities: ................................. 789,913
Other Assets: ......................................... 38,580  Subordinated Debt: ..................................... 0
Total Assets: ......................................... 909,590  Total Liabilities and Capital: ....................... 909,590
Total Trust Assets: ..................................... 0  Number of Shares Outstanding: .................. 704,757

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

Branches in Town: Five  Other Branches: Carthage[MS], Little Rock (2), Senatobia[MS], Smackover

Bank of England
England, AR

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

FDIC Certificate Number: 13303

Home Page: www.bankofengland-ar.com

Bank Holding Company
Canada Bancshares, Inc., England, AR

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

Cash and Due from: .................................. 2,735  Deposits: ............................................. 673,988
Federal Funds and Repos: ................................ 0  Federal Funds and Borrowings: .................... 30,019
Investments: ............................................. 21,194  Other Liabilities: ...................................... 15,138
Net Loans: ........................................... 281,729  Subordinated Debt: ..................................... 0
Premises and Fixed Assets: ................................. 6,957  Total Liabilities: ................................. 285,334
Other Real Estate: .................................... 1,897  Total Liabilities and Capital: ....................... 333,339
Other Assets: ......................................... 18,827  Number of Shares Outstanding: ................ 10,000
Total Assets: ......................................... 333,339  
Total Trust Assets: ..................................... 0

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

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

**VOICE:** (479) 253-2265  
**FAX:** (479) 253-1165  
**Trust Powers:** No  
**Charter Number:** 374  
**Date:** May 4, 1912  
**FDIC Certificate Number:** 5635  
**70 South Main  
72632-0309**  

**Home Page:** www.cstonebank.net

**CEO/Pres:** Charles T. Cross  
**EVP/CLO:** Jason Tennant

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<th>Cash and Due from</th>
<th>Federal Funds and Repos</th>
<th>Investments</th>
<th>Net Loans</th>
<th>Premises and Fixed Assets</th>
<th>Other Real Estate</th>
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<th>Federal Funds and Borrowings</th>
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<th>Federal Funds and Borrowings</th>
<th>Other Liabilities</th>
<th>Subordinated Debt</th>
<th>Total Liabilities</th>
<th>Total Equity Capital</th>
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<tr>
<td>14,804</td>
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<td>0</td>
<td>208,949</td>
<td>22,255</td>
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<th>Total Liabilities</th>
<th>Total Liabilities and Capital</th>
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<tr>
<th>Number of Shares Outstanding</th>
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**Directors:** Genes L. Bland; Charles T. Cross; John F. Cross, Sr.; Johnice Cross; Lewis E. Epley, Jr.; William E. Goff; Rex A. Gustin; Daniel J. Mumaugh; Archie B. Ryan, Jr.; Dale Steffens; Mark Stone; Jason F. Tennant; Randy Wolfinbarger

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

VOICE: (479) 750-1400 75 North East Street Charter Number: 31
FAX: (479) 770-1615 72702-1327 Date: December 24, 1892
Trust Powers: Yes
FDIC Certificate Number: 8728

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

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

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

Cash and Due from: 1,046,143
Federal Funds and Repos: 0
Investments: 4,835,043
Net Loans: 10,066,210
Premises and Fixed Assets: 411,701
Other Real Estate: 922,921
Total Assets: 17,298,702
Total Liabilities: 15,539,866
Total Equity Capital: 1,758,836
Number of Shares Outstanding: 350,692

Deposits: 14,984,820
Federal Funds and Borrowings: 413,822
Other Liabilities: 141,224
Subordinated Debt: 0
Total Liabilities and Capital: 17,298,702

Other Branches:
Ada[OK], Alma, Anderson[MO], Aurora[MO], Bartlesville[OK], (4), Bella Vista (3), Belton[MO], Benton, Bentonville (6), Berryville (2), Branson[MO], Branson West[MO], Broken Arrow[OK], Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO], (2), 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, Fort Smith (9), Gardner[KS], Gentry, Gladstone[MO], Gravette, Greenwood, Grove[OK], Harrison (3), Hollister[MO], Hot Springs (6), Huntsville (2), 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 (9), Lockwood[MO], Lonoke, Lowell, Maumelle, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Monett[MO], Moore[OK], Morriston, Mountain Grove[MO], Mountain Home (3), Muskogee[OK], (4), Neosho[MO], (2), Nevada[MO], Nixa[MO], (2), Noel[MO], Norman[OK], (7), North Little Rock (3), Nowata[OK], (2), Oklahoma City[OK], (9), Okmulgee[OK], Ottawa[KS], Overland Park[KS], Owasso[OK], (2), Paris, Pea Ridge, Pineville[MO], Pittsburg[KS], Poteau[OK], Prairie Grove (2), Pryor[OK], (2), Rogers (7), Russellville (5), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK], (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (8), Springfield[MO], (4), Stillwater[OK], (2), Stilwell[OK], Tahlequah[OK], (3), 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  
**Charter Number:** 660  
**Date:** August 28, 1933  
**FDIC Certificate Number:** 89

**Home Page:** www.sbofa.com

**Bank Holding Company**

**White River Bancshares Company, Fayetteville, AR**

**Chm/CEO/Pres:** Gary R. Head  
**CFO:** Russell W. Nugent, Jr.  
**CAO:** Brant Ward  
**CLO:** Daniel J. Lewis

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<th>Cash and Due from</th>
<th>Federal Funds and Repos</th>
<th>Investments</th>
<th>Net Loans</th>
<th>Premises and Fixed Assets</th>
<th>Other Real Estate</th>
<th>Other Assets</th>
<th>Total Assets</th>
<th>Total Trust Assets</th>
<th>Total Equity Capital</th>
<th>Total Liabilities and Capital</th>
<th>Total Liabilities</th>
<th>Subordinated Debt</th>
<th>Number of Shares Outstanding</th>
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<td>48,266</td>
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<td>482,965</td>
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<td>0</td>
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**Directors:** Gary R. Head; John A. Dominick; Matthew Duffy; Kevin Kooman; Greg Lee; Todd Simmons

**Branches in Town:** None  
**Other Branches:** Bentonville, Brinkley (2), Springdale

## FBT Bank & Mortgage

**Fordyce, AR**

**VOICE:** (870) 352-3107  
**FAX:** (870) 352-5202  
**Charter Number:** 631  
**Date:** January 5, 1931  
**FDIC Certificate Number:** 1028

**Home Page:** www.fbtbank.com

**Member of Federal Reserve System**

**Bank Holding Company**

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

**Chm/CEO/Pres/TO:** James V. Hulse, Jr.  
**EVP:** Suzette Crutchfield  
**EVP:** Bruce Dawson

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<th>Total Assets</th>
<th>Total Trust Assets</th>
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<th>Total Liabilities and Capital</th>
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**Directors:** Joe D. Barnes; Suzette Crutchfield; James V. Hulse, Jr.; Anthony Nutt; Gregory S. Ray; John N. Summers; Greg Terry; Charles B. Trussell; Clyde Williams

**Branches in Town:** One  
**Other Branches:** Pine Bluff, Rison, White Hall
Bank of Gravett
Gravette, AR

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

Home Page: www.bankofgravett.net

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

Pres: Sharron Edmondson  SVP: Bob King
SVP: Brenda Bridge  CFO: Rick Pollreis

Cash and Due from: .................................................. 9,193  Deposits: .......................................................... 102,999
Federal Funds and Repos: ........................................ 0  Federal Funds and Borrowings: .............................. 0
Investments: .......................................................... 25,877  Other Liabilities: .................................................. 271
Net Loans: .............................................................. 74,546  Subordinated Debt: ................................................ 0
Premises and Fixed Assets: ........................................ 2,706  Total Liabilities: .................................................. 103,270
Other Real Estate: ................................................... 800  Total Equity Capital: ............................................ 16,662
Other Assets: ......................................................... 6,810  Total Liabilities and Capital: ............................... 119,932
Total Assets: .......................................................... 119,932  Number of Shares Outstanding: ......................... 4,000
Total Trust Assets: ................................................ 0

Directors: Sharron Edmondson; Jim A. Edmonson; 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  100 First National Avenue  Charter Number: 801
FAX: (870) 438-5412  72638  Date: June 28, 2016
Trust Powers: Yes  FDIC Certificate Number: 3869

Home Page: www.anstaffbank.com

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

Chm/CEO: Stephen E. Stafford  SVP/CFO: Marcus Walser
Pres: Brad King  SVP/COO: Byron Russ

Cash and Due from: .................................................. 13,057  Deposits: .......................................................... 520,145
Federal Funds and Repos: ........................................ 27,075  Federal Funds and Borrowings: .............................. 9,185
Investments: .......................................................... 92,870  Other Liabilities: .................................................. 4,189
Net Loans: .............................................................. 420,497  Subordinated Debt: ................................................ 0
Premises and Fixed Assets: ........................................ 13,503  Total Liabilities: .................................................. 533,519
Other Real Estate: ................................................... 1,399  Total Equity Capital: ............................................ 58,933
Other Assets: ......................................................... 24,051  Total Liabilities and Capital: ............................... 592,452
Total Assets: .......................................................... 592,452  Number of Shares Outstanding: ......................... 7,500
Total Trust Assets: ................................................ 0

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

Branches in Town: One  Other Branches: Berryville (2), Flippin, Harrison (2), Huntsville, Jasper, Kingston, Mountain Home, Norfork
First Service Bank
Greenbrier, AR

VOICE: (501) 679-7200  FAX: (501) 746-4265
136 South Broadview  72058-0190
Trust Powers: No
Charter Number: 732  Date: October 15, 1976
FDIC Certificate Number: 18519

Home Page: www.firstservicebank.com

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

Chm/CEO/Pres: Thomas H. Grumbles  CFO/COO: Kenneth Barnard

Cash and Due from: 21,769  Deposits: 227,071
Federal Funds and Repos: 7,425  Federal Funds and Borrowings: 35,397
Investments: 11,547  Other Liabilities: 1,444
Net Loans: 230,192  Subordinated Debt: 0
Premises and Fixed Assets: 11,086  Total Liabilities: 263,912
Other Real Estate: 861  Total Equity Capital: 28,867
Other Assets: 9,899  Number of Shares Outstanding: 15,000
Total Assets: 292,779
Total Trust Assets: 0

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

Branches in Town: None  Other Branches: Clinton, Conway (2), Dermott, Flippin, Little Rock, Marshall, Mountain View, Shirley, Yellville

Farmers Bank
Greenwood, AR

VOICE: (479) 996-4171  FAX: (479) 996-6700
71 West Center  72936-0610
Trust Powers: Yes
Charter Number: 243  Date: August 7, 1907
FDIC Certificate Number: 1296

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson  Pres: Edward Wilkinson
CEO: Stanhope Wilkinson  TO: Norman Wilkinson

Cash and Due from: 5,415  Deposits: 162,241
Federal Funds and Repos: 4,750  Federal Funds and Borrowings: 0
Investments: 65,366  Other Liabilities: 536
Net Loans: 101,680  Subordinated Debt: 0
Premises and Fixed Assets: 13,976  Total Liabilities: 162,777
Other Real Estate: 1,202  Total Equity Capital: 39,038
Other Assets: 9,426  Number of Shares Outstanding: 7,500
Total Assets: 201,815  Total Liabilities and Capital: 201,815
Total Trust Assets: 6,532

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
Generations Bank
Hampton, AR

VOICE: (870) 837-8300 302 West Main Street  Charter Number:  220
FAX: (870) 837-8310 71744-0008  Date:  October 26, 1906
Trust Powers:  No
FDIC Certificate Number:  88

Home Page:  www.mygenerations.bank

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

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

Cash and Due from:  ..................................... 8,632  Deposits:  .................................................. 360,825
Federal Funds and Repos: ............................. 5,525  Federal Funds and Borrowings:  ................... 25,545
Investments: ............................................... 80,004  Other Liabilities:  ......................................... 2,161
Net Loans: .................................................. 309,193  Subordinated Debt:  ...................................... 0
Premises and Fixed Assets: ......................... 11,514  Total Liabilities:  ........................................ 388,531
Other Real Estate: ......................................... 249
Other Assets: ............................................... 12,672  Total Equity Capital: ................................. 39,258
Total Assets: .............................................. 427,789  Number of Shares Outstanding:  ........ 4,000
Total Liabilities and Capital: ................... 427,789
Total Trust Assets:  ................................. 0

Directors:  Dan H. Byars; Paul Church; Gene Dereuissieaux; Sandra Ferguson; Phillip J. Foster; Ben Harrell; Carl Harrell; Jonathan W. Harrell; Robert Kimbel; Paul E. Lindsey; John F. Marsh; James M. Morgan; William B. Morrison; Richard H. Mosley; John David Neeley; Richard L. Smith; William Titus

Branches in Town:  None  Other Branches:  Camden (3), Fayetteville, Junction City, Rogers, Siloam Springs, Van Buren

Horatio State Bank
Horatio, AR

VOICE: (870) 832-2501 123 Main Street  Charter Number:  179
FAX: (870) 832-2577 71842-0347  Date:  May 15, 1905
Trust Powers:  No
FDIC Certificate Number:  109

Home Page:  www.horatiostatebank.com

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

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

Cash and Due from:  ................................... 19,185  Deposits:  ..................................................... 164,979
Federal Funds and Repos: .......................... 1,525  Federal Funds and Borrowings:  ................... 0
Investments: ............................................... 21,112  Other Liabilities:  ......................................... 217
Net Loans: .................................................. 139,697  Subordinated Debt:  ...................................... 0
Premises and Fixed Assets: ......................... 787  Total Liabilities:  ......................................... 165,196
Other Real Estate: ......................................... 24
Other Assets: ............................................... 3,457  Total Equity Capital: ................................. 20,591
Total Assets: .............................................. 185,787  Number of Shares Outstanding:  ........ 2,000
Total Liabilities and Capital: ................... 185,787
Total Trust Assets: ..................................... 0

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:  Foreman
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

Chm: Sam Mathias
CEO/Pres: Larry Olson

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

Cash and Due from: 8,842
Federal Funds and Repos: 0
Investments: 34,040
Net Loans: 132,495
Premises and Fixed Assets: 6,588
Other Real Estate: 1,957
Total Assets: 184,066
Total Trust Assets: 0

Deposits: 160,818
Federal Funds and Borrowings: 7,768
Other Liabilities: 1,008
Subordinated Debt: 0
Total Liabilities: 169,594
Total Liabilities and Capital: 188,406
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: Alma, Fayetteville (2), Mansfield, Mulberry (2), Ozark, Springdale

First Arkansas Bank & Trust
Jacksonville, AR

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

600 West Main
72076
Charter Number: 701
Date: August 2, 1949
FDIC Certificate Number: 16849

Home Page: www.firstarkansasbank.com

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

Cash and Due from: 56,609
Federal Funds and Repos: 0
Investments: 176,146
Net Loans: 435,438
Premises and Fixed Assets: 21,155
Other Real Estate: 0
Other Assets: 61,006
Total Assets: 750,354
Total Trust Assets: 0

Deposits: 563,749
Federal Funds and Borrowings: 42,629
Other Liabilities: 6,502
Subordinated Debt: 0
Total Liabilities: 612,880
Total Liabilities and Capital: 750,354
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, Greers Ferry, Guy, Heber Springs (3), Quitman, Sherwood (2)
**The Bank of Lake Village**

Lake Village, AR

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

**Trust Powers:** No

**Home Page:** www.bankoflakevillage.com

Member of Federal Reserve System

Bank Holding Company

Southeast Arkansas Bank Corporation, Lake Village, AR

**Chm:** Charles H. Weissinger, Jr.  
**CEO/Pres:** Terence J. Alpe  
**VChm:** William W. Bunker  
**Sec:** John Todd Potter

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**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, III; Charles H. Weissinger, Jr.; Guy Mattingly Weissinger

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

---

**Bank of Little Rock**

Little Rock, AR

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

**Trust Powers:** Yes

**Home Page:** 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/Cash:** Lee A. Swearingen  
**SVP:** Kim Markland

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

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

Bank of the Ozarks
Little Rock, AR

VOICE: (501) 978-2265
FAX: (501) 978-2282

Trust Powers: Yes

Charter Number: 121
Date: March 24, 1903
FDIC Certificate Number: 110

Home Page: www.bankozarks.com

Bank Holding Company
None

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

COO: Tyler Vance
TO: Jennifer Junker

Cash and Due from: 824,184
Federal Funds and Repos: 0
Investments: 2,092,545
Net Loans: 15,102,022
Premises and Fixed Assets: 516,536
Other Real Estate: 33,466
Other Assets: 1,499,842
Total Assets: 20,068,595
Total Trust Assets: 1,810,111

Deposits: 16,241,570
Federal Funds and Borrowings: 110,988
Other Liabilities: 111,658
Subordinated Debt: 341,225
Total Liabilities: 16,805,441
Total Equity Capital: 3,263,154
Total Liabilities and Capital: 20,068,595
Number of Shares Outstanding: 2,340

Directors: Nicholas A. Brown; Paula Cholmondeley; Richard L. Cisne; Robert C. East; Kathleen M. Franklin; 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; Ross M. Whipple

Branches in Town: 10

Other Branches: Adairsville[GA], Advance[NC], Allen[TX], Alma, Altus, Apollo Beach[FL], Arkadelphia (2), Asheboro[NC], Athens[GA], Atlanta[GA], Auburn[GA], Austin[TX], Bainbridge[GA] (2), Bella Vista (2), Belleair Bluffs[FL], Benton (3), Bentonville (2), Bessemer City[NC], Blairsville[GA], Blue Ridge[GA], Bluffton[SC], Boiling Springs[NC], Bonita Springs[FL], Bradenton[FL] (6), Braselton[GA], Bremen[GA], Brunswick[GA], Bryant, Buchanan[GA], Buford[GA], Cabot (2), Cairo[GA], Calhoun[GA], Canton[GA], Cape Coral[FL] (2), Carrollton[GA] (2), Carrollton[TX], Cartersville[GA] (2), Cedar Park[TX], Charlotte[NC], Chatsworth[GA], Clarksville (2), Clearwater[FL] (4), Clinton, Columbia[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornelia[GA], Cornelius[NC], Crandert[GA], Cumming[GA] (3), Dahlonega[GA], Dallas[GA], Dallas[TX], Dalton[GA], Dawsonville[GA], Doral[FL], Douglasville[GA] (2), East Ellijay[GA], Ellijay[GA], Fayetteville (3), Forest City[NC], Fort Lauderdale[FL], Fort Myers[FL] (3), Fort Smith (3), Franklin[GA], Frisco[TX] (2), Gastonia[NC], Geneva[AL], Grayson[GA], Greensboro[GA], Harrisburg[NC], Harrison (3), Hilton Head Island[SC], Hope (2), Hot Springs (6), Hot Springs Village, Houston[TX] (4), Jacksonville[FL], Jasper, Jefferson[GA], Keller[TX], Kings Mountain[NC], Lake Park[GA], Landis[NC], Lawndale[NC], Lewisville[TX], Lexington[NC], Lincoln[NC], Lockhart[TX], Loganville[GA], Lonoke, Lonsdale, Macon[GA] (3), Magnolia (2), Malvern (2), Marble Hill[GA], Marietta[GA], Marshall, Maumelle, McDonough[GA], Miami[FL], Miami Beach[FL], Mobile[AL] (2), Mocksville[NC], Mountain Home (2), Mulberry, New York[NY], Newman[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Pinellas Park[FL], Plano[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (3), Saint Petersburg[FL] (3), San Antonio[TX], Sarasota[FL], Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, Siloam Springs, Snellville[GA], South Pasadena[FL], Southlake[TX], Springdale (2), St. Simons Island[GA], Statham[GA], Tallapoosa[GA], Tampa[FL] (5), Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Villa Rica[GA], Watkinsville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]
### Bear State Bank
Little Rock, AR

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

Home Page: www.bearstatebank.com  
Member of Federal Reserve System  
Bank Holding Company  
Bear State Financial Holdings, LLC, Little Rock, AR  

**Chm:** Richard N. Massey  
**CEO/Pres:** James Matthew Machen  
**EVP/CFO:** Sherri R. Billings  
**RMO:** Thomas Fritsche

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**Directors:** W. Dabbs Cavin; William J. Changose; K. Aaron Clark; Frank L. Conner; Scott T. Ford; G. Brock Gearhart; John J. Ghirardelli; O. Fitzgerald Hill; Daniel C. Horton; James Matthew Machen; Richard N. Massey; Ian Robert Vaughan

**Branches in Town:** None

**Other Branches:** Ashdown, Bentonville, Branson West[MO], Broken Bow[OK], Conway, DeQueen, Dierks, Fayetteville, Glenwood, Golden City[MO], Harrison (2), Hollister[MO], Hot Springs (2), Hot Springs Village, Idabel[OK], Jonesboro (3), Kimberling City[MO], Lamar[MO], Manila, Marshfield[MO], Mena (2), Monette, Mount Ida (2), Mountain Home (3), 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
- **Date:** August 12, 1912
- **Charter Number:** 385
- **FDIC Certificate Number:** 1756
- **Home Page:** www.centralbankar.com

<table>
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<tr>
<th>Chm:</th>
<th>R. Steve Roberson</th>
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<tr>
<td>CEO/Pres:</td>
<td>Wade Ruckle</td>
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<tr>
<td>Reg Pres:</td>
<td>David Bordovsky</td>
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<td>VP/Cash:</td>
<td>Brandy Thiele</td>
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| Federal Funds and Borrowings: | 8,604 |
| Other Liabilities: | 843 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 163,103 |
| Total Equity Capital: | 23,175 |
| Total Liabilities and Capital: | 186,278 |
| 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:** Rogers

### Eagle Bank & Trust Company

**Little Rock, AR**

- **VOICE:** (501) 223-2000
- **FAX:** (501) 223-0373
- **Trust Powers:** Yes
- **Date:** May 7, 1977
- **Charter Number:** 735
- **FDIC Certificate Number:** 3873
- **Home Page:** www.eaglebank.com

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<th>Chm:</th>
<th>Catherine H. Owen</th>
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<td>CEO/Pres:</td>
<td>Jeff Lynch</td>
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<td>EVP:</td>
<td>Laura Bogoslavsky</td>
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<td>Paul Castleberry</td>
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| Deposits: | 304,180 |
| Federal Funds and Borrowings: | 38,417 |
| Other Liabilities: | 1,416 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 344,013 |
| Total Equity Capital: | 47,747 |
| Total Liabilities and Capital: | 391,760 |
| Number of Shares Outstanding: | 17,656 |

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

**Branches in Town:** None

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

VOICE: (501) 663-3306 5100 Kavanaugh Boulevard  Charter Number: 791
FAX: (501) 614-7832 72207  Date: July 17, 2008
Trust Powers: No  FDIC Certificate Number: 28761

Home Page: www.hbankusa.com
Member of Federal Reserve System
Bank Holding Company
Rock Bancshares, Inc., Little Rock, AR

CEO/Pres/COO: Judy Lawton  CFO: Ken Jameson
EVP: Phillip Thomas

Cash and Due from: .................................................. 45,142 Deposits: .......................................................... 187,028
Federal Funds and Repos: .......................................... 1 Federal Funds and Borrowings: .............................. 2,500
Investments: ............................................................ 11,442 Other Liabilities: ................................................. 887
Net Loans: ............................................................... 126,366 Subordinated Debt: .............................. 0
Premises and Fixed Assets: .......................................... 11,719 Total Liabilities: .............................................. 190,415
Other Real Estate: ..................................................... 600 Total Trust Assets: ................................................. 0
Other Assets: ........................................................... 3,923 Total Equity Capital: ............................................. 8,778
Total Assets: ........................................................... 199,193 Total Liabilities and Capital: ......................... 199,193
Total Trust Assets: ........................................................... 0 Number of Shares Outstanding: .......................... 10,000

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

The Capital Bank
Little Rock, AR

VOICE: (501) 228-6000 12224 Chenal Parkway  Charter Number: 771
FAX: (501) 228-6006 72211  Date: July 30, 1997
Trust Powers: Yes  FDIC Certificate Number: 34562

Home Page: www.thecapitalbank.com
Member of Federal Reserve System
Bank Holding Company
Capital Bancshares, Inc., Little Rock, AR

CEO/Pres: Kyle E. Patton  SVP/CLO: Tracy Duke
EVP/CFO: Jeanette Nation  COO: Sue May Fields

Cash and Due from: .................................................. 2,029 Deposits: .......................................................... 94,104
Federal Funds and Repos: .......................................... 1,175 Federal Funds and Borrowings: .............................. 42,829
Investments: ............................................................ 84,752 Other Liabilities: ................................................. 153
Net Loans: ............................................................... 52,297 Subordinated Debt: .............................. 0
Premises and Fixed Assets: .......................................... 3,194 Total Liabilities: .............................................. 137,086
Other Real Estate: ..................................................... 282 Total Trust Assets: ................................................. 0
Other Assets: ........................................................... 8,902 Total Equity Capital: ............................................. 15,545
Total Assets: ........................................................... 152,631 Total Liabilities and Capital: ......................... 152,631
Total Trust Assets: ........................................................... 0 Number of Shares Outstanding: .......................... 32,013

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

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

Charter Number: 670  
Date: March 9, 1935

FDIC Certificate Number: 15050

Home Page: www.firststatebk.com

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

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

Cash and Due from: 12,858  
Federal Funds and Repos: 0  
Investments: 109,385  
Net Loans: 126,067  
Premises and Fixed Assets: 3,104  
Other Real Estate: 8,606  
Total Assets: 265,060  
Subordinated Debt: 0

Other Assets: 5,040  
Total Liabilities: 238,027  
Total Equity Capital: 27,033

Number of Shares Outstanding: 16,000

Directors: Alan Barksdale; Neil Bennett, Jr.; David R. Estes; William Fletcher, Jr.; J. Walls McCrory; Robert Dale Miller; Daina B. Newcomb; Wade Ruckle; Marvin D. Thaxter, 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) 235-7008  
Trust Powers: Yes

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

Member of Federal Reserve System

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

Chm: Bob L. Burns  
CEO/Pres: Chris Gosnell  
CFO: Drew Chandler  
CLO: Dave White

Cash and Due from: 35,860  
Federal Funds and Repos: 0  
Investments: 236,107  
Net Loans: 1,003,697  
Premises and Fixed Assets: 23,264  
Other Real Estate: 2,355  
Other Assets: 55,579  
Total Assets: 1,356,862  
Subordinated Debt: 0

Other Liabilities: 12,474  
Total Liabilities: 1,211,724

Total Equity Capital: 145,138

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], Prosper[TX], Taylor, Texarkana (2), Texarkana[TX] (2)
The Peoples Bank
Magnolia, AR

VOICE: (870) 234-5777 500 North Jackson  Charter Number: 313
FAX: (870) 234-3384 71753-0340  Date: June 22, 1910
Trust Powers: Yes  FDIC Certificate Number: 12531

Home Page: www.pbmag.com

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

Chm: S. Clark Fincher  EVP/COO: Jill McClinton
CEO/Pres: Mary L. Fowler  CFO: Jonathan Baird

Cash and Due from: ................................31,038  Deposits: ...........................................129,001
Federal Funds and Repos: ..........................975  Federal Funds and Borrowings: ...............42,062
Investments: .......................................25,219  Other Liabilities: ................................618
Net Loans: .........................................123,049  Subordinated Debt: .................................0
Premises and Fixed Assets: ........................3,105  Total Liabilities: .............................171,681
Other Real Estate: ..................................359  Total Liabilities and Capital: 18,630
Other Assets: .......................................6,566  Number of Shares Outstanding: 10,000
Total Assets: ......................................190,311
Total Trust Assets: ................................0

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

Branches in Town: One  Other Branches: Waldo

First Community Bank of Eastern Arkansas
Marion, AR

VOICE: (870) 739-7300 205 Block Street  Charter Number: 775
FAX: (870) 739-2234 72364-0747  Date: October 8, 1998
Trust Powers: Yes  FDIC Certificate Number: 34887

Home Page: www.firstcommunitybank.us
Member of Federal Reserve System
Bank Holding Company
FCB Financial Services, Inc., Marion, AR

Chm: Michael D. East  EVP: Brenda Eldridge
CEO/Pres: Donny Underwood

Cash and Due from: ..................................9,281  Deposits: ...........................................124,738
Federal Funds and Repos: ..........................0  Federal Funds and Borrowings: ...............884
Investments: .......................................23,161  Other Liabilities: ................................0
Net Loans: .........................................106,294  Subordinated Debt: .................................0
Premises and Fixed Assets: ........................3,604  Total Liabilities: .............................125,622
Other Real Estate: ..................................570  Total Liabilities and Capital: 146,384
Other Assets: .......................................3,474  Number of Shares Outstanding: 60,000
Total Assets: ......................................146,384
Total Trust Assets: ................................0

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

Branches in Town: None  Other Branches: West Memphis
First Delta Bank
Marked Tree, AR

VOICE: (870) 358-6000
FAX: (870) 358-6001
214 Hester Parker Drive
72365-0635
Charter Number: 704
Date: October 31, 1951
FDIC Certificate Number: 17047

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

Chm: Herrick Norcross, III
CEO/Pres: Chris M. Lehman

Cash and Due from: 1,483
Federal Funds and Repos: 0
Investments: 34,787
Net Loans: 21,812
Premises and Fixed Assets: 435
Other Real Estate: 217
Other Assets: 1,066
Total Assets: 59,800
Total Trust Assets: 0

Deposits: 49,978
Federal Funds and Borrowings: 3,425
Other Liabilities: 177
Subordinated Debt: 0
Total Liabilities: 53,580
Total Liabilities and Capital: 59,800
Number of Shares Outstanding: 2,000

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

Branches in Town: None
Other Branches: Trumann, Tyronza

Bank of McCrory
McCrory, AR

VOICE: (870) 731-2521
FAX: (870) 731-2859
124 Edmonds Avenue
72101-0370
Charter Number: 128
Date: June 8, 1903
FDIC Certificate Number: 1523

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

CEO/Pres: Vance M. Thompson, III
SVP: E. Jan Thompson
VP: Danice McGee
VP/Sec: Betty K. Thompson

Cash and Due from: 941
Federal Funds and Repos: 13,675
Investments: 38,814
Net Loans: 24,120
Premises and Fixed Assets: 490
Other Real Estate: 228
Other Assets: 763
Total Assets: 79,031
Total Trust Assets: 0

Deposits: 70,388
Federal Funds and Borrowings: 0
Other Liabilities: 25
Subordinated Debt: 0
Total Liabilities: 70,413
Total Liabilities and Capital: 79,031
Number of Shares Outstanding: 20,000

Directors: Randy Belflower; Brooke Thompson Cavitt; John D. Eldridge, III; Fletcher C. Lewis; Alan Morris; Arthur Oliver; Robert G. Slugg; Elden Jan Thompson; Vance M. Thompson, III

Branches in Town: None
Other Branches: None
**First NaturalState Bank**  
**McGehee, AR**

VOICE: (870) 222-3880  
500 North Second  
Charter Number: 798  
Date: January 21, 2016  
Trust Powers: Yes  
FDIC Certificate Number: 21379  
Home Page: www.fnbmcgehee.com  
Member of Federal Reserve System  
Bank Holding Company  
First National Financial Corporation, McGehee, AR

**CEO/Pres:** Jim Daniels  
**EVP/CFO:** Wendy Barnes  
**SVP:** Fran Childress  
**VP:** John Robinson

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<th>Amount</th>
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**Directors:** James Robert Daniels; Gibbs Biscoe Ferguson; Dewey Emmett Johnson; Robert Emmett Lucky, Sr.; Robert Smith Moore, Jr.; Charles Anthony Pambianchi

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

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**McGehee Bank**  
**McGehee, AR**

VOICE: (870) 222-3151  
301 North Second Street  
Charter Number: 661  
Date: December 5, 1933  
Trust Powers: Yes  
FDIC Certificate Number: 11242  
Home Page: www.mcgeheebank.com  
Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

**CEO/Pres:** James M. Smith  
**VChm/COO:** John H. Potter, Jr.  
**SVP:** Clarissa Herren  
**VP/TO:** Jim S. Youngblood

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

**Branches in Town:** One  
**Other Branches:** Arkansas City, Watson
The Union Bank of Mena
Mena, AR

VOICE: (479) 394-2211
FAX: (479) 394-8901
Trust Powers: No
Charter Number: 667
Date: July 25, 1934
FDIC Certificate Number: 14597

Home Page: www.unionbankofmena.com
Member of Federal Reserve System
Bank Holding Company
Union Bankshares, Inc., Mena, AR

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

Cash and Due from: 21,265
Federal Funds and Repos: 0
Investments: 54,411
Net Loans: 164,953
Premises and Fixed Assets: 3,721
Other Real Estate: 2,272
Other Assets: 4,469
Total Assets: 248,991
Total Trust Assets: 0

Deposits: 220,860
Federal Funds and Borrowings: 109
Other Liabilities: 3,122
Subordinated Debt: 0
Total Liabilities: 224,091
Total Liabilities and Capital: 248,991
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; 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
Charter Number: 396
Date: November 29, 1912
FDIC Certificate Number: 90

Home Page: www.commercial-bank.net
Member of Federal Reserve System
Bank Holding Company
Drew Bancshares, Inc., Monticello, AR

Chm/CEO: Bennie Ryburn, III
Pres/CFO/COO: George T. Harris
SVP/TO: Rusty Smith
SVP: Michael Efird

Cash and Due from: 6,630
Federal Funds and Repos: 75
Investments: 76,771
Net Loans: 111,859
Premises and Fixed Assets: 1,520
Other Real Estate: 520
Other Assets: 6,064
Total Assets: 203,439
Total Trust Assets: 15,308

Deposits: 171,493
Federal Funds and Borrowings: 12,250
Other Liabilities: 334
Subordinated Debt: 0
Total Liabilities: 184,077
Total Liabilities and Capital: 203,439
Number of Shares Outstanding: 8,000

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

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

VOICE: (870) 460-6445 102 West McCloy Charter Number: 448
FAX: (870) 460-6464 71657-0270 Date: September 15, 1915
Trust Powers: Yes FDIC Certificate Number: 1753

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

Cash and Due from: .................................................4,974 Deposits: ..........................................................181,334
Federal Funds and Repos: .................................0 Federal Funds and Borrowings: ..........................13,484
Investments: ......................................................42,681 Other Liabilities: .............................................1,340
Net Loans: ..........................................................156,006 Subordinated Debt: ..............................................0
Premises and Fixed Assets: ..............................4,247 Total Liabilities: ..........................................196,158
Other Real Estate: .........................................................66
Other Assets: ............................................................7,980 Total Equity Capital: ..................................19,786
Total Assets: ......................................................215,944 Total Liabilities and Capital: ......................215,944
Total Trust Assets: ...........................................54,406 Number of Shares Outstanding: ...............80,000

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

Branches in Town: Two Other Branches: Warren

Petit Jean State Bank
Morrilton, AR

VOICE: (501) 354-4988 707 North Saint Joseph Street Charter Number: 777
FAX: (501) 354-6560 72110 Date: January 27, 1999
Trust Powers: No FDIC Certificate Number: 35084

Home Page: www.pjsb.com

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

Chm/Pres: Charles S. Penick EVP: Suzanne Hartman
EVP: Susan Gunderman

Cash and Due from: .................................................37,752 Deposits: ..........................................................160,517
Federal Funds and Repos: .................................0 Federal Funds and Borrowings: ..........................5,607
Investments: ......................................................64,819 Other Liabilities: .............................................1,226
Net Loans: ..........................................................78,849 Subordinated Debt: ..............................................0
Premises and Fixed Assets: ..............................2,359 Total Liabilities: ..........................................167,350
Other Real Estate: .........................................................0
Other Assets: ............................................................7,066 Total Equity Capital: ..................................23,495
Total Assets: ......................................................190,845 Total Liabilities and Capital: ......................190,845
Total Trust Assets: ...........................................0 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; Stanton C. Willis

Branches in Town: One Other Branches: None
Stone Bank
Mountain View, AR

VOICE: (870) 269-7311 802 East Main Street  Charter Number: 797
FAX: (870) 269-7312 72560  Date: August 4, 2015
Trust Powers: No  FDIC Certificate Number: 17431

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

CEO: Marnie B. Oldner  EVP: Bruce Upton
Pres/CLO: Nick Roach  CFO: Steve Ragland

Cash and Due from: 2,022  Deposits: 159,352
Federal Funds and Repos: 7,190  Federal Funds and Borrowings: 19,700
Investments: 10,717  Other Liabilities: 1,341
Net Loans: 161,782  Subordinated Debt: 0
Premises and Fixed Assets: 8,185  Total Liabilities: 180,993
Other Real Estate: 1,026  Total Trust Assets: 0
Other Assets: 10,181
Total Assets: 201,103
Total Liabilities and Capital: 201,103
Total Equity Capital: 20,710
Number of Shares Outstanding: 1,089,750

Directors: Buddy Bolin; J. T. Compton; Kevin Compton; Roger Helms; Raymond Merrill; Marnie B. Oldner; Nick Roach; Ron Sims; Gladys M. Webb; Fred Williams

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

Diamond Bank
Murfreesboro, AR

VOICE: (870) 285-2172 319 East Main  Charter Number: 175
FAX: (870) 356-2858 71958  Date: December 19, 1904
Trust Powers: No  FDIC Certificate Number: 1527

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

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm/CEO: Tim Bainum  EVP: Johnny Gibbs
Pres: Ken "Mac" McClanahan

Cash and Due from: 35,584  Deposits: 502,637
Federal Funds and Repos: 0  Federal Funds and Borrowings: 22,291
Investments: 150,077  Other Liabilities: 2,350
Net Loans: 372,693  Subordinated Debt: 0
Premises and Fixed Assets: 10,950  Total Liabilities: 527,278
Other Real Estate: 352  Total Equity Capital: 57,674
Other Assets: 352  Number of Shares Outstanding: 172,000
Total Assets: 584,952
Total Liabilities and Capital: 584,952

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

Branches in Town: None  Other Branches: Ashdown, DeQueen, Dierks, Glenwood, Hope, Hot Springs (2), Mena, Mineral Springs, Mount Ida, Nashville (2), Russellville
Merchants & Planters Bank
Newport, AR

VOICE: (870) 523-3601 120 Hazel  Charter Number: 694
FAX: (870) 523-3473  72112-0650  Date: March 20, 1946
Trust Powers: Yes  FDIC Certificate Number: 16464

Home Page: www.mandpbank.com
Bank Holding Company
M & P Community Bancshares, Inc., Newport, AR

Chm/TO: Jim S. Gowen, Sr.  EVP/Cash: Patricia Davis
CEO/Pres: Jim S. Gowen, Jr.  SVP/CLO: Randy Cross
Cash and Due from: 11,013  Deposits: 200,708
Federal Funds and Repos: 0  Federal Funds and Borrowings: 28,218
Investments: 55,080  Other Liabilities: 2,895
Net Loans: 170,608  Subordinated Debt: 0
Premises and Fixed Assets: 9,809  Total Liabilities: 231,821
Other Real Estate: 220  Total Equity Capital: 26,181
Other Assets: 11,272  Number of Shares Outstanding: 9,000
Total Assets: 258,002  Total Liabilities and Capital: 258,002
Total Trust Assets: 76,946  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, Swiftion, Tuckerman

Piggott State Bank
Piggott, AR

VOICE: (870) 598-3802 212 West Cherry  Charter Number: 613
FAX: (870) 598-2026 72454-0307  Date: March 10, 1930
Trust Powers: No  FDIC Certificate Number: 5628

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

CEO/Pres: Cody Knight  VP/Cash: Wanda Winberry
VP: Joyce Benson
Cash and Due from: 6,894  Deposits: 73,484
Federal Funds and Repos: 0  Federal Funds and Borrowings: 417
Investments: 38,280  Other Liabilities: 133
Net Loans: 34,799  Subordinated Debt: 0
Premises and Fixed Assets: 997  Total Liabilities: 74,034
Other Real Estate: 0  Total Equity Capital: 8,298
Other Assets: 1,362  Number of Shares Outstanding: 4,000
Total Assets: 82,332  Total Liabilities and Capital: 82,332
Total Trust Assets: 0

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

Branches in Town: One  Other Branches: Rector
Simmons Bank
Pine Bluff, AR

VOICE: (870) 541-1000
FAX: (870) 850-2685
Trust Powers: Yes

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

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

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

Cash and Due from: 249,643 Federal Funds and Borrowings: 531,094
Federal Funds and Repos: 4,500 Other Liabilities: 70,352
Investments: 1,452,853 Subordinated Debt: 0
Net Loans: 5,945,611 Total Liabilities: 7,411,408
Premises and Fixed Assets: 204,514 Total Equity Capital: 1,156,060
Other Real Estate: 25,352 Total Liabilities and Capital: 8,567,468
Other Assets: 684,995 Total Trust Assets: 4,306,972
Total Assets: 8,567,468 Number of Shares Outstanding: 700,000

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

Branches in Town: Six

Other Branches: Athens[TN] (2), Atoka[TN], Beebe, Benton, Bentonville, Branson [MO], Branson West [MO], Brownsville[TN], Bryant, Cabot, Carthage [MO], Charleston, Clarksville, Clayton [MO], Clinton, Collierville[TN], Columbia[TN], Conway (4), Crane [MO], Crestwood[MO], Dermott, Dresden[TN] (2), Dumas, Dyersburg[TN] (2), El Dorado (2), El Dorado Springs[MO], Etowah[TN], Fayetteville (3), 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], Kingston[TN], Knoxville[TN], Lake Village, Lees Summit[MO], Lexington[TN], Lincoln, Little Rock (15), Lockwood[MO], Madisonville[TN], Mammoth Spring, Marshall, Marshfield[MO], Martin[TN], Maryville[TN], Maumelle, Memphis[TN], Monticello, Mount Vernon[MO], Mountain View, Nashville[TN], Nixa[MO], North Little Rock (3), Oak Ridge[TN], Olathe[KS], Ozark, Ozark[MO], Paragould, Parkdale, Reeds Spring[MO], Rogers (2), Russellville (3), Searcy (2), Sedalia[MO], Sharon[TN], Siloam Springs, South Fulton[TN], Springdale (2), Springfield[MO] (6), St. Louis[MO], Star City, Stockton[MO], Strong, Sweetwater[TN], Tellico Plains[TN], Troy[TN], Union City[TN], Vonore[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

Bank Holding Company
None

CEO/Pres: Kyle Baltz
COO: Joyce Radcliff
Cont: Julie Williams
TO: Mark Holt

Cash and Due from: ................................ 1,332
Federal Funds and Repos: ...................... 0
Investments: ........................................... 3,713
Net Loans: ........................................... 73,688
Premises and Fixed Assets: ..................... 1,363
Other Assets: ......................................... 3,581
Total Assets: ......................................... 83,827

Deposits: .............................................. 67,538
Federal Funds and Borrowings: ................. 7,902
Other Liabilities: ..................................... 730
Subordinated Debt: ................................. 0
Total Liabilities: ..................................... 76,170
Total Liabilities and Capital: ..................... 83,827
Total Equity Capital: ............................... 7,657
Number of Shares Outstanding: ................ 11,255

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

Branches in Town: None
Other Branches: Corning

Home Bank of Arkansas
Portland, AR

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

113 Hwy 165 South
71663-0178
Charter Number: 251
Date: January 22, 1908
FDIC Certificate Number: 5629

Home Page: www.homebankofar.com

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

Chm/CEO/Pres: John Stacks
CFO: Steven Smith
EVP: Nick Harness
VP: Treva Branscum

Cash and Due from: ................................ 1,395
Federal Funds and Repos: ...................... 6,750
Investments: ........................................... 6,792
Net Loans: ........................................... 58,344
Premises and Fixed Assets: ..................... 2,320
Other Real Estate: ..................................... 3,079
Other Assets: ......................................... 984
Total Assets: ......................................... 79,664
Total Trust Assets: ................................ 550

Deposits: .............................................. 71,090
Federal Funds and Borrowings: ................. 0
Other Liabilities: ..................................... 197
Subordinated Debt: ................................. 0
Total Liabilities: ..................................... 71,287
Total Liabilities and Capital: ..................... 79,664
Total Equity Capital: ............................... 8,377
Number of Shares Outstanding: ................ 4,000

Directors: Joe Benton, III; Jerold Brock; Roy Montgomery; John Stacks

Branches in Town: None
Other Branches: Damascus, Greenbrier, Little Rock, Marshall
Bank of Prescott
Prescott, AR

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

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

Home Page: www.bankofprescott.com

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

Cash and Due from: 7,002
Federal Funds and Repos: 0
Investments: 28,730
Net Loans: 42,459
Premises and Fixed Assets: 364
Other Real Estate: 900
Other Assets: 2,526
Total Assets: 81,981

Deposits: 66,561
Federal Funds and Borrowings: 3,887
Other Liabilities: 141
Subordinated Debt: 0
Total Liabilities: 70,589
Total Liabilities and Capital: 81,981
Total Equity Capital: 11,392
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
FAX: (870) 325-7661
Trust Powers: No

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

Home Page: gatewaybank.bank

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

Cash and Due from: 5,922
Federal Funds and Repos: 1,075
Investments: 5,379
Net Loans: 54,432
Premises and Fixed Assets: 1,963
Other Real Estate: 68
Other Assets: 1,868
Total Assets: 70,708

Deposits: 62,268
Federal Funds and Borrowings: 0
Other Liabilities: 141
Subordinated Debt: 0
Total Liabilities: 62,409
Total Liabilities and Capital: 70,708
Total Equity Capital: 8,299
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
First State Bank
Russellville, AR

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

3103 East Main
72802
Charter Number: 663
Date: January 12, 1934
FDIC Certificate Number: 13632

Home Page: www.fsbmybank.com

Member of Federal Reserve System
Bank Holding Company
First State Banking Corporation, Russellville, AR

Chm/CEO: Charles Blanchard
Pres/COO: Chip Blanchard

EVP/CLO: Barton Allen
EVP/Sec: Toni B. Laws

Cash and Due from: 10,780
Federal Funds and Repos: 0
Investments: 28,493
Net Loans: 184,040
Premises and Fixed Assets: 5,924
Other Assets: 10,066
Total Assets: 239,303

Deposits: 199,164
Federal Funds and Borrowings: 11,825
Other Liabilities: 400
Subordinated Debt: 0
Total Liabilities: 211,389
Total Liabilities and Capital: 239,303
Number of Shares Outstanding: 20,000

Total Trust Assets: 0

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

Branches in Town: Four
Other Branches: Ola

Bank of Salem
Salem, AR

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

207 West Church Street
72576-0338
Charter Number: 266
Date: December 9, 1908
FDIC Certificate Number: 11243

Home Page: www.bksalem.net

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: 12,475
Federal Funds and Repos: 1,884
Investments: 3,400
Net Loans: 105,478
Premises and Fixed Assets: 1,619
Other Real Estate: 0
Other Assets: 7,981
Total Assets: 133,013

Deposits: 115,256
Federal Funds and Borrowings: 2,342
Other Liabilities: 695
Subordinated Debt: 0
Total Liabilities: 118,293
Total Liabilities and Capital: 133,013
Number of Shares Outstanding: 20,000

Total Trust Assets: 0

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

Branches in Town: None
Other Branches: Mammoth Spring, Viola
Logan County Bank
Scranton, AR

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

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

Home Page: www.logancountybank.net
Bank Holding Company
None

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

Cash and Due from: 2,440
Federal Funds and Repos: 525
Investments: 50,313
Net Loans: 29,802
Premises and Fixed Assets: 360
Other Real Estate: 38
Other Assets: 910
Total Assets: 84,388

Deposits: 68,914
Federal Funds and Borrowings: 0
Other Liabilities: 92
Subordinated Debt: 0
Total Liabilities: 69,006
Total Assets and Capital: 84,388

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

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

Chm/CEO: Reynie Rutledge
Pres: Michael C. Hutsell
Cash: Don Fritsche

Cash and Due from: 232,297
Federal Funds and Repos: 36,950
Investments: 2,690,112
Net Loans: 2,215,319
Premises and Fixed Assets: 110,655
Other Real Estate: 85,911
Other Assets: 6,866
Total Assets: 5,378,110
Total Trust Assets: 1,199,428

Deposits: 3,922,570
Federal Funds and Borrowings: 557,135
Other Liabilities: 3,873
Subordinated Debt: 0
Total Liabilities: 4,483,578
Total Liabilities and Capital: 5,378,110
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.; Adam Rutledge; John Rutledge, Jr.; Nathan Rutledge; 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, Heber Springs (2), Hot Springs (2), Jonesboro (3), Judsonia, Little Rock (8), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (3), Pangburn, Rogers (3), Russellville, Springdale (5), Vilonia
### Peoples Bank
**Sheridan, AR**

**VOICE:** (870) 942-5707  
**FAX:** (870) 942-2489  
**Trust Powers:** No  
**Charter Number:** 786  
**Date:** September 11, 2000  
**FDIC Certificate Number:** 57058

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

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>Cash and Due from:</td>
<td>16,308</td>
</tr>
<tr>
<td>Federal Funds and Repos:</td>
<td>0</td>
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<tr>
<td>Investments:</td>
<td>58,536</td>
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<tr>
<td>Net Loans:</td>
<td>70,833</td>
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<tr>
<td>Premises and Fixed Assets:</td>
<td>2,349</td>
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<tr>
<td>Other Real Estate:</td>
<td>0</td>
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<tr>
<td>Other Assets:</td>
<td>3,980</td>
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<tr>
<td>Total Assets:</td>
<td>152,006</td>
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<tr>
<td>Total Equity Capital:</td>
<td>20,277</td>
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**Trust Assets:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Total Trust Assets:</td>
<td>0</td>
</tr>
<tr>
<td>Number of Shares Outstanding:</td>
<td>56,562</td>
</tr>
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</table>

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

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

**Chm:** J. Drew Tennyson  
**CEO/Pres:** James B. Yeager

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from:</td>
<td>9,618</td>
</tr>
<tr>
<td>Federal Funds and Repos:</td>
<td>4,075</td>
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<tr>
<td>Investments:</td>
<td>110,600</td>
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<tr>
<td>Net Loans:</td>
<td>58,708</td>
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<tr>
<td>Premises and Fixed Assets:</td>
<td>2,145</td>
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<tr>
<td>Other Real Estate:</td>
<td>350</td>
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<tr>
<td>Other Assets:</td>
<td>1,109</td>
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<tr>
<td>Total Assets:</td>
<td>186,605</td>
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<tr>
<td>Total Equity Capital:</td>
<td>23,350</td>
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</table>

**Trust Assets:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Total Trust Assets:</td>
<td>0</td>
</tr>
<tr>
<td>Number of Shares Outstanding:</td>
<td>100,000</td>
</tr>
</tbody>
</table>

**Directors:**
Dr. Richard Davis; Gary deYampert; Charles J. Foot; Charles L. Tennyson; J. Drew Tennyson; James B. Yeager

**Branches in Town:** None  
**Other Branches:** El Dorado (2), Norphlet
### Riverside Bank

**Sparkman, AR**

- **VOICE:** (870) 678-2251
- **FAX:** (870) 678-2401
- **Commerce & Main Streets**
- **Charter Number:** 457
- **Trust Powers:** No
- **Date:** September 19, 1916
- **FDIC Certificate Number:** 93
- **Home Page:** [www.riversidebank.com](http://www.riversidebank.com)
- **CEO/VChm:** Stephen C. Davis
- **Pres:** Robert G. Dudley, Jr.

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash and Due from</td>
<td>852</td>
</tr>
<tr>
<td>Federal Funds and Repos</td>
<td>1,287</td>
</tr>
<tr>
<td>Investments</td>
<td>50,531</td>
</tr>
<tr>
<td>Net Loans</td>
<td>2,454</td>
</tr>
<tr>
<td>Premises and Fixed Assets</td>
<td>1,619</td>
</tr>
<tr>
<td>Total Assets</td>
<td>58,338</td>
</tr>
<tr>
<td>Total Trust Assets</td>
<td>0</td>
</tr>
</tbody>
</table>

- **Other Real Estate:** 70
- **Other Assets:** 1,619
- **Total Liabilities:** 155,778
- **Total Equity Capital:** 22,952
- **Number of Shares Outstanding:** 100,000

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

**Branches in Town:** None  
**Other Branches:** Little Rock

### United Bank

**Springdale, AR**

- **VOICE:** (479) 756-8811
- **FAX:** (866) 897-2839
- **2600 South Thompson Street**
- **Charter Number:** 794
- **Trust Powers:** Yes
- **Date:** June 11, 2014
- **FDIC Certificate Number:** 32025
- **Home Page:** [www.united-bk.com](http://www.united-bk.com)
- **Member of Federal Reserve System**
- **CEO/Pres:** Nathan Gairhan
- **SVP/CFO:** Paige Mulhollan
- **SVP/CLO:** Luke Colley

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
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<tr>
<td>Federal Funds and Repos</td>
<td>6,862</td>
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<tr>
<td>Investments</td>
<td>145,187</td>
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<tr>
<td>Net Loans</td>
<td>7,971</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>2,170</td>
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<tr>
<td>Total Assets</td>
<td>178,730</td>
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<tr>
<td>Total Trust Assets</td>
<td>0</td>
</tr>
</tbody>
</table>

- **Other Real Estate:** 64
- **Other Assets:** 1,462
- **Total Liabilities:** 178,730
- **Total Equity Capital:** 22,952
- **Number of Shares Outstanding:** 100,000

**Directors:** John Ervin; Nathan Gairhan; Michele Harrington; Darrin Pitts; Don Pitts; John Scott; Craig Young

**Branches in Town:** One  
**Other Branches:** Fayetteville, Rogers
### Bodcaw Bank

**Stamps, AR**

<table>
<thead>
<tr>
<th>Voice: (870) 533-4486</th>
<th>Charter Number: 106</th>
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</thead>
<tbody>
<tr>
<td>FAX: (870) 533-4456</td>
<td>Date: December 8, 1902</td>
</tr>
<tr>
<td>Trust Powers: No</td>
<td>FDIC Certificate Number: 5624</td>
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</tbody>
</table>

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

**Bank Holding Company**

Bodcaw Bancshares, Inc., Stamps, AR

**Pres/Sec:** Scott Hultberg  
**Cash:** Michelle Downs

<table>
<thead>
<tr>
<th>Cash and Due from:</th>
<th>Deposits:</th>
<th>Federal Funds and Repos:</th>
<th>Federal Funds and Borrowings:</th>
<th>Other Liabilities:</th>
<th>Subordinated Debt:</th>
<th>Premises and Fixed Assets:</th>
<th>Total Liabilities:</th>
<th>Other Real Estate:</th>
<th>Total Trust Assets:</th>
<th>Other Assets:</th>
<th>Total Assets:</th>
<th>Total Liabilities and Capital:</th>
<th>Number of Shares Outstanding:</th>
</tr>
</thead>
<tbody>
<tr>
<td>5,696</td>
<td>69,338</td>
<td>825</td>
<td>211</td>
<td></td>
<td>0</td>
<td>88</td>
<td>69,549</td>
<td>415</td>
<td>0</td>
<td>457</td>
<td>78,653</td>
<td>69,549</td>
<td>10,000</td>
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</tbody>
</table>

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

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

### Bank of Star City

**Star City, AR**

<table>
<thead>
<tr>
<th>Voice: (870) 628-4286</th>
<th>Charter Number: 567</th>
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</thead>
<tbody>
<tr>
<td>FAX: (870) 628-5274</td>
<td>Date: April 27, 1925</td>
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<tr>
<td>Trust Powers: No</td>
<td>FDIC Certificate Number: 5634</td>
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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:** Marion Burge Ryburn  
**Pres:** R. Mark Owen

<table>
<thead>
<tr>
<th>Cash and Due from:</th>
<th>Deposits:</th>
<th>Federal Funds and Repos:</th>
<th>Federal Funds and Borrowings:</th>
<th>Other Liabilities:</th>
<th>Subordinated Debt:</th>
<th>Premises and Fixed Assets:</th>
<th>Total Liabilities:</th>
<th>Other Real Estate:</th>
<th>Total Trust Assets:</th>
<th>Other Assets:</th>
<th>Total Assets:</th>
<th>Total Liabilities and Capital:</th>
<th>Number of Shares Outstanding:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,728</td>
<td>74,080</td>
<td>0</td>
<td>2,218</td>
<td>130</td>
<td>0</td>
<td>3,067</td>
<td>76,428</td>
<td>19</td>
<td>0</td>
<td>1,211</td>
<td>90,584</td>
<td>90,584</td>
<td>15,000</td>
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</table>

**Directors:** Keith D. Griffin; R. Mark Owen; 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		Charter Number: 692
FAX: (870) 786-5419	Date: February 8, 1946
Trust Powers: No
105 Ruby Street
71764-0007

FDIC Certificate Number: 16395
Home Page: www.secbnk.com

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

Chm: Carol Reaves		EVP: Duncan Grayson
CEO/Pres: Guy R. "Buck" Smith	EVP/CFO/COO: Cheryl Brown
Cash and Due from: 3,730 Deposits: 60,210
Federal Funds and Repos: 150 Federal Funds and Borrowings: 0
Investments: 5,499 Other Liabilities: 1,256
Net Loans: 53,633 Subordinated Debt: 0
Premises and Fixed Assets: 1,665 Total Liabilities: 61,466
Other Real Estate: 40 Total Equity Capital: 5,630
Other Assets: 2,379 Total Liabilities and Capital: 67,096
Total Assets: 67,096 Number of Shares Outstanding: 11,000
Total Trust Assets: 0

Directors: Duncan Grayson; Carol Reaves; Guy R. "Buck" Smith
Branches in Town: None
Other Branches: None

The Farmers and Merchants Bank
Stuttgart, AR

VOICE: (870) 673-6911		Charter Number: 687
FAX: (870) 672-4282	Date: December 29, 1944
Trust Powers: Yes
708 S. Main Street
72160-1016

FDIC Certificate Number: 16216
Home Page: www.mebanking.com
Member of Federal Reserve System

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

Chm: Roy O. McCollum, III	CEO/Pres: Gary Hudson
Cash and Due from: 29,707 Deposits: 777,299
Federal Funds and Repos: 8,871 Federal Funds and Borrowings: 78,042
Investments: 214,101 Other Liabilities: 6,766
Net Loans: 651,607 Subordinated Debt: 0
Premises and Fixed Assets: 14,874 Total Liabilities: 862,107
Other Real Estate: 2,764 Total Equity Capital: 132,426
Other Assets: 72,609 Total Liabilities and Capital: 994,533
Total Assets: 994,533 Number of Shares Outstanding: 100,000
Total Trust Assets: 133,948

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

Home Page: www.cbankandtrust.com
Member of Federal Reserve System
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: ........................................9,616  
Federal Funds and Repos: .....................................0  
Investments: ..................................................135,404  
Net Loans: .....................................................233,782  
Premises and Fixed Assets: ..................................4,707  
Other Real Estate: ..............................................0  
Other Assets: ..................................................12,389  
Total Assets: ..................................................395,902

Deposits: ......................................................344,472  
Federal Funds and Borrowings: ..........................917  
Other Liabilities: ...............................................1,738  
Total Liabilities: ..............................................347,127

Total Equity Capital: ........................................48,775

Number of Shares Outstanding: ................................16,000

Directors: J. Kevin Bell; Mont S. Echols, Jr.; Morril H. Harriman; D. Keith Hefner; Jacob Howell; 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  
Charter Number: 739  
Date: December 12, 1978  
FDIC Certificate Number: 94

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

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

Cash and Due from: ...........................................5,512  
Federal Funds and Repos: ......................................0  
Investments: ....................................................62,259  
Net Loans: .......................................................39,809  
Premises and Fixed Assets: ...................................1,009  
Other Real Estate: ..............................................363  
Other Assets: ....................................................3,073  
Total Assets: ..................................................112,025

Deposits: ......................................................99,708  
Federal Funds and Borrowings: .............................0  
Other Liabilities: ...............................................254  
Subordinated Debt: ............................................0  
Total Liabilities: ..............................................99,962

Total Equity Capital: .........................................12,063

Number of Shares Outstanding: ................................59,000

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

Home Page: www.warrenbanktrust.com

Member of Federal Reserve System
Bank Holding Company
None

Chm: John B. Frazer, Jr.  Pres: Kelly Ashcraft

Cash and Due from: .......................... 4,043
Federal Funds and Repos: ...................... 325
Investments: .................................. 83,611
Net Loans: .................................... 43,217
Premises and Fixed Assets: .................. 503
Other Real Estate: ........................... 90
Other Assets: ................................ 1,161
Total Assets: .................................. 132,950
Total Trust Assets: ......................... 21,908

Deposits: ...................................... 104,885
Federal Funds and Borrowings: .............. 5,989
Other Liabilities: .......................... 123
Subordinated Debt: ........................... 0
Total Liabilities: ......................... 110,997
Total Liabilities and Capital: ............... 132,950
Number of Shares Outstanding: ........... 48,000

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

Home Page: www.getevolved.com

Member of Federal Reserve System
Bank Holding Company
Evolve Bancorp, Inc., West Memphis, AR

Chm: Scot Lenoir  EVP/CFO: Mark Mosteller
CEO/Pres: Scott Stafford

Cash and Due from: .......................... 5,842
Federal Funds and Repos: ........................ 0
Investments: .................................. 20,471
Net Loans: .................................... 397,811
Premises and Fixed Assets: .................. 5,616
Other Real Estate: ........................... 1,863
Other Assets: ................................ 18,831
Total Assets: .................................. 450,454
Total Trust Assets: ......................... 689,096

Deposits: ...................................... 43,000
Federal Funds and Borrowings: .............. 10,858
Other Liabilities: .......................... 0
Total Liabilities: ......................... 411,199
Total Liabilities and Capital: ............... 450,454
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.; W. Scott Stafford; Stephen Valentine

Branches in Town: None  Other Branches: Memphis[TN], Parkin, Wynne
Cross County Bank  
Wynne, AR

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<th>VOICE: (870) 238-8171</th>
<th>Charter Number: 25</th>
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<td>FAX: (870) 238-4052</td>
<td>Date: June 5, 1891</td>
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<td>Trust Powers: Yes</td>
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<tr>
<td>1 Cross County Plaza</td>
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<td>72396-0009</td>
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Home Page: 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

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<th>Category</th>
<th>Amount</th>
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<td>Federal Funds and Repos</td>
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<td>Investments</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<tr>
<td>Number of Shares Outstanding</td>
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</table>

Directors: Dr. Willard G. Burks; Ronald R. Caldwell; Guy E. Fisher; Albert A. Hess; Pete L. Imboden, Ill; 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
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2017
Arkansas State Bank Department

Arkansas Capital Corporation
Little Rock, AR

VOICE: (501) 374-9247 200 River Market Avenue, Suite 400 Charter Number: 2000
FAX: (501) 374-9425 72201-1766 Date: May 2, 2017
Trust Powers: No County: Pulaski

Home Page: www.arcapital.com

Bank Holding Company
None

Chm: Kevin Burns  VChm: Brad Chambless
CEO: Rush B. Deacon  Pres/COO: Sam Walls, III

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<table>
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<tr>
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</thead>
<tbody>
<tr>
<td>Cash and Due from</td>
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<td>Subordinated Debt</td>
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<tr>
<td>Number of Shares Outstanding</td>
<td>1,017</td>
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</table>

Directors: Kevin Burns; Charles Cervantes; Brad Chambless; Dennis Cooper; Rush Deacon; Bill Holmes; Mike Malone; Karen Marine; Sandra Massey; Virgil L. Miller, Jr.; Martha Moore; Bryan Scoggins; Frank D. Scott, Jr.; David H. Shindler; William T. Staed; Boon W. Tan

Branches in Town: None  Other Branches: None
Community First Trust Company
Hot Springs, AR

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

Home Page:  www.communityfirsttrust.com

CEO/Pres:  William L. Kerst, Jr.  CFO:  Leslie Ballentine

Directors:  Charlotte Arnold, CPA; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener;
David French; William L. Kerst, Jr.; C. Tim White

Branches in Town:  None  Other Branches:  El Dorado, Hot Springs Village,
Little Rock, Russellville
REPORT OF THE

REGIONAL/COUNTY INDUSTRIAL DEVELOPMENT CORPORATION

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 2017
Perry County Industrial Development Corporation
Perryville, AR

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

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

JUNE 30, 2017
<table>
<thead>
<tr>
<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
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<tr>
<td>Arkansas</td>
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<td>DeWitt</td>
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<tr>
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<td>DeWitt Bank And Trust Company</td>
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<tr>
<td></td>
<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
</tr>
<tr>
<td>Ashley</td>
<td>First National Bank of Crossett</td>
<td>Crossett</td>
</tr>
<tr>
<td></td>
<td>First State Bank</td>
<td>Crossett</td>
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<tr>
<td></td>
<td>Home Bank of Arkansas</td>
<td>Portland</td>
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<tr>
<td>Baxter</td>
<td>Integrity First Bank, National Association</td>
<td>Mountain Home</td>
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<td>Benton</td>
<td>Bank of Gravett</td>
<td>Gravette</td>
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<tr>
<td>Bradley</td>
<td>First State Bank of Warren</td>
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<tr>
<td></td>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
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<td>Calhoun</td>
<td>Generations Bank</td>
<td>Hampton</td>
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<tr>
<td>Carroll</td>
<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
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<tr>
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<td>Cornerstone Bank</td>
<td>Eureka Springs</td>
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<tr>
<td></td>
<td>Anstaff Bank</td>
<td>Green Forest</td>
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<tr>
<td>Chicot</td>
<td>The Bank of Lake Village</td>
<td>Lake Village</td>
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<td>Clark</td>
<td>Southern Bancorp Bank</td>
<td>Arkadelphia</td>
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<td>Piggott State Bank</td>
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<td>Rison</td>
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<tr>
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<td>Magnolia</td>
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<td>The Peoples Bank</td>
<td>Magnolia</td>
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<td>Conway</td>
<td>Petit Jean State Bank</td>
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<td>Crawford</td>
<td>Citizens Bank &amp; Trust Company</td>
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<td>Crittenden</td>
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<td>Marion</td>
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<td>Evolve Bank &amp; Trust</td>
<td>West Memphis</td>
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<td>Fidelity National Bank</td>
<td>West Memphis</td>
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<td>Cross County Bank</td>
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<td>The First National Bank of Wynne</td>
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</tr>
<tr>
<td>Dallas</td>
<td>FBT Bank &amp; Mortgage</td>
<td>Fordyce</td>
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<td>Riverside Bank</td>
<td>Sparkman</td>
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<td>COUNTY</td>
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<td>Desha</td>
<td>Merchants &amp; Farmers Bank</td>
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<td>Izard</td>
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<td>Bank of Star City</td>
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<td>First Western Bank</td>
<td>Booneville</td>
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<td>Signature Bank of Arkansas</td>
<td>Fayetteville</td>
</tr>
<tr>
<td></td>
<td>Legacy National Bank</td>
<td>Springdale</td>
</tr>
<tr>
<td></td>
<td>United Bank</td>
<td>Springdale</td>
</tr>
<tr>
<td>White</td>
<td>First Security Bank</td>
<td>Searcy</td>
</tr>
<tr>
<td>Woodruff</td>
<td>RiverWind Bank</td>
<td>Augusta</td>
</tr>
<tr>
<td></td>
<td>Bank of McCrory</td>
<td>McCrory</td>
</tr>
<tr>
<td>Yell</td>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
<tr>
<td></td>
<td>River Town Bank</td>
<td>Dardanelle</td>
</tr>
</tbody>
</table>
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2017
Southern Bancorp Inc.
Arkadelphia, AR

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

Chm: Glen Jones
CEO: Darrin Williams

CFO: Christopher Wewers

Subsidiaries:
Southern Bancorp Bank 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

FNBC Bancorp Inc.
Ash Flat, AR

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

CEO/Pres: Martin Carpenter
VP: Marty Sellars

Sec: Terri French
Sec: Morris Street

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

Citizens Bancshares of Batesville, Inc.
Batesville, AR

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

CEO/Pres: Phil Baldwin

EVP/CFO: Karen Shaw

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

Batesville Insurance Agency, Inc.
Batesville, AR

Community Business Resources, LLC
Batesville, AR

WR Holding Co., LLC
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
Bearden, AR

BBI Insurance Agency, Inc.
Bearden, AR
Arvest Bank Group, Inc.
Bentonville, AR

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

110 NW 2nd Street, Suite 300
P. O. Box 1860
72712

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

Subsidiaries:

Arvest Holdings, Inc. Bentonville, AR
Arvest Bank Fayetteville, AR
Arvest 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
North Little Rock, AR
NBC Capital Trust II
North Little Rock, AR
Superior Financial Statutory Trust II
Hartford, CT
CFB Aviation, LLC
Bentonville, AR
AREH LLC
Lowell, AR
Arvest Statutory Trust I
Hartford, CT
Arvest Holdings, Inc.
Bentonville, AR

RSSD Number: 1845673
VOICE: (479) 464-1500
FAX: (479) 464-1540

110 NW 2nd 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
  Arvest Central Mortgage Company
  ARBREHB, 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 Cattlemens' Corporation
  Superior Finance Company
  NBC Capital Trust I
  NBC Capital Trust II
  Superior Financial Statutory Trust II

Farmers Bancorp, Inc.
Blytheville, AR

RSSD Number: 1247615
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
  180 Campbellsville, LLC

Blytheville, AR
Franklin, TN
First Western Bancshares ESOT
Booneville, AR

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

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

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

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

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

Subsidiaries:
Generations Bank
Hampton, AR

Sharp Bancshares, Inc.
Cave City, AR

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

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

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

Clarendon Holding Co.
Clarendon, AR

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

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

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

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

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

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

Evergreen Bancshares, Inc.
Crossett, AR

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

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

Subsidiaries:
First State Bank

Chambers Bancshares, Inc.
Danville, AR

RSSD Number: 1141487
105 East 9th Street
VOICE: (479) 495-4680
P. O. Box 1330
FAX: (479) 495-4681
72833-1330

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

Subsidiaries:
Chambers Bank
Sloan Capital Trust I

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

CEO: Dee Abrams
Sec: Sharon Wilson

Subsidiaries:
River Town Bank
Dardanelle, AR

First State Bancshares, Inc.
DeQueen, AR

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

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

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

DBT Financial Corporation
DeWitt, AR

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

Pres: Becca Mehlin
Sec: David Jessup

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

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

Pres/Sec: Warren A. Jennings, Sr.

Subsidiaries:
Arkansas County Bank

M & F Financial Corporation
Dumas, AR

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

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

Subsidiaries:
Merchants & Farmers Bank

First Financial Banc Corporation
El Dorado, AR

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

CEO/Pres: Chris Hegi
EVP: Craig Mobley
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 LLLP
England, AR

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

Chm/CEO/Pres: Gary Canada

Subsidiaries:
Canada Bancshares, Inc.
Bank of England
BOE Acquisition Company, Inc.

Canada Bancshares, Inc.
England, AR

RSSD Number: 5081385
VOICE: (501) 842-2555
FAX: (501) 842-2422

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

Chm/CEO/Pres: Gary Canada

Subsidiaries:
Bank of England
BOE Acquisition Company, Inc.

Eureka Bancshares, Inc.
Eureka Springs, AR

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

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

Subsidiaries:
Cornerstone Bank
White River Bancshares Company  
Fayetteville, AR

RSSD Number: 3306589  
3878 N. Crossover Road, Suite 20

VOICE: (479) 684-3700  
P. O. Box 8550

FAX: (479) 684-3795  
72703

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

CAO: Brant Ward  
CLO: Daniel J. Lewis

Subsidiaries:
Signature Bank of Arkansas  
Fayetteville, AR

FBT Bancshares, Inc.  
Fordyce, AR

RSSD Number: 1099092  
200 West 4th Street

VOICE: (870) 352-3107  
71742-2202

FAX: (870) 352-5202

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

EVP: Bruce Dawson  
SVP: David Sisson

Subsidiaries:
FBT Bank & Mortgage  
Fordyce, AR
First Bank Corp.
Fort Smith, AR

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

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

Subsidiaries:
The First National Bank of Fort Smith
Special L P, LLC
Citizens Bank & Trust Company
PMF, Inc.
V B Senior Housing Limited Partnership
BHC Insurance
FBC Acquisition, Inc.
First Asset Holdings, LLC
Placid Hills Management, LLC
Realty Appraisals, Inc.
Rock Creek GP, LLC
BHC Insurance of Oklahoma

Bainum Bancorp
Glenwood, AR

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

Chm/Pres: Timothy E. Bainum
VChm: Mac McClanahan
Sec: Laura Habighorst

Subsidiaries:
Diamond Bank

Murfreesboro, AR
Gravett Bancshares, Inc.
Gravette, AR

RSSD Number: 3143953
211 SE Main Street
VOICE: (479) 787-5251
P. O. Box 149
FAX: (479) 787-6102
72736-0149

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

Subsidiaries:
Bank of Gravett
Gravette, AR

First National Bancorp, Inc.
Green Forest, AR

RSSD Number: 2619349
100 First National Avenue
VOICE: (870) 438-5214
P. O. Box 1900
FAX: (870) 438-5412
72638

Chm/Pres: Stephen Stafford
SVP: Shelby Bruffett
Sec: L. Scott Stafford

Subsidiaries:
Anstaff Bank
Green Forest, AR

First Service Bancshares, Inc.
Greenbrier, AR

RSSD Number: 1137266
136 South Broadview
VOICE: (501) 679-7200
P. O. Box 190
FAX: (501) 764-4260
72058-0430

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

Subsidiaries:
First Service Bank
First Service Realty
Greenbrier, AR
Greenbrier, AR
Peoples Home Holding, Inc.
Greenbrier, AR

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

Chm/Pres: John Stacks
VChm: Joe Benton

Sec: Roy Montgomery

Subsidiaries:
Home Bank of Arkansas
HomeBank Insurance Agency

Wilkinson Banking Corporation
Greenwood, AR

RSSD Number: 1417511
71 West Center Street
VOICE: (479) 996-4171
P. O. Box 610
FAX: (479) 996-6700
72936-0610

Chm: Elizabeth Wilkinson
CEO/Pres: Edward Wilkinson

Subsidiaries:
Farmers Bank

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

RSSD Number: 1139091
123 Main Street
VOICE: (870) 832-2501
P. O. Box 347
FAX: (870) 832-2577
71842-0347

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

Treas/Sec: Michael B. Griffin

Subsidiaries:
Horatio State Bank
Smith Associated Banking Corporation
Hot Springs, AR

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

Chm/CEO: G. R. Buck Smith

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

First Arkansas BancShares, Inc.
Jacksonville, AR

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

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

Subsidiaries:
- First Arkansas Bank & Trust
- First Arkansas Statutory Trust I

Southeast Arkansas Bank Corporation
Lake Village, AR

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

Chm/CEO: Charles H. Weissinger, Jr.
VChm: William W. Bunker
Pres: Franklin Todd Turner
COO: Shannon M. Hill

Subsidiaries:
- The Bank of Lake Village
  - BLV Realty, Inc.
- Jefferson Ag Credit
- The Jefferson Agency
- The Jefferson Bank
- The Bank of Lake Village
  - BLV Realty, Inc.
- Jefferson Ag Credit
- The Jefferson Agency
  - The Jefferson Bank
Allcorp, Inc.
Little Rock, AR

RSSD Number: 4152877
VOICE: (501) 680-3808
FAX: N/A

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

Subsidiaries:
Community State Bank

Bear State Financial Holdings, LLC
Little Rock, AR

RSSD Number: 4297853
VOICE: (501) 975-6033
FAX: (870) 365-8355

Chm/CEO/Pres: Richard N. Massey
COO: William Changose

Subsidiaries:
Bear State Financial, Inc.
Bear State Bank

Bear State Financial, Inc.
Little Rock, AR

RSSD Number: 3832015
VOICE: (501) 975-6033
FAX: (870) 365-8355

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

Chm: Richard N. Massey
CEO/Pres: James Matthew Machen

VChm: W. Dabbs Cavin
VP/RMO: R. Thomas Fritsche, Jr.

Subsidiaries:
Bear State Bank
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  
EVP/CFO: Jeanette Nation
CEO/Pres: Kyle E. Patton

Subsidiaries:
The Capital Bank  
Little Rock, AR

Little Rock Bankshares, Inc.  
Little Rock, AR

RSSD Number: 2617082
VOICE: (501) 376-0800
FAX: (501) 374-7937

200 North State Street
P. O. Box 34090
72203

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

Subsidiaries:
Bank of Little Rock  
Bank of Little Rock Mortgage Corp.  
Hallmark National Mortgage Corp.  
Little Rock Mortgage Corp.  
Little Rock, AR

Riverside Bancshares, Inc.  
Little Rock, AR

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

1001 W. Markham, 2nd Floor
72201

Pres: Stephen C. Davis  
Sec: David Matchet

Subsidiaries:
Riverside Bank  
Arkansas Mortgage Company, Inc.  
Riverside Mortgage Company, Inc.  
Sparkman, AR  
Fayetteville, AR  
Little Rock, AR
Rock Bancshares, Inc.
Little Rock, AR

RSSD Number: 3770313
VOICE: (501) 663-3306
FAX: (501) 614-7832

Chm: Matt Keil
Pres: Judy Lawton
Sec/Atty: Joseph W. Gregory

Subsidiaries:
Heartland Bank Little Rock, AR
Heartland Insurance, LLC Little Rock, AR
Montesano Investment, LLC Little Rock, AR
Zwolle Investment, LLC Little Rock, AR
Rock Bancshares Statutory Trust I Little Rock, AR
Rock Bancshares Statutory Trust II Little Rock, AR
Rock Capital Income Fund LLC Little Rock, AR
Rock Service Company LLC Little Rock, AR

State Holding Company
Little Rock, AR

RSSD Number: 1100046
VOICE: (501) 223-3450
FAX: (501) 223-8008

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

Subsidiaries:
Eagle Bank & Trust Company Little Rock, AR
Eagle Development Company South Little Rock, AR
State Mortgage Company Little Rock, AR

Lonoke Bancshares, Inc.
Lonoke, AR

RSSD Number: 1491614
VOICE: (501) 676-3106
FAX: (501) 676-5046

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

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

RSSD Number: 1098684
500 North Jackson Street
VOICE: (870) 234-5777
FAX: (870) 234-3384

Chm: Steven Clark Fincher
Pres: Mary L. Fowler

Sec: Sharon Gathright

Subsidiaries:
The Peoples Bank
Magnolia, AR

Magnolia Banking Corporation
Magnolia, AR

RSSD Number: 1135413
200 East Main Street
VOICE: (870) 235-7000
FAX: (870) 235-7008

Chm/CEO/Pres: Bob L. Burns
EVP/Sec: Bruce D. Maloch

EVP: Chris Gosnell
EVP/CFO: Drew Chandler

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

FCB Financial Services, Inc.
Marion, AR

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

Pres: M. Don Underwood
EVP/CFO: Brenda Eldridge

Sec: Frank A. Fogleman

Subsidiaries:
First Community Bank of Eastern Arkansas
Marion, AR
Tyronza Bancshares, Inc.
Marked Tree, AR

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

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

Subsidiaries:
First Delta Bank

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

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

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

Subsidiaries:
Bank of McCrory

First National Financial Corporation
McGehee, AR

RSSD Number: 3386880
VOICE: (870) 222-3880
FAX: (870) 222-4853

CEO/Pres: Robert E. Lucky, Sr.
EVP/COO: Jim Daniels

Subsidiaries:
First NaturalState Bank
Milner/Owynyoung Insurance Co., LLC


McGehee Bank Employee Stock Ownership Plan
McGehee, AR

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

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

VChm: John H. Potter

Subsidiaries:
Southeast Financial Bankstock Corporation
McGehee Bank
McBank Realty

McGehee Bank Employee Stock Ownership Plan
McGehee, AR

Chm: William W. Bowman
VChm: John H. Potter, Jr.
CEO/Pres: James M. Smith

Subsidiaries:
McGehee Bank
McBank Realty

Southeast Financial Bankstock Corporation
McGehee, AR

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

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 Bank
McGehee, AR

McBank Realty
McGehee, AR

Union Bankshares, Inc.
Mena, AR

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

Chm: John Stevenson
CEO/Pres: Philip B. Hensley

VChm: David Maddox
EVP/CFO: Michael D. Myers

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

Chm/CEO: Bennie Ryburn, III
Pres: George T. Harris

SVP/Sec: Rusty Smith

Subsidiaries:
Commercial Bank & Trust Company

First Union Financial Corporation
Monticello, AR

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

Chm Emer: Zach McClendon, Jr.
Chm/CEO: John S. McClendon

Pres: Dave Dickson
Treas/Sec: Robin McClendon

Subsidiaries:
Union Bank And Trust Company
First Union Statutory Trust 1

Petit Jean Bancshares, Inc.
Morrilton, AR

RSSD Number: 2877402
VOICE: (501) 354-4988
FAX: (501) 354-6560

Pres: Charles S. Penick

Subsidiaries:
Petit Jean State Bank

707 North Saint Joseph Street
P. O. Box 680
72110

212 West Gaines
P. O. Box 150
71657-0150

102 West McCloy
P. O. Box 270
71657-0270
Stone Bancshares, Inc.
Mountian View, AR

RSSD Number: 4928344
VOICE: (870) 269-7311
FAX: (870) 269-7312

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

Subsidiaries:
Stone Bank

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

RSSD Number: 3394429
VOICE: (870) 523-3601
FAX: (870) 523-3473

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 Insurance & Investment Services, Inc.
M & P Community Statutory Trust II

M & P Community Bancshares, Inc.
Newport, AR

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

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

Subsidiaries:
Merchants & Planters Bank
M & P Insurance & Investment Services, Inc.
Piggott Bankstock, Inc.
Piggott, AR

RSSD Number: 1098321
212 West Cherry Street
VOICE: (870) 598-3802
FAX: (870) 598-2026
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
501 Main Street
VOICE: (870) 541-1000
FAX: (870) 850-2685
P. O. Box 7009
71601-4327

Chm/CEO: George A. Makris, Jr.  EVP/CFO: Robert A. Fehlman
EVP: Marty Casteel  EVP/ATTY: Patrick Burrow

Subsidiaries:
Simmons Bank
PGR, LLC
REO Holding I, LLC
REO Holdings II, LLC
Simmons First Insurance Services, Inc.
Simmons First Investment Group, Inc.
Simmons First REIT of MO, LLC
Simmons First REIT of TN, LLC
Big Creek Investors, LLC
MU Investment Property, LLC
Simmons First Investments, Inc.
FSB Insurance, Inc.
Venture Holding Company, LLC
First State Providence PCC of Grenada, LLC
Simmons First Auto, Inc.
Simmons First Insurance Services of TN, LLC
Simmons First Properties, Inc.
Simmons First Special Assets, Inc.
Simmons First Mortgage Company
Liberty Capital Trust III
Community First Statutory Trust II
Community First Statutory Trust III
Liberty Capital Trust IV
Liberty Capital Trust V
Simmons First Capital Trust II
Simmons First Capital Trust III
Simmons First Risk Management, Inc.
First South Bank

Pine Bluff, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Baltimore, MD
Baltimore, MD
Sedalia, MO
St. Louis, MO
Las Vegas, NV
Jackson, TN
Jackson, TN
Union City, TN
Union City, TN
Union City, TN
Union City, TN
Union City, TN
Union City, TN
Pine Bluff, AR
Hartford, CT
Wilmington, DE
Wilmington, DE
Wilmington, DE
Wilmington, DE
Wilmington, DE
Wilmington, DE
Las Vegas, NV
Jackson, TN
Prescott Bancshares, Inc.
Prescott, AR

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

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

Subsidiaries:
Bank of Prescott

Sigma Holdings, Inc.
Rison, AR

RSSD Number: 4512378
VOICE: (501) 847-3440
FAX: (501) 847-3452

CEO: Troy Duke

Subsidiaries:
Gateway Bank

First State Banking Corporation
Russellville, AR

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

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

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

Russellville, AR
First Security Bancorp
Searcy, AR

RSSD Number: 1096505
VOICE: (501) 279-3401
FAX: (501) 279-3486

Chm/CEO/Pres: Reynie Rutledge

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

Peoples Bancorp, Inc.
Sheridan, AR

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

Chm: Al Upton
CEO: John D. Manatt

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

Subsidiaries:
Peoples Bank
Smackover Bancshares, Inc.
Smackover, AR

RSSD Number: 1098264 708 North Broadway
VOICE: (870) 725-3051 P. O. Box 107
FAX: (870) 725-3049 71762-0107

Chm: J. Drew Tennyson  Pres: James B. Yeager

Subsidiaries:
Smackover State Bank Smackover, AR

Mathias Bancshares, Inc.
Springdale, AR

RSSD Number: 1951172 5571 Bleaux Ave.
VOICE: (479) 750-9100 P. O. Box 6485
FAX: (479) 750-0953 72766

Chm/Pres: Sam Mathias  Sec: Larry Olson
VChm: Arthur Thurman

Subsidiaries:
Today's Bank Huntsville, AR
FSB Properties, LLC Fayetteville, AR
Property Management 40830, LLC Fayetteville, AR

United Holding Company, Inc.
Springdale, AR

RSSD Number: 3832181 2790 South Thompson Street, Suite 102
VOICE: (479) 872-3802 72764-6354
FAX: (888) 420-1829

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

Subsidiaries:
United Bank Springdale, AR
Bodcaw Bancshares, Inc.
Stamps, AR

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

Chm/CEO/Sec: Scott Hultberg

Subsidiaries:
Bodcaw Bank

Star City Bancshares, Inc.
Star City, AR

RSSD Number: 1131723  
VOICE: (870) 628-4286  
FAX: (870) 628-5274

Chm/CEO: Marion Burge Ryburn

Subsidiaries:
Bank of Star City

The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

RSSD Number: 1099672  
VOICE: (870) 673-6911  
FAX: (870) 672-4282

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

Subsidiaries:
The Farmers and Merchants Bank  
Bankshares of Fayetteville Statutory Trust 1
Bradley Bancshares, Inc.  
Warren, AR

RSSD Number: 1097463  
104 South Main Street  
VOICE: (870) 226-2601  
P. O. Box 29  
FAX: (870) 226-2253  
71671-0029

Chm: Bennie Ryburn, III  
Pres: Freddie M. Mobley

Subsidiaries:  
First State Bank of Warren  
Warren, AR

Evolve Bancorp, Inc.  
West Memphis, AR

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

Chm: Scot Lenoir  
Sec: Scott Stafford

Subsidiaries:  
Evolve Bank & Trust  
West Memphis, AR

Cross County Bancshares, Inc.  
Wynne, AR

RSSD Number: 1131611  
1 Cross County Plaza  
VOICE: (870) 238-8171  
P. O. Box 9  
FAX: (870) 238-4052  
72396-0009

Chm: Dr. Willard G. Burks  
Treas/Sec: Shelia Roberts  
CEO/Pres: David Dowd

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

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>Chm</td>
<td>Chairman of the Board</td>
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<tr>
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<td>Chairman Emeritus</td>
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<td>Chief Executive Officer</td>
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<td>VChm</td>
<td>Vice Chairman</td>
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<td>President</td>
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