

**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**



# STATE OF ARKANSAS

## OFFICE OF STATE BANK DEPARTMENT

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 1<sup>st</sup>

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

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

Presidents Day ..... Third Monday in February

Memorial Day ..... Last Monday in May

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

Labor Day ..... First Monday in September

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

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve ..... December 24th

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

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



## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

**STATE BANKING BOARD MEMBERS**

Mr. Gary 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](mailto:NWArkansas@banking.state.ar.us)

Ken H. Leavell - Certified Examinations Manager  
 Chris K. Davis - Certified Bank Senior Examiner  
 Johnathon W. Welch - Bank Senior Examiner  
 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](mailto:Jonesboro@banking.state.ar.us)

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

### **NAME / LOCATION**

Little River Bank  
Lepanto, Arkansas

### **NAME / LOCATION**

First Community Bank  
Batesville, Arkansas

The above institutions' merger was consummated December 19, 2016, with the surviving bank being First community Bank.

Twin Lakes Community Bank  
Flippin, Arkansas

Anstaff Bank  
Green Forest, Arkansas

The above institutions' merger was consummated March 3, 2017, with the surviving bank being Anstaff Bank.

Pinnacle Bank  
Rogers, Arkansas

Central Bank  
Little Rock, Arkansas

The above institutions' merger was consummated March 31, 2017, with the surviving bank being Central Bank.

Farmers Bank  
Hamburg, Arkansas

Southern Bancorp Bank  
Arkadelphia, Arkansas

The above institutions' merger was consummated June 2, 2017, with the surviving bank being Southern Bancorp Bank.

**STATE CHARTERED BANKS LIQUIDATED  
FROM JULY 1, 2016 TO JUNE 30, 2017**

**BANK****CITY**

Allied Bank

Mulberry

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

**ENTITY****CITY**

Arkansas Capital Corporation

Little Rock



## **BRANCHES APPROVED FROM JULY 1, 2016 TO JUNE 30, 2017**

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

**BANK****LOCATION**

Diamond Bank  
Murfreesboro, Arkansas

1710 South Constitution Avenue  
Ashdown, Arkansas

Diamond Bank  
Murfreesboro, Arkansas

4820 Texas Boulevard  
Texarkana, Texas

Merchants & Planters Bank  
Newport, Arkansas

1621 W. Beebe Capps Expressway  
Searcy, Arkansas

Piggott State Bank  
Piggott, Arkansas

400 North Main Street  
Rector, Arkansas

Simmons Bank  
Pine Bluff, Arkansas

2025 Crossover Road  
Fayetteville, Arkansas

First Security Bank  
Searcy, Arkansas

1801 East Centerton Avenue  
Centerton, Arkansas

First Security Bank  
Searcy, Arkansas

1759 Airport Road  
Hot Springs, Arkansas

First Security Bank  
Searcy, Arkansas

2504 W. Main St., Suites G and L  
Russellville, Arkansas

## STATE CHARTERED BANKS SUBCHAPTER S CORPORATIONS

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

<b>BANK</b>	<b>CITY</b>
Piggott State Bank	Piggott
Gateway Bank	Rison
Riverside Bank	Sparkman
United Bank	Springdale
Bank of Star City	Star City
First State Bank of Warren	Warren
Warren Bank and Trust Company	Warren

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2016, through June 30, 2017.

## RECEIPTS

Cash Balance July 1, 2016.....	\$7,634,966.50
Examination and Assessment Fees.....	10,464,919.46
Charter and Amendment Fees.....	106,605.00
Interstate Sharing Fees.....	39,692.00
Miscellaneous/Non-Revenue Income .....	7,019.08
Reimbursement for M & R Sales.....	15,472.70
Refund to Expenditures – Prior Year .....	1,823.99
Refund to Expenditures – Current Year .....	8,026.63
Total Receipts	<u>10,643,558.86</u> \$ 18,278,525.36

## DISBURSEMENTS

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

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

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

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

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

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

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

Douglas Scarboro .....Senior Branch Executive

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

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

Brian Wall ..... Assistant Deputy Comptroller

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

Carey Phillippi..... Assistant Deputy Comptroller

# CONSUMER FINANCIAL PROTECTION BUREAU

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

- Richard Cordray..... Director
- David Silberman .....Deputy Director
- 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

# 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](mailto: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 20<sup>th</sup> Street, NW, 9<sup>th</sup> 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.....	1,969
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 .....	11,408
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:	
a. Own Bank and Affiliate Institutions .....	\$27
b. Other Institutions .....	0
2. Interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions .....	176
b. Other Institutions .....	479
3. U.S. Government and Agency Obligations .....	1,531
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**

Personal Accounts:

16. Personal Trusts .....	\$2,463
17. Estates & Guardianships .....	59
18. Investment Management & Advisory.....	2,652
19. Custodial .....	1,582
20. Agencies .....	666

Employee Benefit Accounts:

21. Trusts .....	1,962
22. Agencies .....	789
23. Custodial .....	705

Corporate and Municipal Securities Appointments:

24. Bond Trusteeships .....	1,254
25. Agencies .....	226

Collective Investment Funds:

26. Personal .....	810
27. Employee Benefit.....	154

Internal Accounts:

28. Profit Accounts .....	0
29. Suspense Accounts .....	2

30. Total.....	\$13,324
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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**

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Southern Bancorp Bank	Arkadelphia	8.82
FNBC Bank	Ash Flat	9.59
RiverWind Bank	Augusta	9.97
First Community Bank	Batesville	8.60
The Citizens Bank	Batesville	8.66
Bank of Bearden	Bearden	13.02
First National Bank of North Arkansas	Berryville	10.90
Farmers Bank And Trust Company	Blytheville	9.57
First Western Bank	Booneville	8.11
Community State Bank	Bradley	13.62
The First National Bank of Izard County	Calico Rock	34.16
Bank of Cave City	Cave City	8.03
The Merchants and Planters Bank	Clarendon	11.38
Centennial Bank	Conway	12.41
First National Bank of Crossett	Crossett	11.38
First State Bank	Crossett	14.00
Chambers Bank	Danville	12.14
River Town Bank	Dardanelle	11.97
Bank of Delight	Delight	16.85
First State Bank of DeQueen	DeQueen	9.47
Arkansas County Bank	DeWitt	11.17
DeWitt Bank And Trust Company	DeWitt	16.85
Merchants & Farmers Bank	Dumas	10.14
First Financial Bank	El Dorado	12.87
Bank of England	England	14.92
Cornerstone Bank	Eureka Springs	9.90
Arvest Bank	Fayetteville	7.90
Signature Bank of Arkansas	Fayetteville	12.14
FBT Bank & Mortgage	Fordyce	10.90
Armor Bank, National Association	Forrest City	11.28
First National Bank of Eastern Arkansas	Forrest City	10.21
The First National Bank of Fort Smith	Fort Smith	11.40
Bank of Gravett	Gravette	13.97
Anstaff Bank	Green Forest	9.25
First Service Bank	Greenbrier	10.17

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Farmers Bank	Greenwood	18.82
Generations Bank	Hampton	9.07
Helena National Bank	Helena - W. Helena	15.23
Horatio State Bank	Horatio	11.05
Today's Bank	Huntsville	9.92
First Arkansas Bank & Trust	Jacksonville	15.21
The Bank of Lake Village	Lake Village	10.80
Bank of Little Rock	Little Rock	10.63
Bank of the Ozarks	Little Rock	13.81
Bear State Bank	Little Rock	9.67
Central Bank	Little Rock	11.17
Eagle Bank & Trust Company	Little Rock	11.85
Heartland Bank	Little Rock	4.32
One Bank & Trust, National Association	Little Rock	3.45
The Capital Bank	Little Rock	9.58
First State Bank	Lonoke	9.67
Farmers Bank and Trust Company	Magnolia	9.28
The Peoples Bank	Magnolia	9.53
The Malvern National Bank	Malvern	9.89
First Community Bank of Eastern Arkansas	Marion	13.14
First Delta Bank	Marked Tree	10.84
Bank of McCrory	McCrory	11.12
First NaturalState Bank	McGehee	11.80
McGehee Bank	McGehee	14.54
The Union Bank of Mena	Mena	10.13
Commercial Bank & Trust Company	Monticello	10.05
Union Bank And Trust Company	Monticello	9.50
Petit Jean State Bank	Morrilton	12.37
Integrity First Bank, National Association	Mountain Home	9.63
Stone Bank	Mountain View	10.59
Diamond Bank	Murfreesboro	9.56
Merchants & Planters Bank	Newport	10.30
First National Bank	Paragould	10.40
The First National Bank at Paris	Paris	11.29
Piggott State Bank	Piggott	9.30
Relyance Bank, National Association	Pine Bluff	11.95
Simmons Bank	Pine Bluff	9.62
RiverBank	Pocahontas	9.32
Home Bank of Arkansas	Portland	10.83
Bank of Prescott	Prescott	13.96
Gateway Bank	Rison	11.87

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
First State Bank	Russellville	11.67
Bank of Salem	Salem	11.07
Logan County Bank	Scranton	18.95
First Security Bank	Searcy	15.34
Peoples Bank	Sheridan	13.45
Smackover State Bank	Smackover	12.36
Riverside Bank	Sparkman	8.12
Legacy National Bank	Springdale	11.26
United Bank	Springdale	13.15
Bodcaw Bank	Stamps	11.63
Bank of Star City	Star City	15.94
Security Bank	Stephens	8.61
The Farmers and Merchants Bank	Stuttgart	11.26
Citizens Bank & Trust Company	Van Buren	12.11
The First National Bank of Lawrence County	Walnut Ridge	10.69
First State Bank of Warren	Warren	10.74
Warren Bank and Trust Company	Warren	16.47
Evolve Bank & Trust	West Memphis	8.34
Fidelity National Bank	West Memphis	10.95
Cross County Bank	Wynne	12.19
The First National Bank of Wynne	Wynne	10.23

## NATIONAL BANKS HEADQUARTERED IN ARKANSAS

**JUNE 30, 2017**

**(000's omitted)**

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

**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

605 Main Street  
71923-0248

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

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

Member of Federal Reserve System

Bank Holding Company  
Southern Bancorp Inc., Arkadelphia, AR

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

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

Cash and Due from:..... 43,557  
Federal Funds and Repos: ..... 1  
Investments: ..... 209,664  
Net Loans: ..... 840,151  
Premises and Fixed Assets:..... 41,156  
Other Real Estate: ..... 5,310  
Other Assets:..... 84,756  
Total Assets:..... 1,224,595  
Total Trust Assets:..... 17,321

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 Burriss

Cash and Due from:.....	8,958	Deposits:.....	307,227
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	84,000
Investments:.....	81,010	Other Liabilities:.....	7,723
Net Loans:.....	320,860	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	11,460	Total Liabilities:.....	398,950
Other Real Estate:.....	422		
Other Assets:.....	14,519	Total Equity Capital:.....	38,279
Total Assets:.....	437,229	Total Liabilities and Capital:.....	437,229
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

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

**Branches in Town:** None

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

**RiverWind Bank**  
**Augusta, AR**

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

100 South Second Street  
72006-0120

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

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

Bank Holding Company  
None

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

**Pres:** Casey Cullipher  
**EVP/TO:** Martha Ray

Cash and Due from:.....	4,362	Deposits:.....	87,824
Federal Funds and Repos:.....	6,250	Federal Funds and Borrowings:.....	0
Investments:.....	18,357	Other Liabilities:.....	2,393
Net Loans:.....	66,009	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	687	Total Liabilities:.....	90,217
Other Real Estate:.....	32		
Other Assets:.....	4,235	Total Equity Capital:.....	9,715
Total Assets:.....	99,932	Total Liabilities and Capital:.....	99,932
Total Trust Assets:.....	3,853	Number of Shares Outstanding:.....	8,000

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

1325 Harrison Street  
72501-4327

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

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

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

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

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

Cash and Due from:..... 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  
Other Assets:..... 30,891  
Total Assets:..... 1,249,674  
Total Trust Assets:..... 121,390

Deposits: ..... 984,933  
Federal Funds and Borrowings: ..... 153,874  
Other Liabilities: ..... 4,347  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 1,143,154  
Total Equity Capital:..... 106,520  
Total Liabilities and Capital: ..... 1,249,674  
Number of Shares Outstanding:..... 34,523

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

**Branches in Town:** Two

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

**The Citizens Bank  
Batesville, AR**

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

200 South Third Street  
72501

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

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

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

**CEO/Pres:** Phil Baldwin  
**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  
Other Assets:..... 27,725  
Total Assets:..... 759,780  
Total Trust Assets:..... 158,026

Deposits: ..... 646,348  
Federal Funds and Borrowings: ..... 34,886  
Other Liabilities: ..... 1,374  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 682,608  
Total Equity Capital:..... 77,172  
Total Liabilities and Capital: ..... 759,780  
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

1 Second Street  
 71720-0135

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

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

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

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

Cash and Due from: .....	5,776	Deposits: .....	43,494
Federal Funds and Repos: .....	9,875	Federal Funds and Borrowings: .....	0
Investments: .....	6,228	Other Liabilities: .....	27
Net Loans: .....	27,459	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	122	Total Liabilities: .....	43,521
Other Real Estate: .....	0		
Other Assets: .....	185	Total Equity Capital: .....	6,124
Total Assets: .....	49,645	Total Liabilities and Capital: .....	49,645
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	8,300

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

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

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

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

400 West Main  
 72315-0688

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

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

Member of Federal Reserve System

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

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

**CFO:** Shelly Crosskno

Cash and Due from: .....	54,860	Deposits: .....	443,693
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	765
Investments: .....	15,205	Other Liabilities: .....	1,949
Net Loans: .....	397,148	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	10,782	Total Liabilities: .....	446,407
Other Real Estate: .....	1,069		
Other Assets: .....	13,470	Total Equity Capital: .....	46,127
Total Assets: .....	492,534	Total Liabilities and Capital: .....	492,534
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	40,000

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

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

**First Western Bank  
Booneville, AR**

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

80 West Main  
72927-0238

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 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  
Other Assets:..... 14,763  
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 Equity Capital:..... 30,490  
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  
71826-0120

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 Equity Capital:..... 2,612  
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](http://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: .....537  
Other Assets: .....6,271  
Total Assets: .....109,197  
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 Equity Capital: .....8,842  
Total Liabilities and Capital: .....109,197  
Number of Shares Outstanding: .....4,000

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

**Branches in Town:** None

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

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

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

297 Madison  
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: .....40,845  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: .....121  
Subordinated Debt: ..... 0  
Total Liabilities: .....40,966  
  
Total Equity Capital: .....5,286  
Total Liabilities and Capital: .....46,252  
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

620 Chestnut Street  
72032

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 466,180  
Federal Funds and Repos: ..... 0  
Investments: ..... 1,648,159  
Net Loans: ..... 7,754,338  
Premises and Fixed Assets:..... 205,629  
Other Real Estate: ..... 18,790  
Other Assets:..... 768,135  
Total Assets:..... 10,861,231  
Total Trust Assets:..... 543,930

Deposits: ..... 7,861,199  
Federal Funds and Borrowings: ..... 1,233,219  
Other Liabilities: ..... 40,209  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 9,134,627  
Total Equity Capital:..... 1,726,604  
Total Liabilities and Capital: ..... 10,861,231  
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], Dardanella, 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  
Trust Powers: No

200 Pine Street  
71635-0638

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

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

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

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

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

Cash and Due from: .....	8,079	Deposits: .....	30,016
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	0
Investments: .....	6,341	Other Liabilities: .....	296
Net Loans: .....	17,882	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,281	Total Liabilities: .....	30,312
Other Real Estate: .....	532		
Other Assets: .....	1,198	Total Equity Capital: .....	5,001
Total Assets: .....	35,313	Total Liabilities and Capital: .....	35,313
Total Trust Assets: .....	0	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  
Trust Powers: No

901 Main Street  
72833-0609

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

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

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

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

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

Cash and Due from: .....	6,276	Deposits: .....	606,741
Federal Funds and Repos: .....	35,975	Federal Funds and Borrowings: .....	36,360
Investments: .....	37,042	Other Liabilities: .....	5,769
Net Loans: .....	605,104	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	11,296	Total Liabilities: .....	648,870
Other Real Estate: .....	15,899		
Other Assets: .....	30,363	Total Equity Capital: .....	93,085
Total Assets: .....	741,955	Total Liabilities and Capital: .....	741,955
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** One

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

### River Town Bank Dardanelle, AR

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

102 North Front Street  
72834-0577

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

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

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

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

**CFO:** Randy Blanton

Cash and Due from:..... 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 Equity Capital: ..... 17,025  
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  
Trust Powers: No

503 East Antioch  
71940-0068

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

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

Bank Holding Company  
None

**Chm/CEO:** Darwin Hendrix

**Pres/COO:** Vince Grimes

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: ..... 1,416  
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 Equity Capital: ..... 18,714  
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; Rodney Silvey

**Branches in Town:** None

**Other Branches:** Gurdon, Prescott

### First State Bank of DeQueen DeQueen, AR

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

402 West Collin Raye Drive  
 71832-0970

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....	10,358	Deposits: .....	199,038
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	8,024
Investments: .....	41,406	Other Liabilities: .....	3,022
Net Loans: .....	165,142	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	5,608	Total Liabilities: .....	210,084
Other Real Estate: .....	22		
Other Assets: .....	8,129	Total Equity Capital: .....	20,581
Total Assets: .....	230,665	Total Liabilities and Capital: .....	230,665
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	76,000

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

**Branches in Town:** One

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

### Arkansas County Bank DeWitt, AR

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

220 West Cross Street  
 72042

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

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

Member of Federal Reserve System

Bank Holding Company  
 DeWitt First Bankshares Corporation, DeWitt, AR

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

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

Cash and Due from: .....	2,768	Deposits: .....	122,664
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	21,754
Investments: .....	55,276	Other Liabilities: .....	202
Net Loans: .....	97,595	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,972	Total Liabilities: .....	144,620
Other Real Estate: .....	691		
Other Assets: .....	2,793	Total Equity Capital: .....	18,475
Total Assets: .....	163,095	Total Liabilities and Capital: .....	163,095
Total Trust Assets: .....	27,968	Number of Shares Outstanding: .....	1

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

**Branches in Town:** None

**Other Branches:** Lockesburg, Stuttgart

## DeWitt Bank And Trust Company DeWitt, AR

VOICE: (870) 946-3531

Second and Jefferson Streets

Charter Number: 605

FAX: (870) 946-2815

72042-0071

Date: March 1, 1929

Trust Powers: Yes

FDIC Certificate Number: 1522

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

Bank Holding Company  
DBT Financial Corporation, DeWitt, AR

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

Cash and Due from:..... 2,224  
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 Equity Capital:..... 18,071  
Total Liabilities and Capital: ..... 103,977  
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

500 Highway 65 South

Charter Number: 278

FAX: (870) 382-5901

71639

Date: May 10, 1909

Trust Powers: Yes

FDIC Certificate Number: 8735

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

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

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

Cash and Due from:..... 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 Equity Capital:..... 13,092  
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  
FAX: (870) 881-5393  
Trust Powers: No

214 North Washington Street  
71730-1754

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....	15,072	Deposits: .....	673,988
Federal Funds and Repos: .....	41,313	Federal Funds and Borrowings: .....	113,375
Investments: .....	19,992	Other Liabilities: .....	2,550
Net Loans: .....	780,901	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	8,567	Total Liabilities: .....	789,913
Other Real Estate: .....	5,165		
Other Assets: .....	38,580	Total Equity Capital: .....	119,677
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  
FAX: (501) 842-2422  
Trust Powers: No

123 South Main Street  
72046-0070

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

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

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

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

**EVP:** Hanna B. Canada  
**Cash:** Sheila Rice

Cash and Due from: .....	2,735	Deposits: .....	240,177
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		
Other Assets: .....	18,827	Total Equity Capital: .....	48,005
Total Assets: .....	333,339	Total Liabilities and Capital: .....	333,339
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** One

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

**Cornerstone Bank  
Eureka Springs, AR**

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

70 South Main  
72632-0309

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

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

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

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

**EVP/CLO:** Jason Tennant

Cash and Due from:..... 14,728  
Federal Funds and Repos: ..... 0  
Investments: ..... 38,712  
Net Loans: ..... 156,260  
Premises and Fixed Assets:..... 10,409  
Other Real Estate: ..... 3,673  
Other Assets: ..... 7,422  
Total Assets: ..... 231,204  
Total Trust Assets:..... 0

Deposits: ..... 192,306  
Federal Funds and Borrowings: ..... 14,804  
Other Liabilities: ..... 1,839  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 208,949  
Total Equity Capital:..... 22,255  
Total Liabilities and Capital: ..... 231,204  
Number of Shares Outstanding:..... 4,000

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

**Branches in Town:** One

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

**Arvest Bank  
Fayetteville, AR**

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

75 North East Street  
72702-1327

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

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

Member of Federal Reserve System  
Bank Holding Company  
Arvest Holdings, Inc., Bentonville, AR

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

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

Cash and Due from:.....	1,046,143	Deposits:.....	14,984,820
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	413,822
Investments:.....	4,835,043	Other Liabilities:.....	141,224
Net Loans:.....	10,066,210	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	411,701	Total Liabilities:.....	15,539,866
Other Real Estate:.....	16,684		
Other Assets:.....	922,921	Total Equity Capital:.....	1,758,836
Total Assets:.....	17,298,702	Total Liabilities and Capital:.....	17,298,702
Total Trust Assets:.....	3,571,118	Number of Shares Outstanding:.....	350,692

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

**Branches in Town:** Nine **Other Branches:** Ada[OK], Alma, Anderson[MO], Aurora[MO], Bartlesville[OK] (4), Bella Vista (3), Belton[MO], Benton, Bentonville (6), Berryville (2), Branson[MO], Branson West[MO], Broken Arrow[OK] (4), Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (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], Morrilton, 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      3878 N. Crossover Road, Suite 20      Charter Number: 660  
 FAX: (479) 684-3795      72703      Date: August 28, 1933  
 Trust Powers: Yes      FDIC Certificate Number: 89

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

Bank Holding Company  
 White River Bancshares Company, Fayetteville, AR

**Chm/CEO/Pres:** Gary R. Head  
**CAO:** Brant Ward

**CFO:** Russell W. Nugent, Jr.  
**CLO:** Daniel J. Lewis

Cash and Due from:.....	19,299	Deposits: .....	440,451
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	38,445
Investments: .....	48,266	Other Liabilities: .....	4,069
Net Loans: .....	451,110	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	8,348	Total Liabilities: .....	482,965
Other Real Estate: .....	12,507		
Other Assets: .....	9,131	Total Equity Capital:.....	65,696
Total Assets: .....	548,661	Total Liabilities and Capital: .....	548,661
Total Trust Assets: .....	0	Number of Shares Outstanding:.....	30,000

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

Home Page: [www.fbtbank.com](http://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:** Craig Attwood

**EVP:** Suzette Crutchfield  
**EVP:** Bruce Dawson

Cash and Due from:.....	21,957	Deposits: .....	124,959
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	16,300
Investments: .....	43,982	Other Liabilities: .....	518
Net Loans: .....	84,990	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,161	Total Liabilities: .....	141,777
Other Real Estate: .....	0		
Other Assets: .....	4,750	Total Equity Capital:.....	16,063
Total Assets: .....	157,840	Total Liabilities and Capital: .....	157,840
Total Trust Assets: .....	1,153	Number of Shares Outstanding:.....	8,000

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

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

**Bank of Gravett  
Gravette, AR**

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

211 Main Street SE  
72736

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

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

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

**Pres:** Sharron Edmondson  
**SVP:** Brenda Bridge

**SVP:** Bob King  
**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		
Other Assets: .....	6,810	Total Equity Capital: .....	16,662
Total Assets: .....	119,932	Total Liabilities and Capital: .....	119,932
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**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, Hiwasse

**Anstaff Bank  
Green Forest, AR**

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

100 First National Avenue  
72638

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

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

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

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

**SVP/CFO:** Marcus Walser  
**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		
Other Assets: .....	24,051	Total Equity Capital: .....	58,933
Total Assets: .....	592,452	Total Liabilities and Capital: .....	592,452
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	7,500

**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, Norfolk

## First Service Bank Greenbrier, AR

VOICE: (501) 679-7200

136 South Broadview

Charter Number: 732

FAX: (501) 746-4265

72058-0190

Date: October 15, 1976

Trust Powers: No

FDIC Certificate Number: 18519

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

Bank Holding Company

First Service Bancshares, Inc., Greenbrier, AR

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

Cash and Due from:..... 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

Other Assets: ..... 9,899

Total Equity Capital:..... 28,867

Total Assets: ..... 292,779

Total Liabilities and Capital: ..... 292,779

Total Trust Assets: ..... 0

Number of Shares Outstanding: ..... 15,000

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

**Branches in Town:** None

**Other Branches:** Clinton, Conway (2), Dermott, Flippin, Little Rock, Marshall, Mountain View, Shirley, Yellville

## Farmers Bank Greenwood, AR

VOICE: (479) 996-4171

71 West Center

Charter Number: 243

FAX: (479) 996-6700

72936-0610

Date: August 7, 1907

Trust Powers: Yes

FDIC Certificate Number: 1296

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

Other Assets: ..... 9,426

Total Equity Capital:..... 39,038

Total Assets: ..... 201,815

Total Liabilities and Capital: ..... 201,815

Total Trust Assets: ..... 6,532

Number of Shares Outstanding: ..... 7,500

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

**Branches in Town:** One

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

## Generations Bank Hampton, AR

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

302 West Main Street  
 71744-0008

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

Home Page: [www.mygenerations.bank](http://www.mygenerations.bank)

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

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

**COO:** Sandy Ferguson

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	Total Liabilities and Capital: .....427,789
Total Trust Assets: .....0	Number of Shares Outstanding: .....4,000

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

**Branches in Town:** None

**Other Branches:** Camden (3), Fayetteville, Junction City, Rogers, Siloam Springs, Van Buren

## Horatio State Bank Horatio, AR

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

123 Main Street  
 71842-0347

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

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

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

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

**SVP:** Edith H. Smith

Cash and Due from: .....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	Total Liabilities and Capital: .....185,787
Total Trust Assets: .....0	Number of Shares Outstanding: .....2,000

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

**Branches in Town:** None

**Other Branches:** 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](http://www.todaysbank.com)

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

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

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

Cash and Due from:..... 8,842  
Federal Funds and Repos: ..... 0  
Investments:..... 34,040  
Net Loans:..... 132,495  
Premises and Fixed Assets:..... 6,588  
Other Real Estate:..... 1,957  
Other Assets:..... 4,484  
Total Assets:..... 188,406  
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 Equity Capital:..... 18,812  
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](http://www.firstarkansasbank.com)

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

**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:..... 188,765

Deposits: ..... 563,749  
Federal Funds and Borrowings: ..... 42,629  
Other Liabilities: ..... 6,502  
Subordinated Debt:..... 0  
Total Liabilities:..... 612,880  
Total Equity Capital:..... 137,474  
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  
Trust Powers: No

201 Main Street  
71653-0727

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

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

Member of Federal Reserve System

Bank Holding Company  
Southeast Arkansas Bank Corporation, Lake Village, AR

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

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

Cash and Due from:.....	3,281	Deposits:.....	57,958
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	325
Investments:.....	21,400	Other Liabilities:.....	107
Net Loans:.....	37,463	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	921	Total Liabilities:.....	58,390
Other Real Estate:.....	675	Total Equity Capital:.....	6,932
Other Assets:.....	1,582	Total Liabilities and Capital:.....	65,322
Total Assets:.....	65,322	Number of Shares Outstanding:.....	60,000
Total Trust Assets:.....	0		

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

200 North State Street  
72201

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	6,699	Deposits:.....	182,164
Federal Funds and Repos:.....	3,700	Federal Funds and Borrowings:.....	0
Investments:.....	74,783	Other Liabilities:.....	1,216
Net Loans:.....	107,665	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,412	Total Liabilities:.....	183,380
Other Real Estate:.....	2,026	Total Equity Capital:.....	22,087
Other Assets:.....	4,182	Total Liabilities and Capital:.....	205,467
Total Assets:.....	205,467	Number of Shares Outstanding:.....	100,000
Total Trust Assets:.....	0		

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

**Branches in Town:** Four

**Other Branches:** None

## Bank of the Ozarks Little Rock, AR

VOICE: (501) 978-2265

17901 Chenal Parkway

Charter Number: 121

FAX: (501) 978-2282

72223

Date: March 24, 1903

Trust Powers: Yes

FDIC Certificate Number: 110

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

Bank Holding Company

None

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

Cash and Due from:..... 824,184

Deposits: ..... 16,241,570

Federal Funds and Repos: ..... 0

Federal Funds and Borrowings: ..... 110,988

Investments: ..... 2,092,545

Other Liabilities: ..... 111,658

Net Loans: ..... 15,102,022

Subordinated Debt: ..... 341,225

Premises and Fixed Assets:..... 516,536

Total Liabilities: ..... 16,805,441

Other Real Estate: ..... 33,466

Other Assets: ..... 1,499,842

Total Equity Capital: ..... 3,263,154

Total Assets: ..... 20,068,595

Total Liabilities and Capital: ..... 20,068,595

Total Trust Assets: ..... 1,810,111

Number of Shares Outstanding: ..... 2,340

**Directors:** Nicholas A. Brown; Paula Cholmondeley; Richard L. Cisne; Robert C. East; Kathleen M. Franklin; Katherine 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, Columbus[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornelia[GA], Cornelius[NC], Cramerton[NC], Cumming[GA] (3), Dahlonga[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], Newnan[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  
 FAX: (501) 975-6999  
 Trust Powers: No

5315 Highland Drive  
 72223

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

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

Member of Federal Reserve System

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

**Chm:** Richard N. Massey

**EVP/CFO:** Sherri R. Billings

**CEO/Pres:** James Matthew Machen

**RMO:** Thomas Fritsche

Cash and Due from: .....	129,477	Deposits: .....	1,704,299
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	272,784
Investments: .....	253,991	Other Liabilities: .....	6,566
Net Loans: .....	1,649,107	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	55,821	Total Liabilities: .....	1,983,649
Other Real Estate: .....	1,103		
Other Assets: .....	148,815	Total Equity Capital: .....	254,665
Total Assets: .....	2,238,314	Total Liabilities and Capital: .....	2,238,314
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	1,000

**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

1506 Market Street, Suite C180  
72211-1816

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

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

Bank Holding Company  
None

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

**Reg Pres:** David Bordovsky  
**VP/Cash:** Brandy Thiele

Cash and Due from:..... 5,344  
Federal Funds and Repos: ..... 3,174  
Investments: ..... 54,083  
Net Loans: ..... 112,730  
Premises and Fixed Assets:..... 1,367  
Other Real Estate: ..... 2,446  
Other Assets: ..... 7,134  
Total Assets: ..... 186,278  
Total Trust Assets: ..... 0

Deposits: ..... 153,656  
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

650 South Shackleford, Suite 150  
72211

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

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

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

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

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

Cash and Due from:..... 10,532  
Federal Funds and Repos: ..... 5,250  
Investments: ..... 150,767  
Net Loans: ..... 201,983  
Premises and Fixed Assets:..... 9,439  
Other Real Estate: ..... 2,521  
Other Assets: ..... 11,268  
Total Assets: ..... 391,760  
Total Trust Assets: ..... 0

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, Greens Ferry, Heber Springs (2), North Little Rock, Quitman, Rose Bud, Sherwood (2), Vilonia

## Heartland Bank Little Rock, AR

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

5100 Kavanaugh Boulevard  
72207

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

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

Member of Federal Reserve System

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

**CEO/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 Equity Capital: .....	8,778
Other Assets: .....	3,923	Total Liabilities and Capital: .....	199,193
Total Assets: .....	199,193	Number of Shares Outstanding: .....	10,000
Total Trust Assets: .....	0		

**Directors:** Craig Benson; Matt Keil; Judy Lawton

**Branches in Town:** One

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

## The Capital Bank Little Rock, AR

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

12224 Chenal Parkway  
72211

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Kyle E. Patton

**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 Equity Capital: .....	15,545
Other Assets: .....	8,902	Total Liabilities and Capital: .....	152,631
Total Assets: .....	152,631	Number of Shares Outstanding: .....	32,013
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

## First State Bank Lonoke, AR

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

101 South Center Street  
72086-0320

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

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

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

**Chm:** Neil Bennett, Jr.

**CEO:** David R. Estes

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  
Other Assets:..... 5,040  
Total Assets:..... 265,060  
Total Trust Assets:..... 0

Deposits:..... 237,602  
Federal Funds and Borrowings: ..... 0  
Other Liabilities:..... 425  
Subordinated Debt:..... 0  
Total Liabilities:..... 238,027  
Total Equity Capital:..... 27,033  
Total Liabilities and Capital: ..... 265,060  
Number of Shares Outstanding:..... 16,000

**Directors:** Alan Barksdale; Neil Bennett, Jr.; David R. Estes; William Fletcher, Jr.; J. Walls McCrary; Robert Dale Miller; Daina B. Newcomb; Wade Ruckle; Marvin D. Thaxton, Jr.

**Branches in Town:** One

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

## Farmers Bank and Trust Company Magnolia, AR

VOICE: (870) 235-7000  
FAX: (870) 235-7008  
Trust Powers: Yes

200 East Main Street  
71753

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

Home Page: [www.myfarmers.bank](http://www.myfarmers.bank)

Member of Federal Reserve System

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

**Chm:** Bob L. Burns

**CFO:** Drew Chandler

**CEO/Pres:** Chris Gosnell

**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  
Total Trust Assets:..... 127,060

Deposits:..... 1,170,214  
Federal Funds and Borrowings: ..... 29,036  
Other Liabilities:..... 12,474  
Subordinated Debt:..... 0  
Total Liabilities:..... 1,211,724  
Total Equity Capital:..... 145,138  
Total Liabilities and Capital: ..... 1,356,862  
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  
FAX: (870) 234-3384  
Trust Powers: Yes

500 North Jackson  
71753-0340

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

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

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

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

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

Cash and Due from: .....	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		
Other Assets: .....	6,566	Total Equity Capital: .....	18,630
Total Assets: .....	190,311	Total Liabilities and Capital: .....	190,311
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** One

**Other Branches:** Waldo

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

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

205 Block Street  
72364-0747

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

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

Member of Federal Reserve System

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

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

**EVP:** Brenda Eldridge

Cash and Due from: .....	9,281	Deposits: .....	124,738
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	0
Investments: .....	23,161	Other Liabilities: .....	884
Net Loans: .....	106,294	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,604	Total Liabilities: .....	125,622
Other Real Estate: .....	570		
Other Assets: .....	3,474	Total Equity Capital: .....	20,762
Total Assets: .....	146,384	Total Liabilities and Capital: .....	146,384
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	60,000

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

**Branches in Town:** None

**Other Branches:** West Memphis

**First Delta Bank  
Marked Tree, AR**

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

214 Hester Parker Drive  
72365-0635

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

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

Member of Federal Reserve System

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

**Chm:** 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 Equity Capital:..... 6,220  
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  
Trust Powers: Yes

124 Edmonds Avenue  
72101-0370

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Vance M. Thompson, III  
**SVP:** E. Jan Thompson

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

Cash and Due from:..... 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 Equity Capital:..... 8,618  
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  
FAX: (870) 222-4853  
Trust Powers: Yes

500 North Second  
71654

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

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

Cash and Due from:.....	2,281	Deposits:.....	46,396
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	425
Investments:.....	18,937	Other Liabilities:.....	39
Net Loans:.....	30,550	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	581	Total Liabilities:.....	46,860
Other Real Estate:.....	0		
Other Assets:.....	717	Total Equity Capital:.....	6,206
Total Assets:.....	53,066	Total Liabilities and Capital:.....	53,066
Total Trust Assets:.....	24	Number of Shares Outstanding:.....	68,000

**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

**McGehee Bank  
McGehee, AR**

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

301 North Second Street  
71654-0787

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

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

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

**CEO/Pres:** James M. Smith  
**VChm/COO:** John H. Potter, Jr.

**SVP:** Clarissa Herren  
**VP/TO:** Jim S. Youngblood

Cash and Due from:.....	8,386	Deposits:.....	92,469
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	22,000
Investments:.....	15,083	Other Liabilities:.....	323
Net Loans:.....	103,567	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	502	Total Liabilities:.....	114,792
Other Real Estate:.....	0		
Other Assets:.....	4,705	Total Equity Capital:.....	17,451
Total Assets:.....	132,243	Total Liabilities and Capital:.....	132,243
Total Trust Assets:.....	93,727	Number of Shares Outstanding:.....	80,000

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

**Branches in Town:** One

**Other Branches:** Arkansas City, Watson

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

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

303 Hwy. 71 North  
71953-0898

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

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

Member of Federal Reserve System

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

**Chm:** 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: ..... 164,853  
Premises and Fixed Assets:..... 3,721  
Other Real Estate: ..... 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 Equity Capital:..... 24,900  
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

212 West Gaines Street  
71655

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

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

Member of Federal Reserve System

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

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

**SVP/TO:** Rusty Smith  
**SVP:** Michael Efrid

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 Equity Capital:..... 19,362  
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  
FAX: (870) 460-6464  
Trust Powers: Yes

102 West McCloy  
71657-0270

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

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

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

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

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

Cash and Due from: .....4,974  
Federal Funds and Repos: ..... 0  
Investments:.....42,681  
Net Loans:.....156,006  
Premises and Fixed Assets: .....4,247  
Other Real Estate:.....56  
Other Assets: .....7,980  
Total Assets: .....215,944  
Total Trust Assets: .....54,406

Deposits: .....181,334  
Federal Funds and Borrowings:.....13,484  
Other Liabilities:.....1,340  
Subordinated Debt: ..... 0  
Total Liabilities: .....196,158  
Total Equity Capital: .....19,786  
Total Liabilities and Capital: .....215,944  
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  
FAX: (501) 354-6560  
Trust Powers: No

707 North Saint Joseph Street  
72110

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

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

Member of Federal Reserve System

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

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

**EVP:** Suzanne Hartman

Cash and Due from: .....37,752  
Federal Funds and Repos: ..... 0  
Investments:.....64,819  
Net Loans:.....78,849  
Premises and Fixed Assets: .....2,359  
Other Real Estate:..... 0  
Other Assets: .....7,066  
Total Assets: .....190,845  
Total Trust Assets: ..... 0

Deposits: .....160,517  
Federal Funds and Borrowings:.....5,607  
Other Liabilities:.....1,226  
Subordinated Debt: ..... 0  
Total Liabilities: .....167,350  
Total Equity Capital: .....23,495  
Total Liabilities and Capital: .....190,845  
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  
FAX: (870) 269-7312  
Trust Powers: No

802 East Main Street  
72560

Charter Number: 797  
Date: August 4, 2015  
FDIC Certificate Number: 17431

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

**CEO:** Marnie B. Oldner  
**Pres/CLO:** Nick Roach

**EVP:** Bruce Upton  
**CFO:** Steve Ragland

Cash and Due from:..... 2,022  
Federal Funds and Repos: ..... 7,190  
Investments: ..... 10,717  
Net Loans: ..... 161,782  
Premises and Fixed Assets:..... 8,185  
Other Real Estate: ..... 1,026  
Other Assets: ..... 10,181  
Total Assets: ..... 201,103  
Total Trust Assets: ..... 0

Deposits: ..... 159,352  
Federal Funds and Borrowings: ..... 19,700  
Other Liabilities: ..... 1,341  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 180,393  
Total Equity Capital: ..... 20,710  
Total Liabilities and Capital: ..... 201,103  
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  
FAX: (870) 356-2858  
Trust Powers: No

319 East Main  
71958

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

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

Member of Federal Reserve System

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

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

**EVP:** Johnny Gibbs

Cash and Due from:..... 35,584  
Federal Funds and Repos: ..... 0  
Investments: ..... 150,077  
Net Loans: ..... 372,693  
Premises and Fixed Assets:..... 10,950  
Other Real Estate: ..... 352  
Other Assets: ..... 15,296  
Total Assets: ..... 584,952  
Total Trust Assets: ..... 0

Deposits: ..... 502,637  
Federal Funds and Borrowings: ..... 22,291  
Other Liabilities: ..... 2,350  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 527,278  
Total Equity Capital: ..... 57,674  
Total Liabilities and Capital: ..... 584,952  
Number of Shares Outstanding: ..... 172,000

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

**Branches in Town:** None

**Other Branches:** 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  
FAX: (870) 523-3473  
Trust Powers: Yes

120 Hazel  
72112-0650

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

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

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

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

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

Cash and Due from: .....	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		
Other Assets: .....	11,272	Total Equity Capital: .....	26,181
Total Assets: .....	258,002	Total Liabilities and Capital: .....	258,002
Total Trust Assets: .....	76,946	Number of Shares Outstanding: .....	9,000

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

**Branches in Town:** One

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

**Piggott State Bank  
Piggott, AR**

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

212 West Cherry  
72454-0307

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

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

Member of Federal Reserve System

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

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

**VP/Cash:** Wanda Winberry

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		
Other Assets: .....	1,362	Total Equity Capital: .....	8,298
Total Assets: .....	82,332	Total Liabilities and Capital: .....	82,332
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

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

**Branches in Town:** One

**Other Branches:** Rector

### Simmons Bank Pine Bluff, AR

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

501 Main Street  
71601-4327

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

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

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

**Chm/CEO/Pres:** Marty D. Casteel  
**CBO:** Barry Ledbetter

**CCO:** Steve Wade  
**TO:** Joe Clement

Cash and Due from:.....	249,643	Deposits: .....	6,809,962
Federal Funds and Repos: .....	4,500	Federal Funds and Borrowings: .....	531,094
Investments: .....	1,452,853	Other Liabilities: .....	70,352
Net Loans: .....	5,945,611	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	204,514	Total Liabilities: .....	7,411,408
Other Real Estate: .....	25,352	Total Equity Capital:.....	1,156,060
Other Assets:.....	684,995	Total Liabilities and Capital: .....	8,567,468
Total Assets:.....	8,567,468	Number of Shares Outstanding:.....	700,000
Total Trust Assets:.....	4,306,972		

**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'Conner; 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](http://www.eriverbank.com)

Bank Holding Company  
None

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

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

Cash and Due from: .....	1,332	Deposits: .....	67,538
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	7,902
Investments: .....	3,713	Other Liabilities: .....	730
Net Loans: .....	73,688	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,363	Total Liabilities: .....	76,170
Other Real Estate: .....	150		
Other Assets: .....	3,581	Total Equity Capital: .....	7,657
Total Assets: .....	83,827	Total Liabilities and Capital: .....	83,827
Total Trust Assets: .....	550	Number of Shares Outstanding: .....	11,255

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

**Branches in Town:** None

**Other Branches:** Corning

**Home Bank of Arkansas  
Portland, AR**

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

113 Hwy 165 South  
71663-0178

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

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

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

**Chm/CEO/Pres:** John Stacks  
**CFO:** Steven SmithBill Hannah

**EVP:** Nick Harness  
**VP:** Treva Branscum

Cash and Due from: .....	1,395	Deposits: .....	71,090
Federal Funds and Repos: .....	6,750	Federal Funds and Borrowings: .....	0
Investments: .....	6,792	Other Liabilities: .....	197
Net Loans: .....	58,344	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,320	Total Liabilities: .....	71,287
Other Real Estate: .....	3,079		
Other Assets: .....	984	Total Equity Capital: .....	8,377
Total Assets: .....	79,664	Total Liabilities and Capital: .....	79,664
Total Trust Assets: .....	0	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

East Second at Main  
71857-0490

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

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

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

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

Cash and Due from:.....	7,002	Deposits: .....	66,561
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	3,887
Investments: .....	28,730	Other Liabilities: .....	141
Net Loans: .....	42,459	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	364	Total Liabilities: .....	70,589
Other Real Estate: .....	900		
Other Assets: .....	2,526	Total Equity Capital:.....	11,392
Total Assets:.....	81,981	Total Liabilities and Capital: .....	81,981
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	24,000

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

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

**Gateway Bank  
Rison, AR**

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

112 Main Street  
71665

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

Home Page: [gatewaybank.bank](http://gatewaybank.bank)

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

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

Cash and Due from:.....	5,922	Deposits: .....	62,268
Federal Funds and Repos: .....	1,075	Federal Funds and Borrowings: .....	0
Investments: .....	5,379	Other Liabilities: .....	141
Net Loans: .....	54,432	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,963	Total Liabilities: .....	62,409
Other Real Estate: .....	68		
Other Assets: .....	1,869	Total Equity Capital:.....	8,299
Total Assets:.....	70,708	Total Liabilities and Capital: .....	70,708
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

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



**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](http://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 Real Estate: ..... 0  
Other Assets: ..... 10,066  
Total Assets: ..... 239,303  
Total Trust Assets: ..... 0

Deposits: ..... 199,164  
Federal Funds and Borrowings: ..... 11,825  
Other Liabilities: ..... 400  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 211,389  
Total Equity Capital: ..... 27,914  
Total Liabilities and Capital: ..... 239,303  
Number of Shares Outstanding: ..... 20,000

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

**Branches in Town:** Four

**Other Branches:** Ola

**Bank of Salem  
Salem, AR**

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

207 West Church Street  
72576-0338

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

Home Page: [www.bksalem.net](http://www.bksalem.net)  
Member of Federal Reserve System

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

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

**SVP:** Mike Falco

Cash and Due from: ..... 12,475  
Federal Funds and Repos: ..... 1,884  
Investments: ..... 3,400  
Net Loans: ..... 105,478  
Premises and Fixed Assets: ..... 1,619  
Other Real Estate: ..... 176  
Other Assets: ..... 7,981  
Total Assets: ..... 133,013  
Total Trust Assets: ..... 0

Deposits: ..... 115,256  
Federal Funds and Borrowings: ..... 2,342  
Other Liabilities: ..... 695  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 118,293  
Total Equity Capital: ..... 14,720  
Total Liabilities and Capital: ..... 133,013  
Number of Shares Outstanding: ..... 20,000

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

**Branches in Town:** None

**Other Branches:** Mammoth Spring, Viola

### Logan County Bank Scranton, AR

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

600 Main Street  
72863-0085

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

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

Bank Holding Company  
None

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

**VP:** Adam Fritsche  
**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  
Total Trust Assets: ..... 0

Deposits: ..... 68,914  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 92  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 69,006  
Total Equity Capital: ..... 15,382  
Total Liabilities and Capital: ..... 84,388  
Number of Shares Outstanding: ..... 4,000

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

**Branches in Town:** None

**Other Branches:** Subiaco

### First Security Bank Searcy, AR

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

314 North Spring  
72145-1009

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

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

Bank Holding Company  
First Security Bancorp, Searcy, AR

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

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

Cash and Due from:..... 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: ..... 6,866  
Other Assets: ..... 85,911  
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 Equity Capital: ..... 894,532  
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

1120 S. Rock Street  
72150

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

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

Member of Federal Reserve System

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

**CEO:** John D. Manatt

**SVP:** G. Jannette Jones

**Pres:** Craig L. Manatt

Cash and Due from:.....	16,308	Deposits:.....	131,289
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	58,536	Other Liabilities:.....	440
Net Loans:.....	70,833	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,349	Total Liabilities:.....	131,729
Other Real Estate:.....	0		
Other Assets:.....	3,980	Total Equity Capital:.....	20,277
Total Assets:.....	152,006	Total Liabilities and Capital:.....	152,006
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	56,562

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

**Branches in Town:** None

**Other Branches:** Little Rock

**Smackover State Bank  
Smackover, AR**

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

708 North Broadway  
71762-0107

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

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

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

**Chm:** J. Drew Tennyson

**CEO/Pres:** James B. Yeager

Cash and Due from:.....	9,618	Deposits:.....	162,967
Federal Funds and Repos:.....	4,075	Federal Funds and Borrowings:.....	0
Investments:.....	110,600	Other Liabilities:.....	288
Net Loans:.....	58,708	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,145	Total Liabilities:.....	163,255
Other Real Estate:.....	350		
Other Assets:.....	1,109	Total Equity Capital:.....	23,350
Total Assets:.....	186,605	Total Liabilities and Capital:.....	186,605
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

**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  
Trust Powers: No

Commerce & Main Streets  
71763-0127

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

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

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

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

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

Cash and Due from:..... 852  
Federal Funds and Repos: ..... 1,525  
Investments: ..... 1,287  
Net Loans: ..... 50,531  
Premises and Fixed Assets:..... 2,454  
Other Real Estate: ..... 70  
Other Assets: ..... 1,619  
Total Assets: ..... 58,338  
Total Trust Assets: ..... 0

Deposits: ..... 52,118  
Federal Funds and Borrowings: ..... 1,000  
Other Liabilities: ..... 96  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 53,214  
Total Equity Capital: ..... 5,124  
Total Liabilities and Capital: ..... 58,338  
Number of Shares Outstanding: ..... 3,000

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

**Branches in Town:** None

**Other Branches:** Little Rock

### United Bank Springdale, AR

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

2600 South Thompson Street  
72764-6354

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Nathan Gairhan  
**SVP/CFO:** Paige Mulhollan

**SVP/CLO:** Luke Colley

Cash and Due from:..... 16,576  
Federal Funds and Repos: ..... 0  
Investments: ..... 6,862  
Net Loans: ..... 145,187  
Premises and Fixed Assets:..... 7,871  
Other Real Estate: ..... 64  
Other Assets: ..... 2,170  
Total Assets: ..... 178,730  
Total Trust Assets: ..... 0

Deposits: ..... 137,590  
Federal Funds and Borrowings: ..... 17,230  
Other Liabilities: ..... 958  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 155,778  
Total Equity Capital: ..... 22,952  
Total Liabilities and Capital: ..... 178,730  
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**

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

307 Thomas Street  
71860-0008

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

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

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

**Pres/Sec:** Scott Hultberg

**Cash:** Michelle Downs

Cash and Due from: .....	5,696	Deposits: .....	69,338
Federal Funds and Repos: .....	825	Federal Funds and Borrowings: .....	0
Investments: .....	48,055	Other Liabilities: .....	211
Net Loans: .....	23,117	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	.88	Total Liabilities: .....	69,549
Other Real Estate: .....	415	Total Equity Capital: .....	9,104
Other Assets: .....	457	Total Liabilities and Capital: .....	78,653
Total Assets: .....	78,653	Number of Shares Outstanding: .....	10,000
Total Trust Assets: .....	0		

**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**

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

116 North Lincoln  
71667-0069

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

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

Member of Federal Reserve System

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

**Chm/CEO:** Marion Burge Ryburn

**Pres:** R. Mark Owen

Cash and Due from: .....	1,728	Deposits: .....	74,080
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	2,218
Investments: .....	22,944	Other Liabilities: .....	130
Net Loans: .....	61,615	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,067	Total Liabilities: .....	76,428
Other Real Estate: .....	19	Total Equity Capital: .....	14,156
Other Assets: .....	1,211	Total Liabilities and Capital: .....	90,584
Total Assets: .....	90,584	Number of Shares Outstanding: .....	15,000
Total Trust Assets: .....	0		

**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  
FAX: (870) 786-5419  
Trust Powers: No

105 Ruby Street  
71764-0007

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

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

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

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

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

Cash and Due from:..... 3,730  
Federal Funds and Repos: ..... 150  
Investments: ..... 5,499  
Net Loans: ..... 53,633  
Premises and Fixed Assets:..... 1,665  
Other Real Estate: ..... 40  
Other Assets: ..... 2,379  
Total Assets: ..... 67,096  
Total Trust Assets: ..... 0

Deposits: ..... 60,210  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 1,256  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 61,466  
Total Equity Capital: ..... 5,630  
Total Liabilities and Capital: ..... 67,096  
Number of Shares Outstanding: ..... 11,000

**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  
FAX: (870) 672-4282  
Trust Powers: Yes

708 S. Main Street  
72160-1016

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

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

Member of Federal Reserve System

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

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

**CEO/Pres:** Gary Hudson

Cash and Due from:..... 29,707  
Federal Funds and Repos: ..... 8,871  
Investments: ..... 214,101  
Net Loans: ..... 651,607  
Premises and Fixed Assets:..... 14,874  
Other Real Estate: ..... 2,764  
Other Assets: ..... 72,609  
Total Assets: ..... 994,533  
Total Trust Assets: ..... 133,948

Deposits: ..... 777,299  
Federal Funds and Borrowings: ..... 78,042  
Other Liabilities: ..... 6,766  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 862,107  
Total Equity Capital: ..... 132,426  
Total Liabilities and Capital: ..... 994,533  
Number of Shares Outstanding: ..... 100,000

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

**Branches in Town:** Four

**Other Branches:** Des Arc, DeWitt, Farmington, Fayetteville (5), Hazen, Marianna, Morrilton, Perryville, Prairie Grove, West Fork

## Citizens Bank & Trust Company Van Buren, AR

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

3110 Alma Hwy.  
72956-0469

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	9,616	Deposits:.....	344,472
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	917
Investments:.....	135,408	Other Liabilities:.....	1,738
Net Loans:.....	233,782	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,707	Total Liabilities:.....	347,127
Other Real Estate:.....	0		
Other Assets:.....	12,389	Total Equity Capital:.....	48,775
Total Assets:.....	395,902	Total Liabilities and Capital:.....	395,902
Total Trust Assets:.....	18,488	Number of Shares Outstanding:.....	16,000

**Directors:** J. Kevin Bell; Mont S. Echols, Jr.; Morrill 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

104 S. Main Street  
71671-0029

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

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

Member of Federal Reserve System

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

**Pres:** Freddie M. Mobley

**EVP/TO:** Hugh Quimby

Cash and Due from:.....	5,512	Deposits:.....	99,708
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	62,259	Other Liabilities:.....	254
Net Loans:.....	39,809	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,009	Total Liabilities:.....	99,962
Other Real Estate:.....	363		
Other Assets:.....	3,073	Total Equity Capital:.....	12,063
Total Assets:.....	112,025	Total Liabilities and Capital:.....	112,025
Total Trust Assets:.....	473	Number of Shares Outstanding:.....	59,000

**Directors:** Robert Garner; Roger George; Robert Green, Jr.; Freddie M. Mobley; Hugh A. Quimby; Bennie Ryburn, III; 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  
71671-0350

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

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

Member of Federal Reserve System

Bank Holding Company  
None

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

**Pres:** Kelly Ashcraft

Cash and Due from:..... 4,043  
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 Equity Capital:..... 21,953  
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  
72301-1719

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

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

Member of Federal Reserve System

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

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

**EVP/CFO:** Mark Mosteller

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: ..... 1,883  
Other Assets: ..... 18,831  
Total Assets:..... 450,454  
Total Trust Assets:..... 689,096

Deposits: ..... 357,341  
Federal Funds and Borrowings: ..... 43,000  
Other Liabilities: ..... 10,858  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 411,199  
Total Equity Capital:..... 39,255  
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**

VOICE: (870) 238-8171  
FAX: (870) 238-4052  
Trust Powers: Yes

1 Cross County Plaza  
72396-0009

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

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

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

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

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

Cash and Due from: .....	14,195	Deposits: .....	199,045
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	8,283
Investments: .....	10,249	Other Liabilities: .....	115
Net Loans: .....	195,551	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	7,093	Total Liabilities: .....	207,443
Other Real Estate: .....	1,328		
Other Assets: .....	7,999	Total Equity Capital: .....	28,972
Total Assets: .....	236,415	Total Liabilities and Capital: .....	236,415
Total Trust Assets: .....	10,563	Number of Shares Outstanding: .....	4,000

**Directors:** Dr. Willard G. Burks; Ronald R. Caldwell; Guy E. Fisher; Albert A. Hess; Pete L. Imboden, III; Kenneth L. Johnson, Jr.; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. Reddmann; R. Joe Rennie

**Branches in Town:** One

**Other Branches:** 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 Capital Corporation**  
**Little Rock, AR**

VOICE: (501) 374-9247  
FAX: (501) 374-9425  
Trust Powers: No

200 River Market Avenue, Suite 400  
72201-1766

Charter Number: 2000  
Date: May 2, 2017  
County: Pulaski

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

Bank Holding Company  
None

**Chm:** Kevin Burns  
**CEO:** Rush B. Deacon

**VChm:** Brad Chambless  
**Pres/COO:** Sam Walls, III

Cash and Due from:.....	852	Deposits: .....	0
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	30,460
Investments: .....	5,294	Other Liabilities: .....	482
Net Loans: .....	31,923	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	717	Total Liabilities: .....	30,942
Other Real Estate: .....	0		
Other Assets: .....	1,990	Total Equity Capital:.....	9,834
Total Assets: .....	40,776	Total Liabilities and Capital: .....	40,776
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	1,017

**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

**REPORT OF THE**

**STATE CHARTERED  
TRUST COMPANY**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2017**

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

**CEO/Pres:** William L. Kerst, Jr.

**CFO:** Leslie Ballentine

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

**Branches in Town:** None

**Other Branches:** El Dorado, Hot Springs Village,  
Little Rock, Russellville

**REPORT OF THE**

**REGIONAL/COUNTY INDUSTRIAL  
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2017**

**Perry County Industrial Development Corporation**  
**Perryville, AR**

VOICE: (501) 889-2621  
FAX: (501) 889-2966

P. O. Box 869  
72126-0869

Charter Number: 30003  
Date: Aug. 18, 1994  
County: Perry

**Pres:** Mark Roland  
**VP:** Donald C. Crain

**Treas:** John C. Branscum



**ALL COMMERCIAL BANKS  
HEADQUARTERED  
IN ARKANSAS,  
LISTED BY COUNTY  
AND  
A MAP IDENTIFYING ALL OF THE  
STATE'S 75 COUNTIES**

**JUNE 30, 2017**

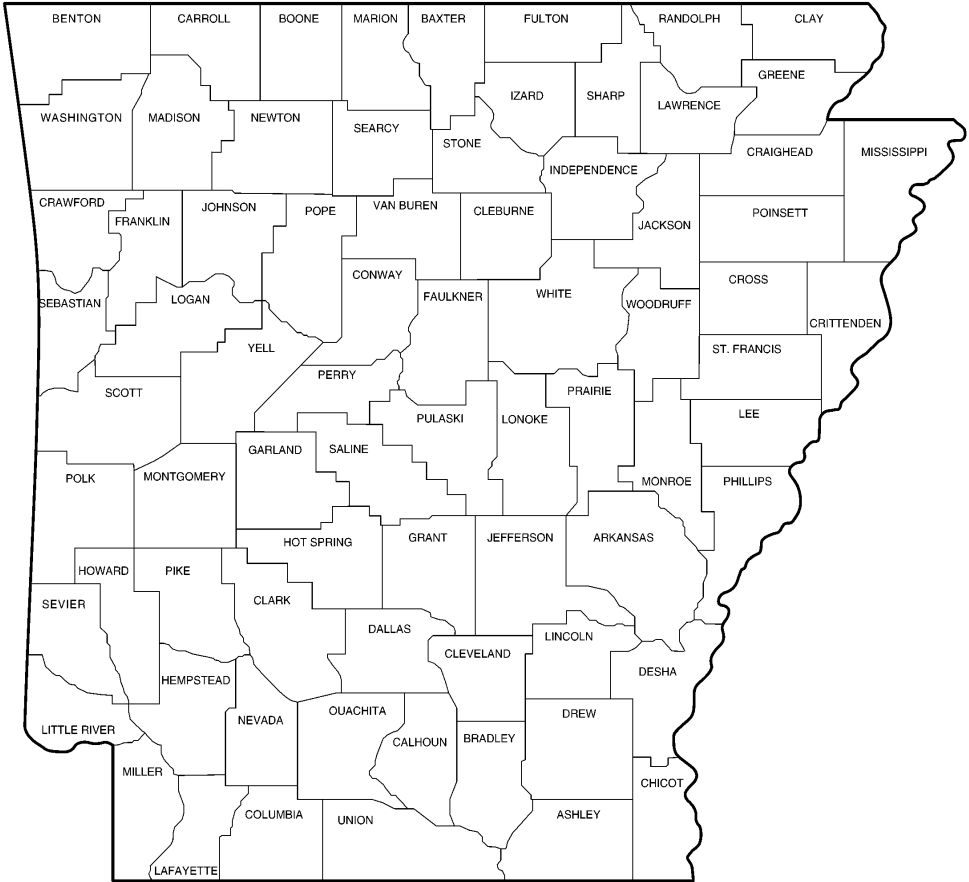
<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Arkansas</b>	Arkansas County Bank	DeWitt
	DeWitt Bank And Trust Company	DeWitt
	The Farmers and Merchants Bank	Stuttgart
<b>Ashley</b>	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Home Bank of Arkansas	Portland
<b>Baxter</b>	Integrity First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

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

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

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

# MAP OF ARKANSAS COUNTIES



**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 2017**

**Southern Bancorp Inc.  
Arkadelphia, AR**

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

605 Main Street, Suite 202  
8924 Kanis Road  
71923

**Chm:** Glen Jones  
**CEO:** Darrin Williams

**CFO:** Christopher Wewers

**Subsidiaries:**

Southern Bancorp Bank  
Southern Bancorp Investment Fund I, LLC  
Southern Landlord LLC  
Creekside Holdings LLC  
Southern Bancorp Statutory Trust IV  
Southern Development Capital Trust  
Southern Development Statutory Trust III  
Southern Property Corporation of the Delta  
SBI Acquisition, Inc.

Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Madison, MS  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Madison, MS

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

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

636 Ash Flat Drive  
P. O. Box 8  
72513

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

**Sec:** Terri French  
**Sec:** Morris Street

**Subsidiaries:**

FNBC Bank  
FNBC Capital Trust I

Ash Flat, AR  
Ash Flat, AR

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

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

200 South Third Street  
P. O. Box 2156  
72503-2156

**CEO/Pres:** Phil Baldwin

**EVP/CFO:** Karen Shaw

**Subsidiaries:**

The Citizens Bank  
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR  
Batesville, AR



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

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

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

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

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

**Subsidiaries:**

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

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

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

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

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

**Pres:** Rick Green

**Sec:** Ken Riley

**Subsidiaries:**

Bank of Bearden  
BBI Insurance Agency, Inc.

Bearden, AR  
Bearden, AR

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

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

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

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

**Sec:** Karla Payne

**Subsidiaries:**

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

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

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

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

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

**Sec:** Randy Scott

**Subsidiaries:**

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

**First Western Bancshares ESOT  
Booneville, AR**

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

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

**Chm:** John T. Hampton

**Subsidiaries:**

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

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR

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

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

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

Bank Holding Company  
First Western Bancshares ESOT, Booneville, AR

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

**VP/Sec:** Debbie Danekas

**Subsidiaries:**

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

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR

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

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

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

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

**Sec:** Phillip J. Foster

**Subsidiaries:**

Generations Bank

Hampton, AR

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

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

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

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

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

**Subsidiaries:**

Bank of Cave City  
Cave City Properties, Inc.

Cave City, AR  
Cave City, AR

**Clarendon Holding Co.**  
**Clarendon, AR**

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

297 Madison  
P. O. Box 280  
72029-0280

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

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

**Subsidiaries:**

The Merchants and Planters Bank

Clarendon, AR

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

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

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

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

**CFO:** Brian Davis

**Subsidiaries:**

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

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

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

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

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

**Chm:** Richard E. Griffin

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

**Subsidiaries:**

First State Bank

Crossett, AR

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

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

105 East 9th Street  
 P. O. Box 1330  
 72833-1330

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

**CFO:** Landi Mkhize

**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

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

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

**Subsidiaries:**

Arkansas County Bank

DeWitt, AR

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

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

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

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

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

**Subsidiaries:**

Merchants & Farmers Bank

Dumas, AR

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

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

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

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

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

**Subsidiaries:**

First Financial Bank

First Title Services, Inc.

First Financial Banc Corporation Statutory Trust I

First Financial Statutory Trust III

El Dorado, AR

El Dorado, AR

El Dorado, AR

El Dorado, AR



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

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

123 South Main Street  
P. O. Box 70  
72046

**Chm/CEO/Pres:** Gary Canada

**Subsidiaries:**

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

England, AR  
England, AR  
England, AR

**Canada Bancshares, Inc.**  
**England, AR**

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

123 South Main Street  
72046

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

**Chm/CEO/Pres:** Gary Canada

**Subsidiaries:**

Bank of England  
BOE Acquisition Company, Inc.

England, AR  
England, AR

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

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

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

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

**Sec:** Charles T. Cross

**Subsidiaries:**

Cornerstone Bank

Eureka Springs, AR

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

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

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

**Chm/CEO/Pres:** Gary R. Head  
**CAO:** Brant Ward

**CFO:** Russell W. Nugent, Jr.  
**CLO:** Daniel J. Lewis

**Subsidiaries:**

Signature Bank of Arkansas

Fayetteville, AR

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

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

200 West 4th Street  
71742-2202

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

**EVP/Sec:** Suzette Crutchfield  
**SVP:** David Sisson

**Subsidiaries:**

FBT Bank & Mortgage

Fordyce, AR

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

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

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

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

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

**Subsidiaries:**

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

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

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

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

205 Hwy 70 East  
P. O. Box 500  
71943

**Chm/Pres:** Timothy E. Bainum  
**VChm:** Mac McClanahan

**Sec:** Laura Habighorst

**Subsidiaries:**

Diamond Bank

Murfreesboro, AR

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

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

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

**Chm/VP:** Jim A. Edmondson  
**Pres:** Richard T. Pollreis

**Sec:** Lynn F. Cowick

**Subsidiaries:**  
Bank of Gravett

Gravette, AR

**First National Bancorp, Inc.  
Green Forest, AR**

RSSD Number: 2619349  
VOICE: (870) 438-5214  
FAX: (870) 438-5412

100 First National Avenue  
P. O. Box 1900  
72638

**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  
VOICE: (501) 679-7200  
FAX: (501) 764-4260

136 South Broadview  
P. O. Box 190  
72058-0430

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

**Treas/Sec:** Kenneth Barnard

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

Greenbrier, AR  
Greenbrier, AR

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

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

61 A South Broadview  
P. O. Box 307  
72058

**Chm/Pres:** John Stacks  
**VChm:** Joe Benton

**Sec:** Roy Montgomery

**Subsidiaries:**

Home Bank of Arkansas  
HomeBank Insurance Agency

Portland, AR  
Greenbrier, AR

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

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

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

**Chm:** Elizabeth Wilkinson

**CEO/Pres:** Edward Wilkinson

**Subsidiaries:**

Farmers Bank

Greenwood, AR

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

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

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

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

**Treas/Sec:** Michael B. Griffin

**Subsidiaries:**

Horatio State Bank

Horatio, AR

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

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

1801 Central Avenue, Suite D  
71901

**Chm/CEO:** G. R. Buck Smith

**Subsidiaries:**

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

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

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

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

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

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

**SVP/CFO:** Kim Cullum

**Subsidiaries:**

First Arkansas Bank & Trust  
First Arkansas Statutory Trust I

Jacksonville, AR  
Jacksonville, AR

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

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

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

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

**Pres:** 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

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

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

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

2204 North Spruce  
72207

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

**Pres:** Alex Golden

**Subsidiaries:**

Community State Bank

Bradley, AR

**Bear State Financial Holdings, LLC  
Little Rock, AR**

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

900 Shackleford, Suite 401  
72211

**Chm/CEO/Pres:** Richard N. Massey

**COO:** William Changose

**Subsidiaries:**

Bear State Financial, Inc.  
Bear State Bank

Little Rock, AR  
Little Rock, AR

**Bear State Financial, Inc.  
Little Rock, AR**

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

900 Shackleford, Suite 401  
72211

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

Little Rock, AR

**Capital Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2777016  
 VOICE: (501) 228-6000  
 FAX: (501) 228-6006

12224 Chenal Parkway  
 P. O. Box 8210  
 72211

**Chm:** Warren Stephenson  
**CEO/Pres:** Kyle E. Patton

**EVP/CFO:** Jeanette Nation

**Subsidiaries:**

The Capital Bank

Little Rock, AR

**Little Rock Bankshares, Inc.**  
**Little Rock, AR**

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

200 North State Street  
 P. O. Box 34090  
 72203

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

**SVP/Cash:** Lee A. Swearingen  
**Sec:** Stephen Plunkett

**Subsidiaries:**

Bank of Little Rock

Bank of Little Rock Mortgage Corp.

Hallmark National Mortgage Corp.

Little Rock Mortgage Corp.

Little Rock, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

**Riverside Bancshares, Inc.**  
**Little Rock, AR**

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

1001 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

One Information Way, Suite 300  
 72202

**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

650 South Shackleford, Suite 450  
 72211

**Chm/CEO/Pres:** Catherine H. Owen  
**VChm:** Harry L. Hastings, Jr.

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

**Subsidiaries:**

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

**Lonoke Bancshares, Inc.**  
**Lonoke, AR**

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

101 South Center Street  
 P. O. Box 320  
 72086-0320

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

**Sec:** Karen Hardke

**Subsidiaries:**

First State Bank	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  
 VOICE: (870) 234-5777  
 FAX: (870) 234-3384

500 North Jackson Street  
 P. O. Box 340  
 71754-0340

**Chm:** Steven Clark Fincher  
**Pres:** Mary L. Fowler

**Sec:** Sharon Gathright

**Subsidiaries:**

The Peoples Bank

Magnolia, AR

**Magnolia Banking Corporation**  
**Magnolia, AR**

RSSD Number: 1135413  
 VOICE: (870) 235-7000  
 FAX: (870) 235-7008

200 East Main Street  
 P. O. Box 250  
 71754-0250

**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  
 Magnolia, AR  
 Hartford, CT

**FCB Financial Services, Inc.**  
**Marion, AR**

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

205 Block Street  
 P. O. Box 747  
 72364

**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

214 Hester Parker Drive  
P. O. Box 635  
72365-0635

**Chm:** Herrick F. Norcross, III

**Pres:** Chris M. Lehman

**Subsidiaries:**

First Delta Bank

Marked Tree, AR

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

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

105 South Edmonds Avenue  
P. O. Box 388  
72101-0388

**CEO:** Brenda Thompson  
**Pres/Sec:** Vance Thompson

**CFO/VP:** Brooke T. Cavitt

**Subsidiaries:**

Bank of McCrory

McCrory, AR

**First National Financial Corporation**  
**McGehee, AR**

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

500 North Second Street  
71654

**CEO/Pres:** Robert E. Lucky, Sr.

**EVP/COO:** Jim Daniels

**Subsidiaries:**

First NaturalState Bank  
Milner/Owyoung Insurance Co., LLC

McGehee, AR  
McGehee, AR

## McGehee Bank Employee Stock Ownership Plan McGehee, AR

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

301 North 2nd Street  
P. O. Box 787  
71654

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

**VChm:** John H. Potter

**Subsidiaries:**

Southeast Financial Bankstock Corporation  
McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR  
McGehee, AR

## Southeast Financial Bankstock Corporation McGehee, AR

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

301 North 2nd Street  
P. O. Box 787  
71654-0787

Bank Holding Company  
McGehee Bank Employee Stock Ownership Plan, McGehee, AR

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

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

**Subsidiaries:**

McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR

## Union Bankshares, Inc. Mena, AR

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

303 Hwy 71 North  
P. O. Box 898  
71953-0898

**Chm:** 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

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

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

**SVP/Sec:** Rusty Smith

**Subsidiaries:**

Commercial Bank & Trust Company

Monticello, AR

**First Union Financial Corporation**  
**Monticello, AR**

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

102 West McCloy  
P. O. Box 270  
71657-0270

**Chm 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

Monticello, AR  
Monticello, AR

**Petit Jean Bancshares, Inc.**  
**Morrilton, AR**

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

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

**Pres:** Charles S. Penick

**Subsidiaries:**

Petit Jean State Bank

Morrilton, AR

**Stone Bancshares, Inc.**  
**Mountain View, AR**

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

802 East Main Street  
 P. O. Box 2750  
 72560

**Chm/Pres:** Kevin Compton  
**EVP:** Marnie Oldner

**CFO:** Stephen T. Ragland  
**Sec:** Pam Sutton

**Subsidiaries:**  
 Stone Bank

Mountain View, AR

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

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

120 Hazel Street  
 P. O. Box 650  
 72112

**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

Newport, AR  
 Newport, AR  
 Newport, AR  
 Newport, AR

**M & P Community Bancshares, Inc.**  
**Newport, AR**

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

120 Hazel Street  
 P. O. Box 650  
 72112-0650

Bank Holding Company

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

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

**Treas:** Pat Davis  
**Sec:** Leslie Lowery

**Subsidiaries:**

Merchants & Planters Bank  
 M & P Insurance & Investment Services, Inc.

Newport, AR  
 Newport, AR

**Piggott Bankstock, Inc.**  
**Piggott, AR**

RSSD Number: 1098321  
VOICE: (870) 598-3802  
FAX: (870) 598-2026

212 West Cherry Street  
P. O. Box 307  
72454-0307

**Chm:** Steve Bell

**CEO/Pres:** Cody Knight

**Subsidiaries:**

Piggott State Bank

Piggott, AR

**Simmons First National Corporation**  
**Pine Bluff, AR**

RSSD Number: 1094828  
VOICE: (870) 541-1000  
FAX: (870) 850-2685

501 Main Street  
P. O. Box 7009  
71601-4327

**Chm/CEO:** George A. Makris, Jr.  
**EVP:** Marty Casteel

**EVP/CFO:** Robert A. Fehlman  
**EVP/ATTY:** Patrick Burrow

**Subsidiaries:**

Simmons Bank	Pine Bluff, AR
PGR, LLC	Little Rock, AR
REO Holding I, LLC	Little Rock, AR
REO Holdings II, LLC	Little Rock, AR
Simmons First Insurance Services, Inc.	Little Rock, AR
Simmons First Investment Group, Inc.	Little Rock, AR
Simmons First REIT of MO, LLC	Baltimore, MD
Simmons First REIT of TN, LLC	Baltimore, MD
Big Creek Investors, LLC	Sedalia, MO
MU Investment Property, LLC	St. Louis, MO
Simmons First Investments, Inc.	Las Vegas, NV
FSB Insurance, Inc.	Jackson, TN
Venture Holding Company, LLC	Jackson, TN
First State Providence PCC of Grenada, LLC	Union City, TN
Simmons First Auto, Inc.	Union City, TN
Simmons First Insurance Services of TN, LLC	Union City, TN
Simmons First Properties, Inc.	Union City, TN
Simmons First Special Assets, Inc.	Union City, TN
Simmons First Mortgage Company	Pine Bluff, AR
Liberty Capital Trust III	Hartford, CT
Community First Statutory Trust II	Wilmington, DE
Community First Statutory Trust III	Wilmington, DE
Liberty Capital Trust IV	Wilmington, DE
Liberty Capital Trust V	Wilmington, DE
Simmons First Capital Trust II	Wilmington, DE
Simmons First Capital Trust III	Wilmington, DE
Simmons First Risk Management, Inc.	Las Vegas, NV
First South Bank	Jackson, TN

**Prescott Bancshares, Inc.  
Prescott, AR**

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

East Second at Main  
P. O. Drawer 490  
71857-0490

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

**Treas/Sec:** Karen McLelland

**Subsidiaries:**  
Bank of Prescott

Prescott, AR

**Sigma Holdings, Inc.  
Rison, AR**

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

112 Main Street  
P.O. Box 345  
71665

**CEO:** Troy Duke

**Subsidiaries:**  
Gateway Bank

Rison, AR

**First State Banking Corporation  
Russellville, AR**

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

3103 East Main Street  
P. O. Box 10610  
72812

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

**EVP:** Toni B. Laws  
**CFO/Sec:** Andrea Nicholson

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

Russellville, AR  
Russellville, AR  
Russellville, AR  
Russellville, AR



**First Security Bancorp  
Searcy, AR**

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

314 North Spring  
P. O. Box 1009  
72145-1009

**Chm/CEO/Pres:** Reynie Rutledge

**Subsidiaries:**

First Security Bank	Searcy, AR
UFS, Inc.	Benton, AR
Peoples Real Estate Management Co.	Mountain Home, AR
First Security Investment Advisors, Inc.	Searcy, AR
First Security Real Estate Management, Inc.	Searcy, AR
FNBS Investments Inc.	Las Vegas, NV
Crews & Associates, Inc.	Little Rock, AR
First Security Finance, Inc.	Little Rock, AR
Eastview of NWA, LLC	Searcy, AR
First Security Fund Advisors, Inc.	Searcy, AR
Torrent Fire Co. #4 LLC	Searcy, AR
Union Air LLC	Searcy, AR
Cheyenne Aircraft LLC	Wilmington, DE
Crews Dissemination Services, Inc.	Leawood, KS
Crossfirst Holding, LLC	Leawood, KS

**Peoples Bancorp, Inc.  
Sheridan, AR**

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

1120 S. Rock Street  
P.O. Box 460  
72150

**Chm:** Al Upton  
**CEO:** John D. Manatt

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

**Subsidiaries:**

Peoples Bank	Sheridan, AR
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**Smackover Bancshares, Inc.  
Smackover, AR**

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

708 North Broadway  
P. O. Box 107  
71762-0107

**Chm:** J. Drew Tennyson

**Pres:** James B. Yeager

**Subsidiaries:**

Smackover State Bank

Smackover, AR

**Mathias Bancshares, Inc.  
Springdale, AR**

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

5571 Bleaux Ave.  
P. O. Box 6485  
72766

**Chm/Pres:** Sam Mathias  
**VChm:** Arthur Thurman

**Sec:** Larry Olson

**Subsidiaries:**

Today's Bank  
FSB Properties, LLC  
Property Management 40830, LLC

Huntsville, AR  
Fayetteville, AR  
Fayetteville, AR

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

RSSD Number: 3832181  
VOICE: (479) 872-3802  
FAX: (888) 420-1829

2790 South Thompson Street, Suite 102  
72764-6354

**CEO/Pres/Sec:** Craig Young

**CFO/Treas:** Karla Baker

**Subsidiaries:**

United Bank

Springdale, AR

**Bodcaw Bancshares, Inc.  
Stamps, AR**

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

307 Thomas Street  
P. O. Box 8  
71860-0008

**Chm/CEO/Sec:** Scott Hultberg

**Subsidiaries:**  
Bodcaw Bank

Stamps, AR

**Star City Bancshares, Inc.  
Star City, AR**

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

116 North Lincoln  
P. O. Drawer 69  
71667-0069

**Chm/CEO:** Marion Burge Ryburn

**Subsidiaries:**  
Bank of Star City

Star City, AR

**The Farmers and Merchants Bankshares, Inc.  
Stuttgart, AR**

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

708 South Main  
P. O. Box 1010  
72160-1016

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

**CEO/Pres:** Gary Hudson

**Subsidiaries:**  
The Farmers and Merchants Bank  
Bankshares of Fayetteville Statutory Trust 1

Stuttgart, AR  
Fayetteville, AR

**Bradley Bancshares, Inc.  
Warren, AR**

RSSD Number: 1097463  
VOICE: (870) 226-2601  
FAX: (870) 226-2253

104 South Main Street  
P. O. Box 29  
71671-0029

**Chm:** Bennie Ryburn, III

**Pres:** Freddie M. Mobley

**Subsidiaries:**

First State Bank of Warren

Warren, AR

**Evolve Bancorp, Inc.  
West Memphis, AR**

RSSD Number: 1142411  
VOICE: (901) 624-5500  
FAX: (901) 624-5540

301 Shoppingway Blvd.  
72301

**Chm:** Scot Lenoir

**Sec:** Scott Stafford

**Subsidiaries:**

Evolve Bank & Trust

West Memphis, AR

**Cross County Bancshares, Inc.  
Wynne, AR**

RSSD Number: 1131611  
VOICE: (870) 238-8171  
FAX: (870) 238-4052

1 Cross County Plaza  
P. O. Box 9  
72396-0009

**Chm:** Dr. Willard G. Burks

**Treas/Sec:** Shelia Roberts

**CEO/Pres:** David Dowd

**Subsidiaries:**

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

Wynne, AR  
Wynne, AR  
Wynne, AR  
Wynne, AR

## ABBREVIATIONS

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

## **NOTES**

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