

**REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2019**



ASA HUTCHINSON
Governor

CANDACE A. FRANKS
Bank Commissioner

**ONE HUNDRED AND FIFTH
ANNUAL**

**REPORT OF
THE
BANK COMMISSIONER**

JUNE 30, 2019

STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 2019

Honorable Asa Hutchinson
Governor of Arkansas
Little Rock, Arkansas

Governor Hutchinson:

I am pleased to submit to you the One Hundred and Fifth 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, 2019.

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

TABLE OF CONTENTS

Legal Holidays	2
Commissioners of The Bank Department	3
State Banking Board	4
Departmental Roster	5
Charter Conversions/Charter Relocations.....	9
Corporate Name Changes	10
Branches Approved.....	11
State Chartered Banks Subchapter S Corporations.....	14
Fiscal Report of The Bank Department	16
Federal Supervisory Agencies	17
Trade Associations.....	22
Consolidated Report of Condition Data State Chartered Banks	25
Consolidated Statement of Condition State Chartered Trust Departments	26
Consolidated Report of Condition Data National Banks	27
Tier One Leverage Ratios For All Arkansas Commercial Banks	28
National Banks Headquartered in Arkansas	31
Report of State Chartered Commercial Banks.....	33
Report of State Chartered Non-Profit Organization.....	79
Report of State Chartered Trust Company.....	81
Report of Regional/County Industrial Development Corporation	83
All Commercial Banks Listed by County	85
Map of Arkansas Counties	90
Arkansas Bank Holding Companies.....	91
Abbreviations.....	120

LEGAL HOLIDAYS

New Year's Day.....January 1st

Dr. Martin Luther King Jr.'s Birthday..... Third Monday in January

George Washington's Birthday
and Daisy Gadson Bates Day Third Monday in February

Memorial Day Last Monday in May

Independence Day July 4th

Labor Day..... First Monday in September

Veterans Day..... November 11th

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve December 24th

Christmas Day December 25th

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

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. Randy Scott
Chairman
Farmers Bank And Trust Company
P. O. Box 688
Blytheville, AR 72316-0688
VOICE: (870) 763-8101
FAX: (870) 763-3500
TERM EXPIRES: 12/31/2020

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

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

Mr. D. Scott Miller
Anstaff Bank
P. O. Box 1818
Harrison, AR 72602
VOICE: (870) 365-3115
TERM EXPIRES: 12/31/2023

Mr. Ron Mobley
P. O. Box 150
Morrilton, AR 72110
VOICE: (501) 354-2510
TERM EXPIRES: 12/31/2018

Mr. Todd Smith
Farmers Bank and Trust Company
P. O. Box 250
Magnolia, AR 71754-0250
VOICE: (870) 235-7040
FAX: (870) 235-7008
TERM EXPIRES: 12/31/2019

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.
Baker L. Moseley
Michael G. Saunders
Dharmin H. Patel

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
Jim E. Homan - Certified Bank Senior Examiner
Jordan A. Patterson - Certified Bank Senior Examiner
Scott M. Lambert - Commissioned Bank Senior Examiner
Andrew D. McCormick - Commissioned Bank Senior Examiner
J. D. Sonnier - Bank Senior Examiner
Ricky T. Puloma - Bank Assistant Examiner
J. B. Maus - Bank Assistant Examiner

LITTLE ROCK OFFICE

Bob M. Henry - Certified Examinations Manager
 Luke B. Webre - Certified Bank Senior Examiner
 Jerry C. Corrothers - Certified Bank Senior Examiner
 Kelly M. Shewmaker - Certified Bank Senior Examiner
 Thomas L. Cook - Certified Bank Senior Examiner
 Raychel M. Pendergist - Certified Bank Senior Examiner
 Daniel E. Sims - Commissioned Bank Senior Examiner
 Bill A. Whitmore - Bank Senior Examiner
 Joel T. Futrell - Bank Junior Examiner
 Derek G. Harvey - Bank Assistant Examiner

NORTHWEST ARKANSAS OFFICE

777 Mathias Drive, Suite A
 Springdale, Arkansas 72762-0739
 VOICE: (479) 751-5543
 FAX: (479) 751-5815

NWArkansas@banking.state.ar.us

Ken H. Leavell - Certified Examinations Manager
 Chris A. Dillon - Certified Bank Senior Examiner
 Chris K. Davis - Certified Bank Senior Examiner
 Johnathon W. Welch - Commissioned Bank Senior Examiner
 Adam W. Chase - Bank Senior Examiner
 Wesley H. Mathis - Bank Senior Examiner
 Wynne M. Morgan - Bank Senior Examiner
 Daniel B. Park - Bank Junior Examiner

NORTHEAST ARKANSAS OFFICE

924 South Main Street
 Jonesboro, Arkansas 72401
 VOICE: (870) 972-1744
 FAX: (870) 972-1762

Jonesboro@banking.state.ar.us

John K. Householder - Certified Examinations Manager
 William R. Milum - Bank Senior Examiner
 R. D. Jackson - Certified Bank Senior Examiner
 Shaun G. Perkins - Certified Bank Senior Examiner
 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 - Bank Senior Examiner

LARGE BANK SUPERVISION

Mark G. Rye - Certified Bank Senior Examiner

TRUST

Stacey D. Leder - Certified Examinations Manager
Kelly R. Davis - Bank Senior Examiner
M. Lance Black - Bank Assistant Examiner

INFORMATION SYSTEMS

Jeffrey A. Cameron - Certified Examinations Manager
Donna J. Dodge - Commissioned Bank Senior Examiner
Darren G. Barry - Bank Senior Examiner
Ashish V. Patel - Bank Senior Examiner
Elliott R. Hartle - Bank Assistant Examiner

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

Richard D. Buzbee - Certified Examinations Manager/Training Coordinator
Jacklyn G. Powell - Certified Bank Senior Examiner/Scheduling Coordinator

INFORMATION TECHNOLOGY

W. Rick Coke - Bank IT Administrator
Mitch L. Vire - Systems Specialist
Greg F. Langley - Systems Specialist

Research and Development
Application Programming
Data Processing Support

ADMINISTRATION DIVISION

Jessica J. Wallace - Agency Fiscal Officer
Vicki A. Wise - Payroll Services Coordinator
Devan E. May - Procurement Coordinator

Accounting and Employee Services
Budget/Personnel/Payroll
Performance Compensation
Expense Disbursements
Purchasing

Cynthia L. Nixon - Executive Assistant to the Commissioner
Antwanette Pettigrew-House - Research Analyst
Lisa F. Smith - Research Analyst
Sharon K. Hacker - Administrative Analyst
B. Chance Brown - 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

CHARTER CONVERSIONS FROM JULY 1, 2018 TO JUNE 30, 2019

NAME / CHARTER / LOCATION

Helena National Bank
Nationally Chartered Bank
302 Cherry Street
Helena, Arkansas

NAME / CHARTER / LOCATION

HNB Bank
State Chartered Bank
302 Cherry Street
Helena, Arkansas

The above institution’s charter conversion and name change were both effective October 18, 2018. HNB Bank later changed its name to Partners Bank effective April 15, 2019.

Fidelity National Bank
Nationally Chartered Bank
330 West Broadway Street
West Memphis, Arkansas

Fidelity Bank
State Chartered Bank
330 West Broadway Street
West Memphis, Arkansas

The above institution’s charter conversion and name change were both effective June 27, 2019.

CHARTER RELOCATIONS FROM JULY 1, 2018 TO JUNE 30, 2019

NAME / LOCATION

Generations Bank
Hampton, Arkansas

NAME / NEW LOCATION

Generations Bank
Rogers, Arkansas

The above institution’s charter relocation was effective February 28, 2019.

CORPORATE NAME CHANGES FROM JULY 1, 2018 TO JUNE 30, 2019

NAME / LOCATION**NEW NAME / LOCATION**

Bank of the Ozarks
Little Rock, Arkansas

Bank OZK
Little Rock, Arkansas

The above institution's name change was effective July 16, 2018.

Bank of Star City
Star City, Arkansas

Connect Bank
Star City, Arkansas

The above institution's name change was effective March 25, 2019.

First Community Bank of Eastern Arkansas
Marion, Arkansas

Premier Bank of Arkansas
Marion, Arkansas

The above institution's name change was effective April 1, 2019.

HNB Bank
Helena, Arkansas

Partners Bank
Helena, Arkansas

The above institution's name change was effective April 15, 2019.

The Capital Bank
Little Rock, Arkansas

Encore Bank
Little Rock, Arkansas

The above institution's name change was effective May 6, 2019.

BRANCHES APPROVED FROM JULY 1, 2018 TO JUNE 30, 2019

BANK	LOCATION
Southern Bancorp Bank Arkadelphia, Arkansas	118 Elm Street Glenwood, Arkansas
Southern Bancorp Bank Arkadelphia, Arkansas	1017 Hwy 270 East Mount Ida, Arkansas
FNBC Bank Ash Flat, Arkansas	1118 Windover Road Jonesboro, Arkansas
First Community Bank Batesville, Arkansas	222 East Washington Avenue Jonesboro, Arkansas
First Community Bank Batesville, Arkansas	8201 Ranch Boulevard, Suite B4 Little Rock, Arkansas
First Community Bank Batesville, Arkansas	2525 McLain Street Newport, Arkansas
First Western Bank Booneville, Arkansas	7322 West Sunset Avenue, Suite D Springdale, Arkansas
Centennial Bank Conway, Arkansas	1165 West 49 th Street Hialeah, Florida
Chambers Bank Danville, Arkansas	2622 Fayetteville Road Van Buren, Arkansas
First State Bank of DeQueen DeQueen, Arkansas	239 Hwy 70 East Glenwood, Arkansas
Arvest Bank Fayetteville, Arkansas	860 South Constitution Avenue Ashdown, Arkansas
Arvest Bank Fayetteville, Arkansas	95 th Street and Metcalf Avenue Overland Park, Kansas
Signature Bank of Arkansas Fayetteville, Arkansas	3712 Pinnacle Hills Parkway Rogers, Arkansas
Armor Bank Forrest City, Arkansas	7401 Cantrell Road Little Rock, Arkansas

BANK	LOCATION
Armor Bank Forrest City, Arkansas	2300 Cottondale Lane, Suite 250 Little Rock, Arkansas
Anstaff Bank Green Forest, Arkansas	777 Hwy 62 East Mountain Home, Arkansas
Bank OZK Little Rock, Arkansas	17701 Biscayne Boulevard Aventura, Florida
Bank OZK Little Rock, Arkansas	3288 South 3 rd Street Jacksonville Beach, Florida
Bank OZK Little Rock, Arkansas	3215 Peachtree Road NE Atlanta, Georgia
Bank OZK Little Rock, Arkansas	2922 Clairmont Road Brookhaven, Georgia
Bank OZK Little Rock, Arkansas	3579 Memorial Drive Decatur, Georgia
Bank OZK Little Rock, Arkansas	824 Cleveland Avenue East Point, Georgia
Bank OZK Little Rock, Arkansas	2227 Gallatin Pike North Madison, Tennessee
Bank OZK Little Rock, Arkansas	16772 FM 2493, Suite 300 Tyler, Texas
Encore Bank Little Rock, Arkansas	5100 Kavanaugh Boulevard Little Rock, Arkansas
Premier Bank of Arkansas Marion, Arkansas	2508 East Highland Drive Jonesboro, Arkansas
First NaturalState Bank McGehee, Arkansas	703 Meador Drive Dumas, Arkansas
Diamond Bank Murfreesboro, Arkansas	23 Elm Street Hector, Arkansas
Simmons Bank Pine Bluff, Arkansas	601 East Third Street Little Rock, Arkansas

BANK

LOCATION

Gateway Bank
Rison, Arkansas

6110 Hwy 5 North
Bryant, Arkansas

First Security Bank
Searcy, Arkansas

720 Garrison Avenue
Fort Smith, Arkansas

First Security Bank
Searcy, Arkansas

209 West Main Street
Russellville, Arkansas

Bodcaw Bank
Stamps, Arkansas

2125 North Jackson Street
Magnolia, Arkansas

STATE CHARTERED BANKS SUBCHAPTER S CORPORATIONS

BANK	CITY
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
Anstaff Bank	Green Forest
Today's Bank	Huntsville
First Arkansas Bank & Trust	Jacksonville
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
Piggott State Bank	Piggott
Gateway Bank	Rison
Riverside Bank	Sparkman

BANK

CITY

United Bank

Springdale

Connect Bank

Star City

First State Bank of Warren

Warren

Warren Bank and Trust Company

Warren

Fidelity Bank

West Memphis

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2018, through June 30, 2019.

RECEIPTS

Cash Balance July 1, 2018.....	\$13,499,831.34
Examination and Assessment Fees.....	12,800,523.17
Charter and Amendment Fees.....	81,200.00
Interstate Sharing Fees.....	0.00
Miscellaneous/Non-Revenue Income	6,138.01
Reimbursement for M & R Sales	12,276.25
Refund to Expenditures – Prior Year	3,866.84
Refund to Expenditures – Current Year	0.00
Total Receipts	<u>12,904,004.27</u>
	\$ 26,403,835.61

DISBURSEMENTS

Salaries	5,683,304.46
Extra Help Salaries	4,089.27
Social Security, Retirement and Insurance	
Matching	1,668,094.80
Maintenance and General Operations	1,299,239.73
Conference Fees and Travel	264,717.56
Professional Fees and Services	37,425.61
Capital Outlay	49,769.03
Refunds Issued.....	0.00
Service Charge by State Treasurer	199,666.71
Total Disbursements	9,206,307.17
Cash Balance June 30, 2019	<u>17,197,528.44</u>
	\$26,403,835.61

FEDERAL DEPOSIT INSURANCE CORPORATION

Dallas Regional Office
 1601 Bryan Street
 Dallas, Texas 75201
 VOICE: (214) 754-0098
 FAX: (972) 761-2080
<http://www.fdic.gov>

Kristie K. Elmquist Regional Director/Risk Management
 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

Jennifer Lucas 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
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Jennifer Lucas 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

Kris Ferguson Field Supervisor/Risk Management
 Jenipher 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. Sapenaro First Vice President
- Karl W. Ashman Executive Vice President
Administration & Payments
- 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
- Karen L. Branding Senior Vice President
Public and Community Affairs
- Cletus C. Coughlin Senior Vice President
& Deputy Director of Research
- François G. Henriquez II Senior Vice President
General Counsel & Corporate Secretary
- Timothy A. Bosch Group Vice President
Banking Supervision
- Anna M. Hart Group Vice President
Human Resources
- Michael J. Mueller Group Vice President
Support Services
- Timothy C. Brown Vice President
Cash Management/Administration
- Marilyn K. Corona Vice President
Financial Management
- Carl D. White II 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 (10th Floor)
Little Rock, Arkansas 72201
VOICE: (501) 324-8300
FAX: (501) 324-8201

Robert A. HopkinsSenior 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 ScarboroSenior Branch Executive

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

Nikki R. JacksonSenior 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.treas.gov>

Troy L. Thornton..... 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

Oklahoma City Field Office
 301 Northwest 63rd Street, Suite 490
 Oklahoma City, Oklahoma 73116-7909
 VOICE: (405) 529-5701
 FAX: (405) 848-8085

Brian Wall Assistant Deputy Comptroller

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

Scott Williams..... Assistant Deputy Comptroller

CONSUMER FINANCIAL PROTECTION BUREAU

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

- Kathy Kraninger..... Director
- Brian Johnson Deputy Director, Principal Policy Director
- Kirsten Sutton..... Chief of Staff
- Marisol Garibay Chief Communications Officer and Spokesperson
- Althea Kireillis..... Office of Equal Opportunity & Fairness
Associate Director
- Melissa Brand..... Office of Civil Rights
Assistant Director
- Kate Fulton Chief Operating Officer
- Gail Hillebrand..... Consumer Education & Engagement
Associate Director
- David Bleicken..... Supervision and Enforcement
Associate Director (Acting)
- David Silberman Research, Markets & Regulations
Associate Director
- Zixta Martinez..... External Affairs
Associate Director
- Mary 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>

Lorrie Trogden..... President & CEO

Rob Robinson IV Chairman
Market President & Senior Credit Officer
Simmons Bank, Pine Bluff

Jon Harrell Chairman-Elect
Chairman of the Board
Generations Bank, Rogers

Jim Cargill..... Vice Chairman
President & CEO – Central Arkansas
Arvest Bank, Fayetteville

Tom Grumbles..... Treasurer
President & CEO
First Service Bank, Greenbrier

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

EMERGING LEADERS SECTION

George PurvisPresident
Vice President/Bank Facilities Manager/Appraisal & Special Assets Coordinator
Cornerstone Bank, Eureka Springs

Evelyn Morris.....Vice President
Vice President, Loan Operations
First Financial Bank, El Dorado

Brandon Gentry..... Secretary/Treasurer
Assistant Vice President/Commercial Loan Officer
Cross County Bank, Wynne

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

- Chris Padgett..... Executive Director
- Jim Gowen, Jr. President
President & CEO
Merchants & Planters Bank, Newport
- Gary Oltmann Vice President
Regional President - Stuttgart
Arkansas County Bank, DeWitt
- Gary Head Treasurer
Chairman, President & CEO
Signature Bank, Fayetteville
- Lee Swearingen Secretary
SVP & Cashier
Bank of Little Rock, Little Rock
- Bennie Ryburn III..... Past President
Chairman & CEO
Commercial Bank & Trust Company, Monticello

CONFERENCE OF STATE BANK SUPERVISORS

1129 20th Street, NW, 9th Floor
Washington, DC 20036
VOICE: (202) 296-2840
FAX: (202) 296-1928
<http://www.csbs.org>

- John RyanPresident & CEO
- Michael Stevens Senior Executive Vice President
- John “Buz” Gorman..... General Counsel
- Tom HarlowExecutive Vice President, Operations
- Bill Matthews Executive Vice President, President of SRR
- Jim Cooper..... Senior Vice President, Policy
- Chuck Cross..... Senior Vice President, Non-Bank Supervision
& Enforcement
- Tim Doyle Senior Vice President, SRR Business Services
- Kelly Haire Senior Vice President, Human Capital & Operations
- James Kurtzke..... Vice President, Communications
- Margaret LiuSenior Vice President, Legislative
& Deputy General Counsel
- Sebastien Monnet Vice President, Learning & Development
- Vickie PeckSenior Vice President, SRR NMLS Operations
- Mary Beth Quist..... Senior Vice President, Bank Supervision
- Ngoc Vu.....Senior Vice President, Digital Services
- Matt Comber.....Senior Director, Accreditation

CONSOLIDATED REPORT OF CONDITION DATA 80 STATE CHARTERED COMMERCIAL BANKS (in millions)

JUNE 30, 2019

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$1,202
b. Interest-bearing balances	3,219
Securities:	
a. Held to maturity	455
b. Available-for sale	16,515
c. Equity securities with readily determinable fair values	4
Federal funds sold and securities purchased under agreements to resell	487
Net Loans and Leases	73,666
Trading assets	15
Premises and fixed assets	2,424
Other real estate owned	168
Goodwill and other intangibles	3,846
All other assets	2,975
Total assets	\$104,976

LIABILITIES

Deposits:	
a. In domestic offices	\$83,399
(1) Noninterest-bearing	15,053
(2) Interest-bearing	68,346
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	946
Trading liabilities	0
Other borrowed money	4,017
Subordinated notes and debentures	343
All other liabilities	738
Total liabilities	89,443

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	4
Perpetual preferred stock	3
Common stock	18
Surplus	8,697
Undivided profits	6,811
Total equity capital	15,529
Total liabilities, minority interest and equity capital	\$104,976

CONSOLIDATED STATEMENT OF CONDITION OF THE 47 STATE CHARTERED TRUST DEPARTMENTS (in millions)

JUNE 30, 2019

ASSETS

1. Non-interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	\$14
b. Other Institutions	0
2. Interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	491
b. Other Institutions	681
3. U.S. Government and Agency Obligations	1,610
4. State, County and Municipal Obligations	1,185
5. Other Short-Term Obligations	4
6. Other Notes and Bonds	654
7. Money Market Funds	1,412
8. Other Mutual Funds	1,841
9. Stocks	3,737
10. Collective Investment Fund Units	969
11. Real Estate Mortgages	5
12. Real Estate	620
13. Miscellaneous Assets	1,440
14. Other	872
15. Total	\$15,535

LIABILITIES

Personal Accounts:	
16. Personal Trusts	\$4,224
17. Estates & Guardianships	52
18. Investment Management & Advisory	2,445
19. Custodial	2,069
20. Agencies	760
Employee Benefit Accounts:	
21. Trusts	1,638
22. Agencies	234
23. Custodial	1,367
Corporate and Municipal Securities Appointments:	
24. Bond Trusteeships	1,648
25. Agencies	190
Collective Investment Funds:	
26. Personal	803
27. Employee Benefit	100
Internal Accounts:	
28. Profit Accounts	1
29. Suspense Accounts	4
30. Total	\$15,535

CONSOLIDATED REPORT OF CONDITION DATA 11 NATIONAL BANKS

(in millions)

JUNE 30, 2019

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$129
b. Interest-bearing balances	210
Securities:	
a. Held-to-maturity	257
b. Available-for-sale	773
c. Equity securities with readily determinable fair values	0
Federal funds sold and securities purchased under agreements to resell	58
Net loans and leases	4,533
Trading assets	0
Premises and fixed assets	186
Other real estate owned	4
Goodwill and other intangibles	49
All other assets	198
Total assets	\$6,397

LIABILITIES

Deposits:	
a. In domestic offices	\$5,357
(1) Noninterest-bearing	1,212
(2) Interest-bearing	4,145
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	4
Trading liabilities	0
Other borrowed money	227
Subordinated notes and debentures	0
All other liabilities	32
Total liabilities	5,620

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	0
Perpetual preferred stock	0
Common stock	6
Surplus	284
Undivided profits	487
Total equity capital	777
Total liabilities, minority interest and equity capital	\$6,397

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2019

BANK	CITY	RATIO
Southern Bancorp Bank	Arkadelphia	9.21
FNBC Bank	Ash Flat	9.89
RiverWind Bank	Augusta	10.53
First Community Bank	Batesville	9.22
The Citizens Bank	Batesville	8.79
Bank of Bearden	Bearden	11.79
First National Bank of North Arkansas	Berryville	11.26
Farmers Bank And Trust Company	Blytheville	9.56
First Western Bank	Booneville	8.60
Community State Bank	Bradley	10.79
The First National Bank of Izard County	Calico Rock	34.52
Bank of Cave City	Cave City	9.28
The Merchants and Planters Bank	Clarendon	12.89
Centennial Bank	Conway	12.02
First State Bank	Crossett	17.13
Chambers Bank	Danville	11.53
River Town Bank	Dardanelle	12.82
Bank of Delight	Delight	13.62
First State Bank of DeQueen	DeQueen	10.24
Arkansas County Bank	DeWitt	11.65
DeWitt Bank And Trust Company	DeWitt	7.89
Merchants & Farmers Bank	Dumas	9.52
First Financial Bank	El Dorado	12.48
Bank of England	England	13.84
Cornerstone Bank	Eureka Springs	8.16
Arvest Bank	Fayetteville	8.38
Signature Bank of Arkansas	Fayetteville	11.68
FBT Bank & Mortgage	Fordyce	12.03
Armor Bank	Forrest City	18.17
First National Bank of Eastern Arkansas	Forrest City	10.52
The First National Bank of Fort Smith	Fort Smith	11.43
Bank of Gravett	Gravette	8.65
Anstaff Bank	Green Forest	9.33
First Service Bank	Greenbrier	9.48
Farmers Bank	Greenwood	18.19

BANK	CITY	RATIO
Partners Bank	Helena	14.79
Horatio State Bank	Horatio	11.64
Today's Bank	Huntsville	9.24
First Arkansas Bank & Trust	Jacksonville	17.14
The Bank of Lake Village	Lake Village	12.63
Bank of Little Rock	Little Rock	10.80
Bank OZK	Little Rock	14.85
Central Bank	Little Rock	10.55
Eagle Bank & Trust Company	Little Rock	12.51
Encore Bank	Little Rock	16.40
First State Bank	Lonoke	9.68
Farmers Bank and Trust Company	Magnolia	9.02
The Peoples Bank	Magnolia	9.87
The Malvern National Bank	Malvern	10.14
Premier Bank of Arkansas	Marion	15.16
First Delta Bank	Marked Tree	11.50
First NaturalState Bank	McGehee	10.98
McGehee Bank	McGehee	14.47
The Union Bank of Mena	Mena	10.19
Commercial Bank & Trust Company	Monticello	10.22
Union Bank And Trust Company	Monticello	10.35
Petit Jean State Bank	Morrilton	14.46
Stone Bank	Mountain View	10.76
Diamond Bank	Murfreesboro	10.01
Merchants & Planters Bank	Newport	11.44
First National Bank	Paragould	10.02
The First National Bank at Paris	Paris	11.73
Piggott State Bank	Piggott	9.38
Relyance Bank, National Association	Pine Bluff	12.45
Simmons Bank	Pine Bluff	10.26
RiverBank	Pocahontas	10.37
Home Bank of Arkansas	Portland	10.36
Bank of Prescott	Prescott	15.30
Gateway Bank	Rison	11.00
Generations Bank	Rogers	9.09
First State Bank	Russellville	10.93
Bank of Salem	Salem	12.10
Logan County Bank	Scranton	20.63
First Security Bank	Searcy	18.30
Peoples Bank	Sheridan	14.58
Smackover State Bank	Smackover	13.18

BANK	CITY	RATIO
Riverside Bank	Sparkman	8.29
Legacy National Bank	Springdale	9.36
United Bank	Springdale	11.95
Bodcaw Bank	Stamps	9.95
Connect Bank	Star City	15.72
Security Bank	Stephens	9.53
The Farmers and Merchants Bank	Stuttgart	9.99
Citizens Bank & Trust Company	Van Buren	12.63
The First National Bank of Lawrence County	Walnut Ridge	11.27
First State Bank of Warren	Warren	11.27
Warren Bank and Trust Company	Warren	17.58
Evolve Bank & Trust	West Memphis	8.23
Fidelity Bank	West Memphis	12.54
Cross County Bank	Wynne	12.57
The First National Bank of Wynne	Wynne	11.93

**NATIONAL BANKS
HEADQUARTERED IN ARKANSAS****JUNE 30, 2019****(000's omitted)**

BANK	CITY	ASSETS
First National Bank of North Arkansas	Berryville	197,115
The First National Bank of Izard County	Calico Rock	168,099
First National Bank of Eastern Arkansas	Forrest City	400,191
The First National Bank of Fort Smith	Fort Smith	1,354,931
The Malvern National Bank	Malvern	552,721
First National Bank	Paragould	1,626,779
The First National Bank at Paris	Paris	178,321
Relyance Bank, National Association	Pine Bluff	845,929
Legacy National Bank	Springdale	531,803
The First National Bank of Lawrence County	Walnut Ridge	214,121
The First National Bank of Wynne	Wynne	327,127

REPORT OF THE

EIGHTY

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2019

(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

Member of Federal Reserve System

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

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

CFO: Christopher Wewers
TO: Terri Bowling

Cash and Due from:..... 100,060
Federal Funds and Repos: 1
Investments: 183,250
Net Loans: 1,006,162
Premises and Fixed Assets:..... 40,359
Other Real Estate: 3,327
Other Assets:..... 88,045
Total Assets:..... 1,421,204
Total Trust Assets:..... 16,833

Deposits: 1,173,138
Federal Funds and Borrowings: 77,089
Other Liabilities: 8,556
Subordinated Debt: 0
Total Liabilities: 1,258,783
Total Equity Capital:..... 162,421
Total Liabilities and Capital: 1,421,204
Number of Shares Outstanding:..... 24,000

Directors: Hugh Arant, Jr.; Jerry Damerow; Kim Evans; Mike Montgomery; Walter Morris, Jr.; John Olaimey; Susie Smith; 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], Glenwood, 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], Mount Ida, 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

Member of Federal Reserve System

Bank Holding Company
FNBC Bancorp Inc., Ash Flat, AR

CEO/Pres: Marty Sellars
Reg Pres/CLO: Chad Hudson

EVP: Dana Batterton
EVP/CFO: Michael Burriss

Cash and Due from:.....	8,929	Deposits:.....	375,447
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	56,000
Investments:.....	93,953	Other Liabilities:.....	5,630
Net Loans:.....	354,285	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	10,635	Total Liabilities:.....	437,077
Other Real Estate:.....	805		
Other Assets:.....	15,584	Total Equity Capital:.....	47,114
Total Assets:.....	484,191	Total Liabilities and Capital:.....	484,191
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, Jonesboro, 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

Bank Holding Company
None

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

Pres: Casey Cullipher
EVP/TO: Martha Ray

Cash and Due from:.....	5,251	Deposits:.....	88,136
Federal Funds and Repos:.....	1,325	Federal Funds and Borrowings:.....	0
Investments:.....	19,697	Other Liabilities:.....	2,777
Net Loans:.....	69,273	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,874	Total Liabilities:.....	90,913
Other Real Estate:.....	33		
Other Assets:.....	4,536	Total Equity Capital:.....	11,076
Total Assets:.....	101,989	Total Liabilities and Capital:.....	101,989
Total Trust Assets:.....	3,931	Number of Shares Outstanding:.....	8,000

Directors: Dr. Steven Collier; Winston Collier; Casey Cullipher; W. P. Daniel, Jr.; W. P. Daniel, III; Charlie Eldridge; Mark Eldridge; Richard 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

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:..... 31,434
Federal Funds and Repos: 0
Investments: 219,480
Net Loans: 1,157,678
Premises and Fixed Assets:..... 42,317
Other Real Estate: 6,220
Other Assets:..... 36,238
Total Assets:..... 1,493,367
Total Trust Assets:..... 123,425

Deposits: 1,152,819
Federal Funds and Borrowings: 194,310
Other Liabilities: 6,894
Subordinated Debt: 0
Total Liabilities: 1,354,023
Total Equity Capital:..... 139,344
Total Liabilities and Capital: 1,493,367
Number of Shares Outstanding:..... 34,523

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

Branches in Town: Three

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

The Citizens Bank Batesville, AR

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

655 St. Louis Street
72501

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

Home Page: www.thecitizensbank.net

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

CEO: Phil Baldwin
Pres: Adam Mitchell

EVP/CFO: Karen Shaw
SVP/TO: Gene Crawford

Cash and Due from:..... 21,257
Federal Funds and Repos: 0
Investments: 114,432
Net Loans: 693,543
Premises and Fixed Assets:..... 37,808
Other Real Estate: 315
Other Assets:..... 27,513
Total Assets:..... 894,868
Total Trust Assets:..... 125,671

Deposits: 735,133
Federal Funds and Borrowings: 69,325
Other Liabilities: 2,389
Subordinated Debt: 0
Total Liabilities: 806,847
Total Equity Capital:..... 88,021
Total Liabilities and Capital: 894,868
Number of Shares Outstanding:..... 16,500

Directors: Phil Baldwin; Adam Mitchell; Dr. Lackey G. Moody, M.D.; Jay F. Shell; Kay Southerland; Jeffery F. Teague

Branches in Town: Four

Other Branches: Arkadelphia, Cave City, Crossett, Fayetteville (2), Hot Springs (3), Imboden, Little Rock, 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

Home Page: www.bankofbearden.com

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:	7,153	Deposits:	46,553
Federal Funds and Repos:	8,500	Federal Funds and Borrowings:	0
Investments:	10,241	Other Liabilities:	48
Net Loans:	26,786	Subordinated Debt:	0
Premises and Fixed Assets:	92	Total Liabilities:	46,601
Other Real Estate:	0		
Other Assets:	158	Total Equity Capital:	6,329
Total Assets:	52,930	Total Liabilities and Capital:	52,930
Total Trust Assets:	0	Number of Shares Outstanding:	8,300

Directors: John E. Anthony; Steven M. Anthony; Rick Green; Ronald A. Ramsay; Ken Riley; 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.fbtbly.com

Member of Federal Reserve System

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

Chm/CEO/Pres: Randy Scott

CFO: Shelly Crosskno

Cash and Due from:	5,779	Deposits:	233,417
Federal Funds and Repos:	24,500	Federal Funds and Borrowings:	15,570
Investments:	14,465	Other Liabilities:	957
Net Loans:	216,604	Subordinated Debt:	0
Premises and Fixed Assets:	6,311	Total Liabilities:	249,944
Other Real Estate:	414		
Other Assets:	7,906	Total Equity Capital:	26,035
Total Assets:	275,979	Total Liabilities and Capital:	275,979
Total Trust Assets:	0	Number of Shares Outstanding:	40,000

Directors: Steve Bell; Paula O. Blackwell; Ronny Goff; Brad Harrison; John Langston; John C. Rose, Jr.; Randy Scott; Tommy W. Wagner, Jr.

Branches in Town: Four

Other Branches: Manila, 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

Member of Federal Reserve System

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

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

CCO: Landon Taylor

Cash and Due from:..... 18,811
Federal Funds and Repos: 3,700
Investments: 20,732
Net Loans: 371,673
Premises and Fixed Assets:..... 12,523
Other Real Estate: 3,355
Other Assets:..... 16,741
Total Assets:..... 447,535
Total Trust Assets:..... 0

Deposits: 380,214
Federal Funds and Borrowings: 25,000
Other Liabilities: 3,861
Subordinated Debt: 0
Total Liabilities: 409,075
Total Equity Capital:..... 38,460
Total Liabilities and Capital: 447,535
Number of Shares Outstanding:..... 100,000

Directors: Dan Brown; Thomas C. Conly; Matt Crafton; Steve Gramling; John T. Hampton; Ty Hampton; John Mack; David Remy; John 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 4th Street
71826-0120

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

Home Page: www.csbankarkansas.com

Bank Holding Company
None

CEO/Pres: Jeff C. Hobbs
EVP/SLO: Sherri Jones

VP/Cash: Regina Smith

Cash and Due from:..... 5,418
Federal Funds and Repos: 0
Investments: 2,279
Net Loans: 12,210
Premises and Fixed Assets:..... 430
Other Real Estate: 0
Other Assets:..... 772
Total Assets:..... 21,109
Total Trust Assets:..... 0

Deposits: 18,215
Federal Funds and Borrowings: 0
Other Liabilities: 51
Subordinated Debt: 0
Total Liabilities: 18,266
Total Equity Capital:..... 2,843
Total Liabilities and Capital: 21,109
Number of Shares Outstanding:..... 10,000

Directors: Taylor Chandler; Jeff C. Hobbs; Derick Murway; Marcus D. Novacheck; Chris Towne

Branches in Town: None

Other Branches: None

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

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

137 South Main Street
72521-0490

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

Home Page: www.bankofcavecity.com

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	5,502	Deposits:.....	95,784
Federal Funds and Repos:.....	4,800	Federal Funds and Borrowings:.....	9,467
Investments:.....	12,817	Other Liabilities:.....	2,400
Net Loans:.....	84,387	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,165	Total Liabilities:.....	107,651
Other Real Estate:.....	194		
Other Assets:.....	6,596	Total Equity Capital:.....	10,810
Total Assets:.....	118,461	Total Liabilities and Capital:.....	118,461
Total Trust Assets:.....	0	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: Batesville, 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:.....	3,037	Deposits:.....	35,514
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	27,541	Other Liabilities:.....	119
Net Loans:.....	9,695	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	255	Total Liabilities:.....	35,633
Other Real Estate:.....	118		
Other Assets:.....	581	Total Equity Capital:.....	5,594
Total Assets:.....	41,227	Total Liabilities and Capital:.....	41,227
Total Trust Assets:.....	0	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

Member of Federal Reserve System

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

Chm: Randy Sims
CEO/Pres: Tracy French

CFO/Treas: Brian Davis
COO: Stephen Tipton

Cash and Due from:..... 554,640
Federal Funds and Repos: 1,075
Investments: 2,051,939
Net Loans: 10,947,063
Premises and Fixed Assets:..... 276,876
Other Real Estate: 13,734
Other Assets: 1,428,697
Total Assets: 15,274,024
Total Trust Assets: 646,308

Deposits: 11,421,829
Federal Funds and Borrowings: 1,041,989
Other Liabilities: 102,706
Subordinated Debt: 0
Total Liabilities: 12,566,524
Total Equity Capital: 2,707,500
Total Liabilities and Capital: 15,274,024
Number of Shares Outstanding: 2,400

Directors: Milburn Adams; Robert H. Adcock, Jr.; John Allison; Richard Ashley; Brian Davis; Jack Engelkes; William J. Farris, Jr.; Tracy French; John Freyaldenhoven; Allen V. Hankins; Shane A. Henry; Kevin Hester; Jim Rankin; Dave Seleski; Randy Sims; Donna Townsell

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], Cooper City[FL], Coral Gables[FL], Coral Springs[FL], Crawfordville[FL], Dade City[FL], Dania Beach[FL], Dardanelle, Davie[FL], Destin[FL], Doral[FL], Eastpoint[FL], Elberta[AL], Englewood[FL], Fairhope[AL], Fayetteville (2), Foley[AL], Fort Smith (3), Ft. Lauderdale[FL] (3), Ft. Myers[FL], Greenbrier, Gulf Shores[AL], Heber Springs, Highland, Hollywood[FL], Islamorada[FL], Jacksonville (2), Jonesboro (6), Jupiter[FL], Key Largo[FL], Key West[FL] (3), Kissimmee[FL], Lake Mary[FL], Lakeland[FL], Little Rock (8), Lutz[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL], Monette, Morrilton, Mountain Home, Mountain View (2), Naples[FL], Navarre[FL], New York[NY], North Little Rock (6), Orange Beach[AL], Panama City[FL] (2), Panama City Beach[FL] (2), Paragould (3), Pensacola[FL] (2), Plant City[FL], Plantation[FL], Pompano Beach[FL], Port Saint Joe[FL], Pottsville, Punta Gorda[FL], Quincy[FL], Quitman, Rector, Rogers, Russellville (3), Saint George Island[FL], Saint James City[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), Tampa[FL] (3), Tontitown, Van Buren, Venice[FL], Vilonia, Ward, West Palm Beach[FL], Weston [FL], 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

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:	3,101	Deposits:	27,081
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	5,598	Other Liabilities:	280
Net Loans:	21,292	Subordinated Debt:	0
Premises and Fixed Assets:	1,117	Total Liabilities:	27,361
Other Real Estate:	457	Total Equity Capital:	5,613
Other Assets:	1,409	Total Liabilities and Capital:	32,974
Total Assets:	32,974	Number of Shares Outstanding:	100,000
Total Trust Assets:	0		

Directors: Howard M. Beaty, Jr.; Patricia Draper; Richard E. Griffin; Toyce Newton; 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

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

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

CFO: Landi Mkhize

Cash and Due from:	11,901	Deposits:	673,375
Federal Funds and Repos:	68,275	Federal Funds and Borrowings:	74,464
Investments:	35,941	Other Liabilities:	6,096
Net Loans:	687,856	Subordinated Debt:	0
Premises and Fixed Assets:	13,418	Total Liabilities:	753,935
Other Real Estate:	5,284	Total Equity Capital:	102,210
Other Assets:	33,470	Total Liabilities and Capital:	856,145
Total Assets:	856,145	Number of Shares Outstanding:	10,000
Total Trust Assets:	0		

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

Branches in Town: One

Other Branches: Amity, Dardanella, 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

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

Chm/CEO/Pres: Blake Tarpley

CFO: Randy Blanton

Cash and Due from:..... 19,427
Federal Funds and Repos: 0
Investments: 17,294
Net Loans: 89,178
Premises and Fixed Assets:..... 4,715
Other Real Estate: 2,087
Other Assets: 2,532
Total Assets: 135,233
Total Trust Assets:..... 0

Deposits: 115,371
Federal Funds and Borrowings: 2,360
Other Liabilities: 149
Subordinated Debt: 0
Total Liabilities: 117,880
Total Equity Capital:..... 17,353
Total Liabilities and Capital: 135,233
Number of Shares Outstanding:..... 8,000

Directors: Dee Abrams; Thomas C. Berryhill; Barbara Bullock; Bunny Bullock; Tim Marshall; Laura Ogle; 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

Bank Holding Company
None

Chm/CEO: Darwin Hendrix

Pres/COO: Vince Grimes

Cash and Due from:..... 7,074
Federal Funds and Repos: 11,700
Investments: 8,647
Net Loans: 103,653
Premises and Fixed Assets:..... 705
Other Real Estate: 61
Other Assets: 1,758
Total Assets: 133,598
Total Trust Assets:..... 0

Deposits: 105,506
Federal Funds and Borrowings: 9,679
Other Liabilities: 164
Subordinated Debt: 0
Total Liabilities: 115,349
Total Equity Capital:..... 18,249
Total Liabilities and Capital: 133,598
Number of Shares Outstanding:..... 15,583

Directors: Gary Chambliss; Rodney Fagan; Darwin Hendrix; David B. Hendrix; John D. Ledbetter; Jeff L. Milam; Randy Turner

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

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:.....	12,941	Deposits:.....	228,759
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	3,545
Investments:.....	44,444	Other Liabilities:.....	3,423
Net Loans:.....	190,191	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,554	Total Liabilities:.....	235,727
Other Real Estate:.....	21		
Other Assets:.....	8,522	Total Equity Capital:.....	25,946
Total Assets:.....	261,673	Total Liabilities and Capital:.....	261,673
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, Glenwood, 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

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:.....	7,007	Deposits:.....	122,855
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	28,912
Investments:.....	57,276	Other Liabilities:.....	196
Net Loans:.....	99,770	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,775	Total Liabilities:.....	151,963
Other Real Estate:.....	831		
Other Assets:.....	3,085	Total Equity Capital:.....	19,781
Total Assets:.....	171,744	Total Liabilities and Capital:.....	171,744
Total Trust Assets:.....	28,443	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.; Robert M Johnston, Jr.; K. Daniel Kennedy; Lester A. McKinley; James N. Moss, Jr.; Gary Sebree

Branches in Town: None

Other Branches: Lockesburg, Stuttgart

DeWitt Bank And Trust Company DeWitt, AR

VOICE: (870) 946-3531
FAX: (870) 946-2815
Trust Powers: Yes

Second and Jefferson Streets
72042-0071

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

Home Page: www.dewittbankandtrust.com

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

Chm: Eddie Lumsden
CEO: Marnie B. Oldner

Pres/TO: David L. Jessup
CLO: Nick Roach

Cash and Due from:..... 20,831
Federal Funds and Repos: 23,300
Investments:..... 7,611
Net Loans:..... 27,000
Premises and Fixed Assets:..... 3,319
Other Real Estate:..... 0
Other Assets:..... 6,904
Total Assets:..... 88,965
Total Trust Assets:..... 104,682

Deposits: 77,758
Federal Funds and Borrowings: 0
Other Liabilities:..... 1,379
Subordinated Debt:..... 0
Total Liabilities:..... 79,137
Total Equity Capital:..... 9,828
Total Liabilities and Capital: 88,965
Number of Shares Outstanding:..... 54,000

Directors: Tricia Bull; Kevin Compton; Ray Dillon; James L. Fly, Jr.; David L. Jessup; Eddie Lumsden; Marnie B. Oldner; Nick Roach; Deane Robinson; Dean Watts; Fred Williams

Branches in Town: None

Other Branches: Gillett

Merchants & Farmers Bank Dumas, AR

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

500 Highway 65 South
71639

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

Home Page: www.mfbanknet.com

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

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

EVP: Betty B. Trites
TO: Price E. Boney, Jr.

Cash and Due from:..... 5,491
Federal Funds and Repos: 4,000
Investments:..... 11,615
Net Loans:..... 115,757
Premises and Fixed Assets:..... 5,276
Other Real Estate:..... 0
Other Assets:..... 6,323
Total Assets:..... 148,462
Total Trust Assets:..... 66,550

Deposits: 132,360
Federal Funds and Borrowings: 2,316
Other Liabilities:..... 323
Subordinated Debt:..... 0
Total Liabilities:..... 134,999
Total Equity Capital:..... 13,463
Total Liabilities and Capital: 148,462
Number of Shares Outstanding:..... 40,000

Directors: L. Ashton Adcock; Jimmie Appleberry; L. Sue Frank; John F. Freeman; Bruce Gasaway; Brooks 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

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:.....	24,701	Deposits:.....	810,062
Federal Funds and Repos:.....	49,339	Federal Funds and Borrowings:.....	108,613
Investments:.....	23,080	Other Liabilities:.....	4,096
Net Loans:.....	901,897	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	10,169	Total Liabilities:.....	922,771
Other Real Estate:.....	5,800		
Other Assets:.....	46,479	Total Equity Capital:.....	138,694
Total Assets:.....	1,061,465	Total Liabilities and Capital:.....	1,061,465
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, Mena, 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

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

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

EVP: Hanna B. Canada
Cash: Sheila Rice

Cash and Due from:.....	12,208	Deposits:.....	316,603
Federal Funds and Repos:.....	3,850	Federal Funds and Borrowings:.....	7,689
Investments:.....	33,239	Other Liabilities:.....	20,791
Net Loans:.....	319,570	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,832	Total Liabilities:.....	345,083
Other Real Estate:.....	1,517		
Other Assets:.....	21,696	Total Equity Capital:.....	53,829
Total Assets:.....	398,912	Total Liabilities and Capital:.....	398,912
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

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

CEO: Charles T. Cross

Pres/CLO: Jason Tennant

Cash and Due from:..... 19,961
Federal Funds and Repos: 0
Investments: 36,660
Net Loans: 236,189
Premises and Fixed Assets:..... 15,620
Other Real Estate: 1,622
Other Assets: 8,548
Total Assets: 318,600
Total Trust Assets:..... 0

Deposits: 264,094
Federal Funds and Borrowings: 26,078
Other Liabilities: 2,892
Subordinated Debt: 0
Total Liabilities: 293,064
Total Equity Capital:..... 25,536
Total Liabilities and Capital: 318,600
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; Dale E. 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

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:.....	1,009,559	Deposits:.....	16,355,647
Federal Funds and Repos:.....	65,000	Federal Funds and Borrowings:.....	483,437
Investments:.....	3,849,562	Other Liabilities:.....	199,357
Net Loans:.....	12,609,872	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	469,793	Total Liabilities:.....	17,038,441
Other Real Estate:.....	25,387		
Other Assets:.....	1,230,302	Total Equity Capital:.....	2,221,034
Total Assets:.....	19,259,475	Total Liabilities and Capital:.....	19,259,475
Total Trust Assets:.....	3,417,843	Number of Shares Outstanding:.....	350,692

Directors: Laura Andress; J. Robert Kelly; James M. King; Bradley Krieger; Matt Machen; Karla S. Payne; Phillip O. Porter; K. Kevin Sabin; Rodney Shepard; Donald E. Walker; Jim C. Walton

Branches in Town: Eight

Other Branches: Ada[OK], Alma, Anderson[MO], Ashdown, Aurora[MO], Bartlesville[OK] (4), Bella Vista (3), Belton[MO], Benton, Bentonville (6), Berryville, Branson[MO], Branson West[MO], Broken Arrow[OK] (3), Broken Bow[OK], Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (2), Cassville[MO], Catoosa[OK], Centerton, Chickasha[OK], Choctaw[OK], Clarksville, Conway (3), Coweta[OK], Del City[OK], DeQueen, Dewey[OK] (2), Dierks, Duncan[OK] (3), Edmond[OK] (3), Elgin[OK], Elkins, Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (8), Gardner[KS], Gentry, Gladstone[MO], Glenwood, Gravette, Greenwood, Grove[OK], Harrison (3), Hollister[MO], Hot Springs (6), Hot Springs Village, Huntsville (2), Idabel[OK], Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Jonesboro (3), Joplin[MO] (6), Kansas [OK], Kansas City[MO] (6), Kimberling City[MO], Lamar[MO], Lawton[OK] (4), Lead Hill, Leawood[KS], Lebanon[MO], Lee's Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (8), Lockwood[MO], Lonoke, Lowell, Manila, Marshfield[MO], McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Monett[MO], Monette, Moore[OK] (2), Morrilton, Mount Ida, Mountain Grove[MO], Mountain Home (3), Muskogee[OK] (4), Nashville, Neosho[MO] (2), Nevada[MO], Nixa[MO], Noel[MO], Norman[OK] (6), North Little Rock (4), Nowata[OK] (2), Oklahoma City[OK] (9), Okmulgee[OK], Ottawa[KS], Overland Park[KS], Owasso[OK] (2), Paris, Pea Ridge, Pittsburg[KS], Poteau[OK], Prairie Grove, Pryor[OK], 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] (6), Stillwater[OK] (2), Stilwell[OK], Tahlequah[OK] (3), Tulsa[OK] (17), Van Buren (2), Vinita[OK], Wagoner[OK], Waldron, Walters[OK], Webb City[MO], West Fork, West Plains[MO], Westville[OK], Yellville, Yukon[OK]

**Signature Bank of Arkansas
Fayetteville, AR**

VOICE: (479) 684-3700 3878 N. Crossover Road, Suite 20 Charter Number: 660
FAX: (479) 684-3795 72703 Date: August 28, 1933
Trust Powers: Yes FDIC Certificate Number: 89

Home Page: www.sbofa.com

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

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

Cash and Due from:.....	26,990	Deposits:	542,048
Federal Funds and Repos:	0	Federal Funds and Borrowings:	35,131
Investments:	56,492	Other Liabilities:	3,169
Net Loans:	537,186	Subordinated Debt:	0
Premises and Fixed Assets:.....	18,987	Total Liabilities:	580,348
Other Real Estate:	6,331	Total Equity Capital:.....	75,154
Other Assets:.....	9,516	Total Liabilities and Capital:	655,502
Total Assets:.....	655,502	Number of Shares Outstanding:.....	30,000
Total Trust Assets:.....	0		

Directors: Gary R. Head ; Dr. John A. Dominick; Matthew R. Duffy; Michael E. Hill; Kevin J. Kooman; Greg W. Lee; David McConnell; Todd Simmons; Cameron Smith

Branches in Town: None

Other Branches: Bentonville, Brinkley (2), Rogers, 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

Member of Federal Reserve System

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

Chm/CEO/Pres/TO: James V. Hulse, Jr. **EVP:** Lance Nutt
EVP: Craig Attwood

Cash and Due from:.....	21,413	Deposits:	131,401
Federal Funds and Repos:	0	Federal Funds and Borrowings:	14,600
Investments:	43,231	Other Liabilities:	574
Net Loans:	94,270	Subordinated Debt:	0
Premises and Fixed Assets:.....	2,200	Total Liabilities:	146,575
Other Real Estate:	0	Total Equity Capital:.....	19,945
Other Assets:.....	5,406	Total Liabilities and Capital:	166,520
Total Assets:.....	166,520	Number of Shares Outstanding:.....	8,000
Total Trust Assets:.....	1,241		

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

**Armor Bank
Forrest City, AR**

VOICE: (870) 633-1525
FAX: (870) 633-8212
Trust Powers: Yes

715 North Washington
72335

Charter Number: 802
Date: June 28, 2018
FDIC Certificate Number: 28812

Home Page: www.armor.bank

Bank Holding Company
Forrest City Financial Corporation, Marianna, AR

Chm: Mark Waldrip
CEO/Pres: Chad T. May

SVP: Nathan Waldrip
CLO: T. Courtney Menefee

Cash and Due from:	4,838	Deposits:	82,755
Federal Funds and Repos:	28,015	Federal Funds and Borrowings:	0
Investments:	19,203	Other Liabilities:	210
Net Loans:	45,131	Subordinated Debt:	0
Premises and Fixed Assets:	2,454	Total Liabilities:	82,965
Other Real Estate:	132		
Other Assets:	1,522	Total Equity Capital:	18,330
Total Assets:	101,295	Total Liabilities and Capital:	101,295
Total Trust Assets:	0	Number of Shares Outstanding:	229,233

Directors: Bradley J. Beavers; Stephen W. Edwards, Sr.; Andrew F. Higginbotham; Chad T. May; Mark Waldrip; Nathan M. Waldrip

Branches in Town: One

Other Branches: Little Rock (2)

**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

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

CEO: Patrick Swope
Pres: Brian Glenn

EVP: Rick Pollreis
SVP: Brenda Bridge

Cash and Due from:	16,202	Deposits:	116,039
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	22,793	Other Liabilities:	454
Net Loans:	77,113	Subordinated Debt:	0
Premises and Fixed Assets:	3,409	Total Liabilities:	116,493
Other Real Estate:	841		
Other Assets:	14,127	Total Equity Capital:	17,992
Total Assets:	134,485	Total Liabilities and Capital:	134,485
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Mary K. Brown; Gary C. George; Don L. Gibson; David Harris; Gary Jech; Matthew L. Mawby; Brian Shaw; Stephen E. Stafford; Loyd R. Swope; Patrick H. Swope

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

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

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

SVP/CFO: Marcus Walser
SVP/COO: Shelby Bruffett

Cash and Due from:..... 16,705
Federal Funds and Repos: 27,325
Investments:..... 82,142
Net Loans:..... 494,452
Premises and Fixed Assets:..... 17,864
Other Real Estate:..... 473
Other Assets:..... 29,417
Total Assets:..... 668,378
Total Trust Assets:..... 0

Deposits: 589,956
Federal Funds and Borrowings: 5,767
Other Liabilities: 5,571
Subordinated Debt:..... 0
Total Liabilities:..... 601,294
Total Equity Capital:..... 67,084
Total Liabilities and Capital: 668,378
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
FAX: (501) 764-4260
Trust Powers: No

136 South Broadview
72058-0190

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

Home Page: www.firstservicebank.com

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

Chm/CEO/Pres: Thomas H. Grumbles

CFO/COO: Kenneth Barnard

Cash and Due from:..... 9,181
Federal Funds and Repos: 14,425
Investments:..... 12,362
Net Loans:..... 279,794
Premises and Fixed Assets:..... 10,939
Other Real Estate:..... 434
Other Assets:..... 10,317
Total Assets:..... 337,452
Total Trust Assets:..... 0

Deposits: 293,331
Federal Funds and Borrowings: 10,551
Other Liabilities: 2,285
Subordinated Debt:..... 0
Total Liabilities:..... 306,167
Total Equity Capital:..... 31,285
Total Liabilities and Capital: 337,452
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; Dois "Dyke" Johnson; Jerry Kimbrough; Randy McCaslin; Larry Oaks

Branches in Town: None

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

**Farmers Bank
Greenwood, AR**

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

71 West Center
72936-0610

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

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson

Pres: Edward Wilkinson
TO: Norman Wilkinson

Cash and Due from:	6,662	Deposits:	171,995
Federal Funds and Repos:	13,600	Federal Funds and Borrowings:	0
Investments:	47,588	Other Liabilities:	532
Net Loans:	121,925	Subordinated Debt:	0
Premises and Fixed Assets:	12,660	Total Liabilities:	172,527
Other Real Estate:	1,135		
Other Assets:	8,826	Total Equity Capital:	39,869
Total Assets:	212,396	Total Liabilities and Capital:	212,396
Total Trust Assets:	1,028	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

**Partners Bank
Helena, AR**

VOICE: (870) 338-6451
FAX: (870) 338-6306
Trust Powers: Yes

302 Cherry Street
72342-0280

Charter Number: 803
Date: October 18, 2018
FDIC Certificate Number: 15729

Home Page: www.partnersbnk.com

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

CEO/Pres/CCO: John O. Moore
EVP: Tommie E. Shackelford, Jr.

SVP/Cash: Jeff Steele
CFO: Brenda Eldridge

Cash and Due from:	14,985	Deposits:	154,878
Federal Funds and Repos:	0	Federal Funds and Borrowings:	11,000
Investments:	66,020	Other Liabilities:	397
Net Loans:	99,561	Subordinated Debt:	0
Premises and Fixed Assets:	1,553	Total Liabilities:	166,275
Other Real Estate:	38		
Other Assets:	10,917	Total Equity Capital:	26,799
Total Assets:	193,074	Total Liabilities and Capital:	193,074
Total Trust Assets:	0	Number of Shares Outstanding:	50,000

Directors: John S. Cooper; Joseph Thomas Cunningham; Thomas "Larry" Delk; Jerry L. Kelley; Barry Lawrence; John O. Moore; Tommie E. Shackelford, Jr.; Vance G. St. Columbia; Harry G. Stephens, Jr.; Ed Wright

Branches in Town: One

Other Branches: Marion, Marvell, West Helena, Wynne

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

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:..... 16,204
Federal Funds and Repos: 250
Investments:..... 21,815
Net Loans:..... 166,775
Premises and Fixed Assets:..... 804
Other Real Estate:..... 62
Other Assets:..... 6,262
Total Assets:..... 212,172
Total Trust Assets:..... 0

Deposits: 187,040
Federal Funds and Borrowings: 0
Other Liabilities: 281
Subordinated Debt:..... 0
Total Liabilities:..... 187,321
Total Equity Capital:..... 24,851
Total Liabilities and Capital: 212,172
Number of Shares Outstanding:..... 2,000

Directors: Margaret S. Griffin; Michael B. Griffin; Carl E. Hendrix, III; Dani Hendrix; 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

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:..... 19,100
Federal Funds and Repos: 0
Investments:..... 50,042
Net Loans:..... 158,178
Premises and Fixed Assets:..... 6,462
Other Real Estate: 759
Other Assets:..... 6,836
Total Assets:..... 241,377
Total Trust Assets:..... 0

Deposits: 201,022
Federal Funds and Borrowings: 16,461
Other Liabilities: 1,561
Subordinated Debt:..... 0
Total Liabilities:..... 219,044
Total Equity Capital:..... 22,333
Total Liabilities and Capital: 241,377
Number of Shares Outstanding:..... 27,000

Directors: Robert Lloyd; Sam Mathias; Larry Olson; Arthur Thurman; Jane Waters

Branches in Town: One

Other Branches: Alma, Fayetteville (2), Mansfield, Mulberry (2), Ozark, Springdale, Van Buren

**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

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

Chm/CEO/Pres: Larry T. Wilson

SVP/CFO: Kim Cullum

Cash and Due from:	35,120	Deposits:	557,584
Federal Funds and Repos:	0	Federal Funds and Borrowings:	47,453
Investments:	177,226	Other Liabilities:	8,348
Net Loans:	475,259	Subordinated Debt:	0
Premises and Fixed Assets:	23,421	Total Liabilities:	613,385
Other Real Estate:	114		
Other Assets:	59,078	Total Equity Capital:	156,833
Total Assets:	770,218	Total Liabilities and Capital:	770,218
Total Trust Assets:	167,215	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, Conway, 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

Member of Federal Reserve System

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

Chm: Charles H. Weissinger, Jr.
CEO/Pres/Sec: John T. Potter

VChm: Guy M. Weissinger

Cash and Due from:	5,122	Deposits:	57,620
Federal Funds and Repos:	2,950	Federal Funds and Borrowings:	0
Investments:	17,682	Other Liabilities:	153
Net Loans:	36,713	Subordinated Debt:	0
Premises and Fixed Assets:	770	Total Liabilities:	57,773
Other Real Estate:	661		
Other Assets:	2,172	Total Equity Capital:	8,297
Total Assets:	66,070	Total Liabilities and Capital:	66,070
Total Trust Assets:	0	Number of Shares Outstanding:	60,000

Directors: Terence J. Alpe; Sam E. Angel, II; Sam E. Angel; William W. Bunker, Jr.; Dr. John P. Burge, Sr.; David F. Gillison, Jr.; John T. Potter; Charles H. Weissinger, III; Charles H. Weissinger, Jr.; Guy M. 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

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:..... 10,580
Federal Funds and Repos: 6,975
Investments: 66,669
Net Loans: 101,243
Premises and Fixed Assets:..... 6,252
Other Real Estate: 250
Other Assets:..... 5,213
Total Assets:..... 197,182
Total Trust Assets:..... 0

Deposits: 174,313
Federal Funds and Borrowings: 0
Other Liabilities: 1,341
Subordinated Debt: 0
Total Liabilities: 175,654
Total Equity Capital:..... 21,528
Total Liabilities and Capital: 197,182
Number of Shares Outstanding:..... 100,000

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

Branches in Town: Four

Other Branches: None

Bank OZK
Little Rock, AR

VOICE: (501) 978-2265
FAX: (501) 978-2282
Trust Powers: Yes

17901 Chenal Parkway
72223

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

Home Page: www.ozk.com

Bank Holding Company
None

Chm/CEO: George G. Gleason, II
CAO: Tim Hicks

CFO: Greg McKinney
TO: Jennifer Junker

Cash and Due from:	738,566	Deposits:	18,186,215
Federal Funds and Repos:	0	Federal Funds and Borrowings:	268,806
Investments:	2,548,489	Other Liabilities:	166,227
Net Loans:	17,378,563	Subordinated Debt:	343,105
Premises and Fixed Assets:	662,082	Total Liabilities:	18,964,353
Other Real Estate:	32,856		
Other Assets:	1,600,175	Total Equity Capital:	3,996,378
Total Assets:	22,960,731	Total Liabilities and Capital:	22,960,731
Total Trust Assets:	1,903,994	Number of Shares Outstanding:	128,946,716

Directors: Nicholas A. Brown; Paula Cholmondeley; Beverly Cole; Robert C. East; Kathleen M. Franklin; Catherine B. Freedberg; Jeffrey Gearhart; George G. Gleason, II; Peter C. Kenny; Bill Koefoed; Walter J. Mullen; Christopher Orndorff; Robert Proost; John B. Reynolds; Steven Sadoff; Ross M. Whipple

Branches in Town: 10

Other Branches: Adairville[GA], Advance[NC], Allen[TX], Alma, Altus, Apollo Beach[FL], Arkadelphia (2), Asheboro[NC], Atlanta[GA] (2), Auburn[GA], Austin[TX], Bainbridge[GA] (2), Bella Vista (2), Belleair Bluffs[FL], Belmont[NC], Benton (3), Bentonville (2), Bessemer City[NC], Blairsville[GA], Blue Ridge[GA], Bluffton[SC], Bogart[GA], 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] (3), Clinton, Columbus[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornelia[GA], Cornelius[NC], Cumming[GA] (3), Dahlonega[GA], Dallas[GA], Dallas[TX], Dalton[GA], Dawsonville[GA], Doral[FL], Douglasville[GA] (2), East Ellijay[GA], Ellijay[GA], Fayetteville (3), Forest City[NC], Fort Lauderdale[FL], Fort Myers[FL] (3), Fort Smith (3), Fort Worth[TX], 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, Malvern (2), Marble Hill[GA], Marietta[GA], Marshall, Maumelle, McDonough[GA], McKinney[TX], 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), 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. Petersburg[FL] (3), 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], Watkinville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]

**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

Bank Holding Company
None

Chm: R. Steve Roberson
CEO: Wade Ruckle

Reg Pres : David Bordovsky
VP/Cash: Brandy Thiele

Cash and Due from:..... 11,604
Federal Funds and Repos: 3,139
Investments: 43,412
Net Loans: 155,310
Premises and Fixed Assets:..... 2,322
Other Real Estate: 856
Other Assets:..... 4,820
Total Assets:..... 221,463
Total Trust Assets:..... 0

Deposits: 178,212
Federal Funds and Borrowings: 18,048
Other Liabilities: 861
Subordinated Debt: 0
Total Liabilities: 197,121
Total Equity Capital:..... 24,342
Total Liabilities and Capital: 221,463
Number of Shares Outstanding:..... 160,000

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

Branches in Town: One

Other Branches: Bentonville

**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 27, 1977
FDIC Certificate Number: 3873

Home Page: www.eaglebank.com

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

Chm: Cathy H. Owen
CEO/Pres: Jeff Lynch

EVP: Paul Castleberry
Mtg CEO: Bill Edwards

Cash and Due from:..... 10,052
Federal Funds and Repos: 6,105
Investments: 144,126
Net Loans: 240,302
Premises and Fixed Assets:..... 9,962
Other Real Estate: 2,021
Other Assets: 14,053
Total Assets:..... 426,621
Total Trust Assets:..... 0

Deposits: 310,092
Federal Funds and Borrowings: 62,220
Other Liabilities: 1,749
Subordinated Debt: 0
Total Liabilities: 374,061
Total Equity Capital:..... 52,560
Total Liabilities and Capital: 426,621
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; Cathy H. Owen

Branches in Town: None

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

**Encore 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.bankencore.com

Member of Federal Reserve System

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

Chm/CEO: Chris Roberts

SVP: Heather Drew

Cash and Due from:	885	Deposits:	121,768
Federal Funds and Repos:	18,100	Federal Funds and Borrowings:	43,858
Investments:	56,881	Other Liabilities:	585
Net Loans:	109,041	Subordinated Debt:	0
Premises and Fixed Assets:	3,618	Total Liabilities:	166,211
Other Real Estate:	0		
Other Assets:	8,427	Total Equity Capital:	30,741
Total Assets:	196,952	Total Liabilities and Capital:	196,952
Total Trust Assets:	0	Number of Shares Outstanding:	32,013

Directors: Burt Hicks; Phillip Jett; Joseph W. Park; Chris Roberts; Boyd Rothwell; Warren Stephenson

Branches in Town: One

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

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

Chm: Neil Bennett, Jr.

CFO: Melissa Halpain

CEO/Pres: Kevin F. "Kip" Norton

Sec: Karen K. Hardke

Cash and Due from:	18,878	Deposits:	222,341
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	90,597	Other Liabilities:	515
Net Loans:	126,600	Subordinated Debt:	0
Premises and Fixed Assets:	6,653	Total Liabilities:	222,856
Other Real Estate:	3,161		
Other Assets:	3,956	Total Equity Capital:	26,989
Total Assets:	249,845	Total Liabilities and Capital:	249,845
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Alan Barksdale; Neil Bennett, Jr.; William Fletcher, Jr.; J. Walls McCrary; Daina B. Newcomb; Kevin F. "Kip" Norton; 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

Member of Federal Reserve System

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

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

CFO: Drew Chandler
CLO: Dave White

Cash and Due from:..... 61,148
Federal Funds and Repos: 0
Investments: 228,956
Net Loans: 1,240,225
Premises and Fixed Assets:..... 24,464
Other Real Estate: 770
Other Assets:..... 65,672
Total Assets:..... 1,621,235
Total Trust Assets:..... 166,915

Deposits: 1,393,223
Federal Funds and Borrowings: 50,984
Other Liabilities: 15,809
Subordinated Debt: 0
Total Liabilities: 1,460,016
Total Equity Capital:..... 161,219
Total Liabilities and Capital: 1,621,235
Number of Shares Outstanding:..... 100,000

Directors: John E. Alexander, Jr.; Mike Boyd; Bob L. Burns; Dr. Jason Franks; Chris Gosnell; 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

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

Chm: S. Clark Fincher
CEO: Mary L. Fowler

Pres/CLO: Jamie Waller
CFO: Jonathan Baird

Cash and Due from:..... 21,417
Federal Funds and Repos: 1,050
Investments: 20,754
Net Loans: 146,494
Premises and Fixed Assets:..... 4,360
Other Real Estate: 362
Other Assets:..... 7,082
Total Assets:..... 201,519
Total Trust Assets:..... 0

Deposits: 137,245
Federal Funds and Borrowings: 42,603
Other Liabilities: 610
Subordinated Debt: 0
Total Liabilities: 180,458
Total Equity Capital:..... 21,061
Total Liabilities and Capital: 201,519
Number of Shares Outstanding:..... 10,000

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

Branches in Town: One

Other Branches: Waldo

Premier Bank of 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.premierbankar.com

Member of Federal Reserve System

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

Chm: Michael D. East

CEO/Pres: Donny Underwood

Cash and Due from:	8,659	Deposits:	124,432
Federal Funds and Repos:	0	Federal Funds and Borrowings:	8,510
Investments:	19,285	Other Liabilities:	1,276
Net Loans:	122,746	Subordinated Debt:	0
Premises and Fixed Assets:	2,142	Total Liabilities:	134,218
Other Real Estate:	581	Total Equity Capital:	23,181
Other Assets:	3,986	Total Liabilities and Capital:	157,399
Total Assets:	157,399	Number of Shares Outstanding:	60,000
Total Trust Assets:	0		

Directors: Brett Crowson; 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

Member of Federal Reserve System

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

Chm: Charles A. Banks

CEO/Pres: Chris M. Lehman

Cash and Due from:	1,971	Deposits:	51,526
Federal Funds and Repos:	825	Federal Funds and Borrowings:	0
Investments:	36,640	Other Liabilities:	148
Net Loans:	17,190	Subordinated Debt:	0
Premises and Fixed Assets:	409	Total Liabilities:	51,674
Other Real Estate:	121	Total Equity Capital:	6,706
Other Assets:	1,224	Total Liabilities and Capital:	58,380
Total Assets:	58,380	Number of Shares Outstanding:	2,000
Total Trust Assets:	0		

Directors: Charles A. Banks; Chris M. Lehman; Warren E. Luter; Herrick F. Norcross, III

Branches in Town: None

Other Branches: Trumann, Tyronza

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.fnbmckegee.com

Member of Federal Reserve System

Bank Holding Company
First National Financial Corporation, McGehee, AR

CEO/Pres: Jim R. Daniels
EVP/CFO: Wendy Barnes

SVP: Fran Childress
VP: Jacob Box

Cash and Due from:..... 3,788
Federal Funds and Repos: 1,375
Investments: 13,787
Net Loans: 38,494
Premises and Fixed Assets:..... 706
Other Real Estate: 0
Other Assets: 922
Total Assets: 59,072
Total Trust Assets: 40

Deposits: 52,627
Federal Funds and Borrowings: 0
Other Liabilities: 47
Subordinated Debt: 0
Total Liabilities: 52,674
Total Equity Capital: 6,398
Total Liabilities and Capital: 59,072
Number of Shares Outstanding: 68,000

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

Branches in Town: One

Other Branches: Dumas

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

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:..... 4,388
Federal Funds and Repos: 0
Investments: 21,997
Net Loans: 93,505
Premises and Fixed Assets:..... 499
Other Real Estate: 0
Other Assets: 5,518
Total Assets: 125,907
Total Trust Assets: 108,405

Deposits: 104,717
Federal Funds and Borrowings: 3,000
Other Liabilities: 398
Subordinated Debt: 0
Total Liabilities: 108,115
Total Equity Capital: 17,792
Total Liabilities and Capital: 125,907
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

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

Cash and Due from:.....	18,998	Deposits:.....	235,205
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	23
Investments:.....	64,955	Other Liabilities:.....	3,818
Net Loans:.....	173,512	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,740	Total Liabilities:.....	239,046
Other Real Estate:.....	532		
Other Assets:.....	5,155	Total Equity Capital:.....	27,846
Total Assets:.....	266,892	Total Liabilities and Capital:.....	266,892
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,000

Directors: John A. Crawford; Philip B. Hensley; David Maddox; John Maddox; Jeff Montgomery; 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

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: Michael Efirid
SVP/TO: Rusty Smith

Cash and Due from:.....	2,784	Deposits:.....	177,262
Federal Funds and Repos:.....	1,675	Federal Funds and Borrowings:.....	11,030
Investments:.....	73,962	Other Liabilities:.....	334
Net Loans:.....	121,991	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,562	Total Liabilities:.....	188,626
Other Real Estate:.....	679		
Other Assets:.....	6,910	Total Equity Capital:.....	20,937
Total Assets:.....	209,563	Total Liabilities and Capital:.....	209,563
Total Trust Assets:.....	15,905	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) 460-6400
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

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:..... 6,183
Federal Funds and Repos: 0
Investments: 35,151
Net Loans: 160,370
Premises and Fixed Assets:..... 3,899
Other Real Estate: 6
Other Assets:..... 8,476
Total Assets:..... 214,085
Total Trust Assets:..... 30,001

Deposits: 178,609
Federal Funds and Borrowings: 11,753
Other Liabilities: 1,653
Subordinated Debt: 0
Total Liabilities:..... 192,015
Total Equity Capital:..... 22,070
Total Liabilities and Capital: 214,085
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

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:..... 19,730
Federal Funds and Repos: 0
Investments: 65,774
Net Loans: 90,926
Premises and Fixed Assets:..... 2,219
Other Real Estate: 51
Other Assets:..... 7,346
Total Assets:..... 186,046
Total Trust Assets:..... 0

Deposits: 153,259
Federal Funds and Borrowings: 4,482
Other Liabilities: 1,347
Subordinated Debt: 0
Total Liabilities:..... 159,088
Total Equity Capital:..... 26,958
Total Liabilities and Capital: 186,046
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 S. Penick; Stanton C. Willis

Branches in Town: One

Other Branches: None

Stone Bank Mountain View, AR

VOICE: (833) 253-2265
FAX: (870) 269-7312
Trust Powers: Yes

802 East Main Street
72560

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

Home Page: www.stonebank.com

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

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

EVP: Bruce Upton
CFO: Steve Ragland

Cash and Due from:	5,343	Deposits:	327,819
Federal Funds and Repos:	20	Federal Funds and Borrowings:	23,000
Investments:	35,610	Other Liabilities:	3,501
Net Loans:	312,466	Subordinated Debt:	0
Premises and Fixed Assets:	14,238	Total Liabilities:	354,320
Other Real Estate:	6,183		
Other Assets:	23,674	Total Equity Capital:	43,214
Total Assets:	397,534	Total Liabilities and Capital:	397,534
Total Trust Assets:	0	Number of Shares Outstanding:	1,089,750

Directors: Buddy Bolin; J. T. Compton; Kevin Compton; Ray Dillon; 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

Member of Federal Reserve System

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm/CEO/Pres: Tim Bainum

EVP: Johnny Gibbs

Cash and Due from:	21,448	Deposits:	543,752
Federal Funds and Repos:	0	Federal Funds and Borrowings:	19,741
Investments:	137,018	Other Liabilities:	2,706
Net Loans:	444,641	Subordinated Debt:	0
Premises and Fixed Assets:	10,439	Total Liabilities:	566,199
Other Real Estate:	411		
Other Assets:	17,720	Total Equity Capital:	65,478
Total Assets:	631,677	Total Liabilities and Capital:	631,677
Total Trust Assets:	0	Number of Shares Outstanding:	172,000

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

Branches in Town: None

Other Branches: Ashdown, DeQueen, Dierks, Glenwood, Hector, Hope, Hot Springs (2), Mena, Mineral Springs, Mount Ida, Nashville (2), Russellville, Texarkana[TX]

Merchants & Planters Bank Newport, AR

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

120 Hazel
72112-0650

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

Home Page: www.mandpbank.com

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

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

SVP/CLO: Randy Cross
SVP/Cash: Leslie Lowery

Cash and Due from:..... 11,137
Federal Funds and Repos: 0
Investments: 47,760
Net Loans: 185,344
Premises and Fixed Assets:..... 11,406
Other Real Estate: 780
Other Assets:..... 12,885
Total Assets:..... 269,312
Total Trust Assets:..... 83,843

Deposits: 230,010
Federal Funds and Borrowings: 5,782
Other Liabilities: 3,846
Subordinated Debt: 0
Total Liabilities:..... 239,638
Total Equity Capital:..... 29,674
Total Liabilities and Capital: 269,312
Number of Shares Outstanding:..... 9,000

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

Branches in Town: One

Other Branches: Batesville (3), Des Arc, McCrory, Newark, Searcy, 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

Member of Federal Reserve System

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

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

VP: Jammie Stephens
VP/Cash: Wanda Winberry

Cash and Due from:..... 3,744
Federal Funds and Repos: 0
Investments: 34,028
Net Loans: 43,702
Premises and Fixed Assets:..... 874
Other Real Estate: 0
Other Assets:..... 1,506
Total Assets:..... 83,854
Total Trust Assets:..... 0

Deposits: 74,715
Federal Funds and Borrowings: 371
Other Liabilities: 160
Subordinated Debt: 0
Total Liabilities:..... 75,246
Total Equity Capital:..... 8,608
Total Liabilities and Capital: 83,854
Number of Shares Outstanding:..... 4,000

Directors: Steve Bell; Paula O. Blackwell; Cody Knight; Jim 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

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

Chm/CEO/Pres: Marty D. Casteel

EVP/CBO: Matt Reddin

EVP/CAO: Steve Massanelli

EVP/CCO: Steve Wade

Cash and Due from:.....	655,263	Deposits:.....	13,621,482
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	1,489,783
Investments:.....	2,238,301	Other Liabilities:.....	95,483
Net Loans:.....	13,098,248	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	350,533	Total Liabilities:.....	15,206,748
Other Real Estate:.....	24,761		
Other Assets:.....	1,543,606	Total Equity Capital:.....	2,703,964
Total Assets:.....	17,910,712	Total Liabilities and Capital:.....	17,910,712
Total Trust Assets:.....	5,275,638	Number of Shares Outstanding:.....	700,000

Directors: Jay D. Burchfield; Marty D. Casteel; Dean Chambliss; William E. Clark, II; Steven A. Cossé; Mark C. Doramus; Eddie Drilling; Eugene Hunt; Jerry M. Hunter; Met L. Jones, II; Christopher R. Kirkland; Susan Lanigan; John O. Lytle; W. Scott McGeorge; Johnny McGraw; Beverly Morrow; Tom Purvis; H. Glenn Ramin; Adam B. Robinson, Jr.; Robert L. Shoptaw; Russ Teubner; H. Ford Trotter, III; Mindy West; Ed Woodside

Branches in Town: Six

Other Branches: Arlington[TX] (2), Athens[TN] (2), Atoka[TN], Austin[TX], Ballwin[MO], Beebe, Benton, Bentonville, Bolivar[TN], Branson[MO], Branson West[MO], Brownsville[TN] (2), Bryant, Burleson[TX], Cabot, Carthage[MO], Charleston, Chesterfield[MO], Chickasha[OK], Clarksville, Clayton[MO], Clinton, Collierville[TN], Columbia[IL], Conway (4), Crane[MO], Crestwood[MO], Dallas[TX] (3), Dermott, Des Peres[MO], Dresden[TN] (2), Dumas, Dyersburg[TN] (3), Edmond[OK] (2), El Dorado (2), El Dorado Springs[MO], Englewood[CO], Ewardsville[IL], Fayetteville (3), Fenton[MO], Florissant[MO], Fort Smith (3), Fort Worth[TX] (6), Franklin[TN] (2), Frontenac[MO], Galena[MO], Gallatin[TN], Godfrey[IL], Goodlettsville[TN], Grand Junction[TN], Grapevine[TX], Greenfield[MO], Greenfield[TN], Hamburg, Hendersonville[TN] (2), Hensley, Highlands Ranch[CO], Hot Springs (3), Humboldt[TN], Hutchinson[KS], Jackson[TN] (4), Jonesboro (3), Joplin[MO] (2), Kenton[TN], Kingston[TN], Knoxville[TN], Lake Village, Lees Summit[MO], Lexington[TN], Lincoln, Little Rock (15), Lockwood[MO], Lone Tree[CO], Madisonville[TN], Mammoth Spring, Mansfield[TX], Marshall, Marshfield[MO], Martin[TN], Maryville[TN], Maumelle, Memphis[TN], Middleton[TN], Monticello, Mount Vernon[MO], Mountain View, Nashville[TN], Nixa[MO], North Little Rock (3), Oak Ridge[TN], Oakville[MO], O'Fallon[IL], O'Fallon[MO], Oklahoma City[OK] (7), Olathe[KS], Ozark, Ozark[MO], Paragould, Parkdale, Reeds Spring[MO], Rogers (2), Russellville (3), Saginaw[TX], Saint Louis[MO] (7), Saint Peters[MO], San Antonio[TX] (2), Searcy (2), Sedalia[MO], Sharon[TN], Siloam Springs, South Fulton[TN], South Hutchinson[KS], Springdale, Springfield[MO] (6), Star City, Stillwater[OK] (5), Stockton[MO], Strong, Sweetwater[TN], Tilden[TX], Troy[TN], Tulsa[OK] (2), Union City[TN], Vonore[TN], Webster Groves[MO], Weiner, Wentzville[MO], White Hall, White House[TN], Wichita[KS] (3), Wildwood[MO]

**RiverBank
Pocahontas, AR**

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

1700 Old County Road
72455-0397

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

Home Page: www.eriverbank.com

Bank Holding Company
None

CEO/Pres: Kyle Baltz
COO: Joyce Radcliff

Cont: Julie Williams
TO: Mark Holt

Cash and Due from:..... 1,547
Federal Funds and Repos: 3,075
Investments: 6,043
Net Loans: 86,620
Premises and Fixed Assets:..... 1,492
Other Real Estate: 174
Other Assets:..... 3,967
Total Assets:..... 102,918
Total Trust Assets:..... 2,990

Deposits: 85,131
Federal Funds and Borrowings: 6,622
Other Liabilities: 583
Subordinated Debt: 0
Total Liabilities: 92,336
Total Equity Capital:..... 10,582
Total Liabilities and Capital: 102,918
Number of Shares Outstanding:..... 11,255

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

Branches in Town: None

Other Branches: Corning

**Home Bank of Arkansas
Portland, AR**

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

113 Hwy 165 South
71663-0178

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

Home Page: www.homebankofar.com

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

Chm/CEO: John Stacks
Pres: Bruce Dawson

EVP: Nick B. Harness

Cash and Due from:..... 1,525
Federal Funds and Repos: 6,275
Investments: 2,370
Net Loans: 58,046
Premises and Fixed Assets:..... 3,122
Other Real Estate: 407
Other Assets:..... 1,079
Total Assets:..... 72,824
Total Trust Assets:..... 0

Deposits: 64,869
Federal Funds and Borrowings: 0
Other Liabilities: 321
Subordinated Debt: 0
Total Liabilities: 65,190
Total Equity Capital:..... 7,634
Total Liabilities and Capital: 72,824
Number of Shares Outstanding:..... 4,000

Directors: Lephiew Dennington; Roy Montgomery; John Stacks; Ryan 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

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

Chm/CEO/Pres: John W. Brannan, Jr.
EVP: Gary McCauley

Treas/Sec: Karen McLelland

Cash and Due from:	6,795	Deposits:	56,515
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	20,208	Other Liabilities:	336
Net Loans:	36,273	Subordinated Debt:	0
Premises and Fixed Assets:	347	Total Liabilities:	56,851
Other Real Estate:	0		
Other Assets:	3,380	Total Equity Capital:	10,152
Total Assets:	67,003	Total Liabilities and Capital:	67,003
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

Directors: John W. Brannan, Jr.; W. Herman Brown; Carl Dalrymple, Jr.; Jason Gutierrez; Billy R. Hines; Gary McCauley; Larry Rhodes; Robert C. 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: www.gatewaybank.bank

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

Chm: Lewis R. Gardner
CEO/Pres: Joe Dunn

VP: Amber Offutt

Cash and Due from:	5,159	Deposits:	64,832
Federal Funds and Repos:	2,700	Federal Funds and Borrowings:	3,655
Investments:	4,552	Other Liabilities:	155
Net Loans:	62,074	Subordinated Debt:	0
Premises and Fixed Assets:	1,640	Total Liabilities:	68,642
Other Real Estate:	190		
Other Assets:	875	Total Equity Capital:	8,548
Total Assets:	77,190	Total Liabilities and Capital:	77,190
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Joe Dunn; Lewis R. Gardner; Ryan Holder; James W. Searcy

Branches in Town: None

Other Branches: Bryant

Generations Bank Rogers, AR

VOICE: (479) 986-3990 3710 Southern Hills Blvd, Suite 100 Charter Number: 220
FAX: (479) 986-3999 72758 Date: October 26, 1906
Trust Powers: No FDIC Certificate Number: 88

Home Page: www.mygenerations.bank

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

Chm: Jonathan W. Harrell **COO:** Sandy Ferguson
CEO/Pres: Phillip J. Foster

Cash and Due from:.....	32,067	Deposits:	432,754
Federal Funds and Repos:	0	Federal Funds and Borrowings:	49,191
Investments:	63,925	Other Liabilities:	3,340
Net Loans:	415,021	Subordinated Debt:	0
Premises and Fixed Assets:.....	10,322	Total Liabilities:.....	485,285
Other Real Estate:	0		
Other Assets:.....	13,619	Total Equity Capital:.....	49,669
Total Assets:.....	534,954	Total Liabilities and Capital:	534,954
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; Paul E. Lindsey; James M. Morgan; William B. Morrison; Richard H. Mosley; John David Neeley; Richard L. Smith; William Titus

Branches in Town: One

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

First State Bank Russellville, AR

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

Home Page: www.fsbmybank.com

Member of Federal Reserve System

Bank Holding Company
First State Banking Corporation, Russellville, AR

Chm/CEO: Charles Blanchard **EVP/CLO:** Barton Allen
Pres/COO: Charles B. "Chip" Blanchard **EVP/Sec:** Toni B. Laws

Cash and Due from:.....	26,932	Deposits:	249,466
Federal Funds and Repos:	0	Federal Funds and Borrowings:	6,901
Investments:	27,923	Other Liabilities:	857
Net Loans:	217,140	Subordinated Debt:	0
Premises and Fixed Assets:.....	6,477	Total Liabilities:.....	257,224
Other Real Estate:	0		
Other Assets:.....	11,146	Total Equity Capital:.....	32,394
Total Assets:.....	289,618	Total Liabilities and Capital:	289,618
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

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

Branches in Town: Four

Other Branches: Ola

**Bank of Salem
Salem, AR**

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

207 West Church Street
72576-0338

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

Home Page: www.bksalem.net

Member of Federal Reserve System

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

Chm/CEO/Pres: Mark Montgomery
SVP: Mike Falco

Cash: Lucinda Bishop

Cash and Due from: 13,463
Federal Funds and Repos: 7,383
Investments: 3,047
Net Loans: 106,819
Premises and Fixed Assets: 1,494
Other Real Estate: 279
Other Assets: 7,107
Total Assets: 139,592
Total Trust Assets: 0

Deposits: 122,165
Federal Funds and Borrowings: 0
Other Liabilities: 568
Subordinated Debt: 0
Total Liabilities: 122,733
Total Equity Capital: 16,859
Total Liabilities and Capital: 139,592
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

Bank Holding Company
None

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

VP: Adam Fritsche

Cash and Due from: 1,853
Federal Funds and Repos: 650
Investments: 46,623
Net Loans: 32,720
Premises and Fixed Assets: 386
Other Real Estate: 0
Other Assets: 804
Total Assets: 83,036
Total Trust Assets: 0

Deposits: 66,261
Federal Funds and Borrowings: 0
Other Liabilities: 68
Subordinated Debt: 0
Total Liabilities: 66,329
Total Equity Capital: 16,707
Total Liabilities and Capital: 83,036
Number of Shares Outstanding: 4,000

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

Branches in Town: One

Other Branches: Subiaco

**First Security Bank
Searcy, AR**

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

314 North Spring
72143

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

Home Page: www.fsbank.com

Bank Holding Company
First Security Bancorp, Searcy, AR

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

EVP: J. Mark Ferguson
TO: Frank Faust

Cash and Due from:..... 364,917
Federal Funds and Repos: 25,325
Investments: 2,391,994
Net Loans: 2,521,068
Premises and Fixed Assets:..... 121,297
Other Real Estate: 2,960
Other Assets:..... 85,435
Total Assets:..... 5,512,996
Total Trust Assets:..... 1,749,831

Deposits: 4,126,448
Federal Funds and Borrowings: 270,847
Other Liabilities: 5,238
Subordinated Debt: 0
Total Liabilities: 4,402,533
Total Equity Capital:..... 1,110,463
Total Liabilities and Capital: 5,512,996
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), Centerton, Clarksville (2), Clinton, Conway (5), Farmington, Fayetteville (5), Fort Smith, Gassville, Greenbrier, Heber Springs (2), Hot Springs (3), Jonesboro (3), Judsonia, Little Rock (8), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (3), Pangburn, Rogers (3), Russellville, Sherwood, 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

Member of Federal Reserve System

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

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

Cont: Aaron Reed

Cash and Due from:.....	20,863	Deposits:.....	137,089
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	52,636	Other Liabilities:.....	388
Net Loans:.....	81,069	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,159	Total Liabilities:.....	137,477
Other Real Estate:.....	0		
Other Assets:.....	4,204	Total Equity Capital:.....	23,454
Total Assets:.....	160,931	Total Liabilities and Capital:.....	160,931
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	56,562

Directors: Dannie L. Brown; Donald L. Hedden; Gary D. Hines; James W. Lancaster; Craig L. Manatt; John D. Manatt; Shelby L. Taylor; Alvin L. Upton; David L. Wells; Brent 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

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

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

VP: Tresa White

Cash and Due from:.....	11,425	Deposits:.....	153,280
Federal Funds and Repos:.....	5,650	Federal Funds and Borrowings:.....	0
Investments:.....	87,527	Other Liabilities:.....	462
Net Loans:.....	70,250	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,086	Total Liabilities:.....	153,742
Other Real Estate:.....	26		
Other Assets:.....	1,003	Total Equity Capital:.....	24,225
Total Assets:.....	177,967	Total Liabilities and Capital:.....	177,967
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

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

CEO/VChm: Stephen C. Davis

Pres: Robert G. Dudley, Jr.

Cash and Due from:..... 2,457
Federal Funds and Repos: 0
Investments: 1,210
Net Loans: 53,213
Premises and Fixed Assets:..... 2,157
Other Real Estate: 0
Other Assets: 2,170
Total Assets: 61,207
Total Trust Assets: 0

Deposits: 49,538
Federal Funds and Borrowings: 6,275
Other Liabilities: 116
Subordinated Debt: 0
Total Liabilities: 55,929
Total Equity Capital:..... 5,278
Total Liabilities and Capital: 61,207
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

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:..... 29,105
Federal Funds and Repos: 0
Investments: 4,532
Net Loans: 149,924
Premises and Fixed Assets:..... 8,452
Other Real Estate: 13
Other Assets: 2,325
Total Assets: 194,351
Total Trust Assets: 0

Deposits: 163,346
Federal Funds and Borrowings: 6,644
Other Liabilities: 1,165
Subordinated Debt: 0
Total Liabilities: 171,155
Total Equity Capital:..... 23,196
Total Liabilities and Capital: 194,351
Number of Shares Outstanding:..... 100,000

Directors: John Ervin; Nathan Gairhan; Michele A. Harrington; Nick Hobbs; 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

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

CEO/Pres: Korey N. Keith
EVP: Gina Gore

EVP: Jeff White
AVP: Linda Pipkin

Cash and Due from:	2,998	Deposits:	92,964
Federal Funds and Repos:	0	Federal Funds and Borrowings:	4,275
Investments:	31,118	Other Liabilities:	291
Net Loans:	71,949	Subordinated Debt:	0
Premises and Fixed Assets:	683	Total Liabilities:	97,530
Other Real Estate:	80		
Other Assets:	985	Total Equity Capital:	10,283
Total Assets:	107,813	Total Liabilities and Capital:	107,813
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: James T. Alford; D. Copie Dickson; Korey N. Keith; W. Steve Keith; Danny K. Smith; John W. Smith, Jr.

Branches in Town: None

Other Branches: Magnolia

**Connect Bank
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.connectbank.us

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:	5,434	Deposits:	80,831
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,899
Investments:	20,806	Other Liabilities:	170
Net Loans:	66,657	Subordinated Debt:	0
Premises and Fixed Assets:	3,572	Total Liabilities:	82,900
Other Real Estate:	0		
Other Assets:	1,465	Total Equity Capital:	15,034
Total Assets:	97,934	Total Liabilities and Capital:	97,934
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

Directors: Keith D. Griffin; R. Mark Owen; Marion Burge 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

105 Ruby Street

Charter Number: 692

FAX: (870) 786-5419

71764-0007

Date: February 8, 1946

Trust Powers: No

FDIC Certificate Number: 16395

Home Page: www.secbnk.com

Bank Holding Company

Smith Associated Banking Corporation, Hot Springs, AR

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

Cash and Due from:..... 4,194
 Federal Funds and Repos: 150
 Investments:..... 4,643
 Net Loans:..... 55,476
 Premises and Fixed Assets:..... 1,555
 Other Real Estate:..... 803
 Other Assets:..... 2,333
 Total Assets:..... 69,154
 Total Trust Assets:..... 0

Deposits: 61,369
 Federal Funds and Borrowings: 0
 Other Liabilities:..... 1,241
 Subordinated Debt:..... 0
 Total Liabilities:..... 62,610
 Total Equity Capital:..... 6,544
 Total Liabilities and Capital: 69,154
 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

708 S. Main Street

Charter Number: 687

FAX: (870) 672-4282

72160-1016

Date: December 29, 1944

Trust Powers: Yes

FDIC Certificate Number: 16216

Home Page: www.mebanking.com

Member of Federal Reserve System

Bank Holding Company

The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

Chm: Mickey Pierce**VChm:** Robert Seidenstricker**CEO/Pres:** Gary Hudson**TO:** Carolyn McGraw

Cash and Due from:..... 46,756
 Federal Funds and Repos: 37,121
 Investments:..... 209,526
 Net Loans:..... 1,083,610
 Premises and Fixed Assets:..... 35,697
 Other Real Estate:..... 2,041
 Other Assets:..... 128,562
 Total Assets:..... 1,543,313
 Total Trust Assets:..... 277,994

Deposits: 1,216,004
 Federal Funds and Borrowings: 109,909
 Other Liabilities:..... 9,874
 Subordinated Debt:..... 0
 Total Liabilities:..... 1,335,787
 Total Equity Capital:..... 207,526
 Total Liabilities and Capital: 1,543,313
 Number of Shares Outstanding:..... 100,000

Directors: Gerald Carter; Bradley A. Chambless; Greg Connell; Gary Hudson; Kyle Ludwig; Dr. Chris Morgan; Don Pattillo; Mickey Pierce; Robert H. Pond; Robert Seidenstricker; Ray E. Vester**Branches in Town:** Four**Other Branches:** Bentonville, Des Arc, DeWitt, Farmington, Fayetteville (6), Flippin, Gassville, Hazen, Jonesboro, Lakeview, Marianna, Morrilton, Mountain Home (2), Perryville, Pocahontas (2), 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

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:.....	10,620	Deposits:.....	346,484
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	4,849
Investments:.....	136,071	Other Liabilities:.....	1,244
Net Loans:.....	242,069	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,501	Total Liabilities:.....	352,577
Other Real Estate:.....	356		
Other Assets:.....	11,320	Total Equity Capital:.....	52,360
Total Assets:.....	404,937	Total Liabilities and Capital:.....	404,937
Total Trust Assets:.....	16,322	Number of Shares Outstanding:.....	16,000

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

Branches in Town: Three

Other Branches: Alma, Cedarville, 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

Member of Federal Reserve System

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

Pres: Freddie M. Mobley

EVP/TO: Hugh A. Quimby

Cash and Due from:.....	7,572	Deposits:.....	97,129
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	56,502	Other Liabilities:.....	248
Net Loans:.....	40,749	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,069	Total Liabilities:.....	97,377
Other Real Estate:.....	150		
Other Assets:.....	3,451	Total Equity Capital:.....	12,116
Total Assets:.....	109,493	Total Liabilities and Capital:.....	109,493
Total Trust Assets:.....	285	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

Member of Federal Reserve System

Bank Holding Company
None

Chm: John B. Frazer, Jr.

Pres: Kelly Ashcraft

Cash and Due from:..... 4,953
Federal Funds and Repos: 2,775
Investments: 71,327
Net Loans: 46,346
Premises and Fixed Assets:..... 505
Other Real Estate: 99
Other Assets: 1,195
Total Assets:..... 127,200
Total Trust Assets:..... 21,596

Deposits: 100,756
Federal Funds and Borrowings: 3,796
Other Liabilities: 159
Subordinated Debt: 0
Total Liabilities: 104,711
Total Equity Capital:..... 22,489
Total Liabilities and Capital: 127,200
Number of Shares Outstanding:..... 48,000

Directors: Kelly Ashcraft; Dr. Donnie R. Bryant; Gerald D. Burton; Carlton E. Davis; John B. Frazer, Jr.; Thomas Frazer; 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

Member of Federal Reserve System

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

Chm: B. Scot Lenoir
CEO/Pres: Scott Stafford

EVP/CFO: Mark Mosteller
TO: Andy Cook

Cash and Due from:..... 48,439
Federal Funds and Repos: 0
Investments: 20,113
Net Loans: 407,070
Premises and Fixed Assets:..... 6,081
Other Real Estate: 1,893
Other Assets: 18,827
Total Assets:..... 502,423
Total Trust Assets:..... 1,166,789

Deposits: 421,764
Federal Funds and Borrowings: 30,000
Other Liabilities: 7,818
Subordinated Debt: 0
Total Liabilities: 459,582
Total Equity Capital:..... 42,841
Total Liabilities and Capital: 502,423
Number of Shares Outstanding:..... 4,000

Directors: Alvinor Bright, Jr.; Donald Clanton; Lewis Holland; Forest N. Jenkins; B. Scot Lenoir; Lon Magness; John T. Pitts, Jr.; Scott Stafford; Stephen Valentine

Branches in Town: None

Other Branches: Memphis[TN], Parkin, Wynne

Fidelity Bank West Memphis, AR

VOICE: (870) 735-8700
FAX: (870) 735-0065
Trust Powers: Yes

330 West Broadway Street
72301-2288

Charter Number: 804
Date: June 27, 2019
FDIC Certificate Number: 19644

Home Page: www.fidelitybanker.com

Member of Federal Reserve System

Bank Holding Company
Carlson Bancshares, Inc., West Memphis, AR

CEO/Pres: Charles E. Horton

EVP/CFO: Marlene D. Keenan

EVP: Cathy O. Horton

Cash and Due from:.....	6,670	Deposits:.....	328,666
Federal Funds and Repos:.....	390	Federal Funds and Borrowings:.....	0
Investments:.....	158,329	Other Liabilities:.....	999
Net Loans:.....	201,802	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,406	Total Liabilities:.....	329,665
Other Real Estate:.....	0		
Other Assets:.....	8,171	Total Equity Capital:.....	49,103
Total Assets:.....	378,768	Total Liabilities and Capital:.....	378,768
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

Directors: Jack D. Avery; Michael A. Carlson; Ralph C. Carlson; William A. Carlson; Glen F. Fenter; Edgar S. "Scott" Ferguson, MD; Charles E. Horton; Trent P. Pierce, MD; James R. "Jim" Pugh, III; Noah S. "Ness" Sechrest; John R. "Robert" Walker, III

Branches in Town: One

Other Branches: Marion (2)

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

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

Chm: Dr. Willard G. Burks

SVP/CFO: Beth Dildine

CEO/Pres/TO: David Dowd

SVP/CLO: King Casbeer

Cash and Due from:.....	14,616	Deposits:.....	211,265
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	16,916
Investments:.....	10,330	Other Liabilities:.....	572
Net Loans:.....	220,769	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	7,884	Total Liabilities:.....	228,753
Other Real Estate:.....	1,152		
Other Assets:.....	6,081	Total Equity Capital:.....	32,079
Total Assets:.....	260,832	Total Liabilities and Capital:.....	260,832
Total Trust Assets:.....	11,572	Number of Shares Outstanding:.....	4,000

Directors: Dr. Willard G. Burks; Ronald R. Caldwell; Guy E. Fisher; Pete L. Imboden, III; Kenneth L. Johnson, Jr.; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. Reddman; 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, 2019

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

Bank Holding Company
None

Chm: Kevin Burns
CEO: Rush B. Deacon

Pres/COO: Sam Walls, III

Cash and Due from:.....	1,656	Deposits:	0
Federal Funds and Repos:	0	Federal Funds and Borrowings:	19,192
Investments:	12,402	Other Liabilities:	403
Net Loans:	19,691	Subordinated Debt:	0
Premises and Fixed Assets:.....	620	Total Liabilities:	19,595
Other Real Estate:	0		
Other Assets:.....	2,056	Total Equity Capital:.....	16,830
Total Assets:.....	36,425	Total Liabilities and Capital:	36,425
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	1,027

Directors: Jeff Amerine; Kevin Burns; Charles Cervantes; Dennis Cooper; Rush Deacon; Russell Guerra; Karen Marine; Virgil L. Miller, Jr.; Martha Moore; Carol Penick; 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, 2019

Community First Trust Company
Hot Springs, AR

VOICE: (501) 520-3660
FAX: (501) 520-3667

135 Section Line Road, C-1
71913

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

Home Page: www.communityfirsttrust.com

Pres/CEO: William L. Kerst, Jr.

CFO: Leslie A. 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, 2019

Perry County Industrial Development Corporation
Perryville, AR

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

P. O. Box 869
72126-0869

Charter Number: 30003
Date: August 18, 1994
County: Perry

Pres: Mark Roland
VP: 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, 2019

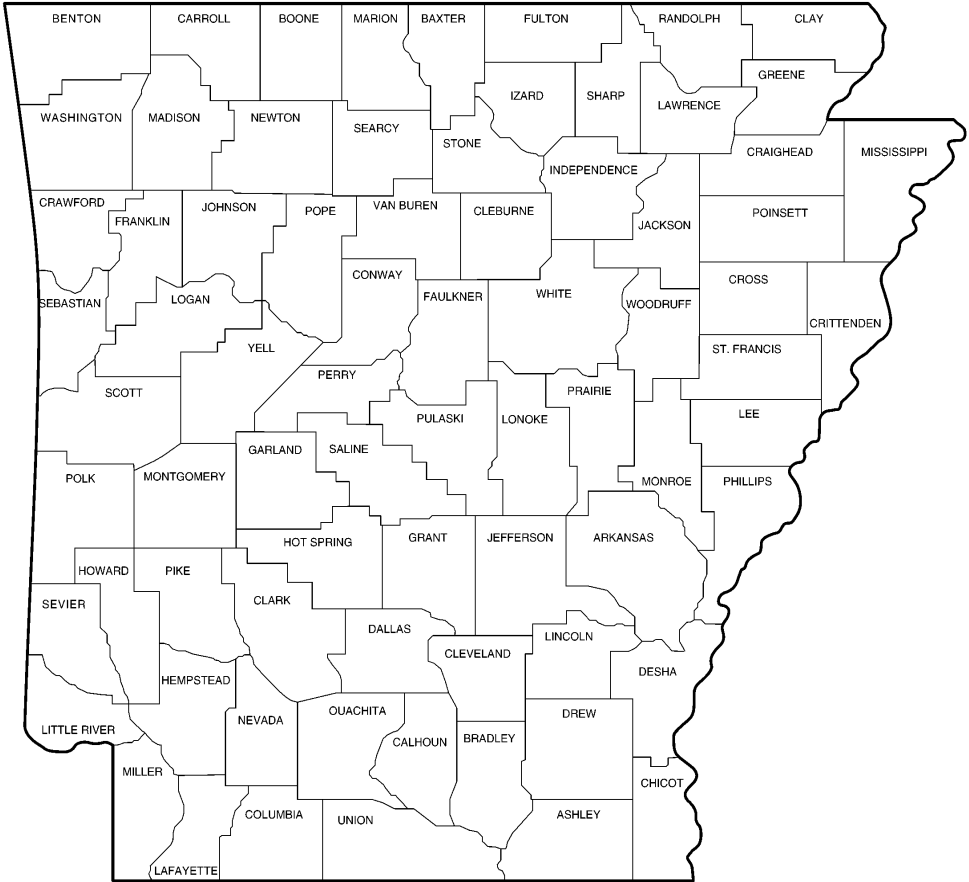
COUNTY	BANK	CITY
Arkansas	Arkansas County Bank	DeWitt
	DeWitt Bank And Trust Company	DeWitt
	The Farmers and Merchants Bank	Stuttgart
Ashley	First State Bank	Crossett
	Home Bank of Arkansas	Portland
Benton	Bank of Gravett	Gravette
	Generations Bank	Rogers
Bradley	First State Bank of Warren	Warren
	Warren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

COUNTY	BANK	CITY
Drew	Commercial Bank & Trust Company Union Bank And Trust Company	Monticello Monticello
Faulkner	Centennial Bank First Service Bank	Conway Greenbrier
Fulton	Bank of Salem	Salem
Grant	Peoples Bank	Sheridan
Greene	First National Bank	Paragould
Hot Spring	The Malvern National Bank	Malvern
Independence	First Community Bank The Citizens Bank	Batesville Batesville
Izard	The First National Bank of Izard County	Calico Rock
Jackson	Merchants & Planters Bank	Newport
Jefferson	Relyance Bank, National Association Simmons Bank	Pine Bluff Pine Bluff
Lafayette	Community State Bank Bodcaw Bank	Bradley Stamps
Lawrence	The First National Bank of Lawrence County	Walnut Ridge
Lincoln	Connect Bank	Star City
Logan	First Western Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton
Lonoke	Bank of England First State Bank	England Lonoke
Madison	Today's Bank	Huntsville
Mississippi	Farmers Bank And Trust Company	Blytheville
Monroe	The Merchants and Planters Bank	Clarendon

COUNTY	BANK	CITY
Nevada	Bank of Prescott	Prescott
Ouachita	Bank of Bearden Security Bank	Bearden Stephens
Phillips	Partners Bank	Helena
Pike	Bank of Delight Diamond Bank	Delight Murfreesboro
Poinsett	First Delta Bank	Marked Tree
Polk	The Union Bank of Mena	Mena
Pope	First State Bank	Russellville
Pulaski	First Arkansas Bank & Trust Bank of Little Rock Bank OZK Central Bank Eagle Bank & Trust Company Encore Bank	Jacksonville Little Rock Little Rock Little Rock Little Rock Little Rock
Randolph	RiverBank	Pocahontas
Sebastian	The First National Bank of Fort Smith Farmers Bank	Fort Smith Greenwood
Sevier	First State Bank of DeQueen Horatio State Bank	DeQueen Horatio
Sharp	FNBC Bank Bank of Cave City	Ash Flat Cave City
St. Francis	Armor Bank First National Bank of Eastern Arkansas	Forrest City Forrest City
Stone	Stone Bank	Mountain View
Union	First Financial Bank Smackover State Bank	El Dorado Smackover

COUNTY	BANK	CITY
Washington	Arvest Bank	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
	United Bank	Springdale
White	First Security Bank	Searcy
Woodruff	RiverWind Bank	Augusta
Yell	Chambers Bank	Danville
	River Town Bank	Dardanelle

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2019

**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

655 St Louis Street
P. O. Box 2156
72501

CEO: Phil Baldwin
Pres/CLO: Adam Mitchell

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.
Arvest Bank
Arvest Central Mortgage Company
ABREHB, LLC
Arvest Bank Operations, Inc.
Arvest Insurance, Inc.
Arvest Investments, Inc.
RHV, LLC
RHV2, LLC
First Place on the Creeks, LLC
WACO Title Company
ABR Investments, Inc.
D 3 Technology, Inc.
Security Bankcard Center, Inc.
Southwest Cattlemen's Corporation
Superior Finance Company
CFB Aviation, LLC
AREH LLC
Land Title Insurance Corporation

Bentonville, AR
Fayetteville, AR
Little Rock, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Rogers, AR
Springdale, AR
Joplin, MO
Omaha, NE
Norman, OK
Tulsa, OK
Tulsa, OK
Bentonville, AR
Lowell, AR
Denver, CO

**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

Sec: Karla Payne

Subsidiaries:

Arvest Bank
Arvest Central Mortgage Company
ABREHB, LLC
Arvest Bank Operations, Inc.
Arvest Insurance, Inc.
Arvest Investments, Inc.
RHV, LLC
RHV2, LLC
First Place on the Creeks, LLC
WACO Title Company
ABR Investments, Inc.
D 3 Technology, Inc.
Security Bankcard Center, Inc.
Southwest Cattlemen's Corporation
Superior Finance Company

Fayetteville, AR
Little Rock, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Rogers, AR
Springdale, AR
Joplin, MO
Omaha, NE
Norman, OK
Tulsa, OK
Tulsa, OK

**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/Pres: Randy Scott

VChm: Steve Bell

Subsidiaries:

Farmers Bank And Trust Company

Blytheville, AR

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: Ty Hampton

Subsidiaries:

First Western Bancshares, Inc.
 First Western Bank
 First Western Financial, Inc.
 First Western Insurance Agency, Inc.
 First Western Mortgage, 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

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

VP/Sec: Debbie Danekas

VChm/Pres: Ty Hampton

Subsidiaries:

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

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

Harrell Bancshares, Inc.
Camden, AR

RSSD Number: 2352196
VOICE: (479) 986-3960
FAX: (479) 986-3999

1325 Hwy. 278 Bypass
3710 Southern Hills Blvd, Suite 100
71701

Pres: Jonathan W. Harrell
VP: Paul Lindsey

Sec: Phillip J. Foster

Subsidiaries:

Generations Bank

Rogers, 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: Kim Nunally

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
COO: Stephen Tipton

Subsidiaries:

Centennial Bank	Conway, AR
Centennial Insurance Agency, Inc.	Cabot, AR
Boomer Air LLC	Conway, AR
Freedom Insurance Group, Inc.	Jonesboro, AR
Cook Insurance Agency, Inc.	Apalachicola, FL
Regent Bank Project Finance, Inc.	Davie, FL
Centennial AL Holdings, Inc.	New York, NY
Centennial (AR) Statutory Trust I	Wilmington, DE
Liberty Statutory Trust 1	Wilmington, DE
Liberty Statutory Trust II	Wilmington, DE
Regent Capital Trust II	Wilmington, DE
Regent Capital Trust III	Wilmington, DE
Russellville Statutory Trust I	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
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**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 **CFO:** Landi Mkhize
SVP: Mike Donnell

Subsidiaries:
Chambers Bank
Sloan Capital Trust I

Danville, AR
Danville, AR

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

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

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

Chm/CEO/Pres: Dee Abrams

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

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: Lester A. McKinley
VP: Mary M. Jennings

Sec: Warren A. Jennings, Jr.

Subsidiaries:

Arkansas County Bank

DeWitt, AR

M & F Financial Corporation
Dumas, AR

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

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

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

Treas/Sec: Betty B. Trites

Subsidiaries:

Merchants & Farmers Bank

Dumas, AR

First Financial Banc Corporation
El Dorado, AR

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

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

CEO/Pres: Chris Hegi
EVP/CFO: Melissa Jerry

EVP: Craig Mobley
Sec: Debra Martin

Subsidiaries:

First Financial Bank

El Dorado, AR

First Title Services, Inc.

El Dorado, AR

First Financial Banc Corporation Statutory Trust I

El Dorado, AR

First Financial Statutory Trust III

El Dorado, AR

**MHBC Investments Limited Partnership, I 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.
BOE Mortgage, LLC
BOE Leasing, LLC

England, AR
England, AR
England, AR
England, AR
Little Rock, 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.
BOE Mortgage, LLC
BOE Leasing, LLC

England, AR
England, AR
England, AR
Little Rock, 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/Treas: Russell W. Nugent, Jr.

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
200 West 4th Street
71742-2202

Chm/CEO/Pres: James V. Hulse, Jr.
EVP: Lance Nutt

SVP: Janie Daniell
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 Limited Partnership
Placid Hills Managment, LLC
Realty Appraisals, Inc.

Fort Smith, AR
Fort Smith, AR
Van Buren, AR
Van Buren, AR
Van Buren, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR

**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/CEO: Timothy E. Bainum

CFO: Laura Habighorst

Subsidiaries:
Diamond Bank

Murfreesboro, 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: Robin Hackett

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

67 South Broadview Street
P. O. Box 307
72058

Chm/Pres: John Stacks

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

Helena Bancshares, Inc.
Helena, AR

RSSD Number: 1129494
VOICE: (870) 338-6451
FAX: (870) 338-6306

302 Cherry Street
P. O. Box 280
72342-3552

Chm: Joseph Thomas Cunningham
CEO/Pres: John O. Moore

EVP: Tommie Shackelford
SVP: Jeff Steele

Subsidiaries:

Partners Bank

Helena, 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

Salem, AR

SABCO Insurance, Inc.

Salem, AR

Security Bank

Stephens, AR

Ouachita Properties Inc.

Stephens, AR

First Arkansas BancShares, Inc.
Jacksonville, AR

RSSD Number: 1096550
 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

Sec: Patrick J. Hagge

Subsidiaries:

First Arkansas Bank & Trust

Jacksonville, AR

First Arkansas Statutory Trust I

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: Guy M. Weissinger

Pres: Franklin Todd Turner

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

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/CEO: Chris Roberts
VChm/Pres: Phillip Jett

EVP/COO: Burt Hicks

Subsidiaries:

Encore 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

Southern Bancorp Inc.
Little Rock, AR

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

8924 Kanis Road
 72205

Chm: Glen Jones
CEO: Darrin Williams

CFO: Christopher Wewers

Subsidiaries:

Southern Bancorp Bank
 Southern Bancorp Investment Fund I, LLC
 Southern Bancorp Investment Fund II, LLC
 Southern Landlord 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
 Arkadelphia, AR
 Arkadelphia, AR
 Arkadelphia, AR
 Arkadelphia, AR
 Arkadelphia, AR
 Madison, MS

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: Cathy H. Owen
EVP: Laura Bogoslavsky

EVP: Paul Castleberry

Subsidiaries:

Eagle Bank & Trust Company
 Eagle Development Company South
 State Mortgage Company

Little Rock, AR
 Little Rock, AR
 Little Rock, AR

Lonoke Bancshares, Inc.
Lonoke, AR

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

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

Chm: Neil Bennett, Jr.
CEO: Kevin F. "Kip" Norton

Sec: Karen Hardke

Subsidiaries:

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

Lonoke, AR
Lonoke, AR
Lonoke, AR
Lonoke, AR

Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684
VOICE: (870) 234-5777
FAX: (870) 234-3384

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

Chm: 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/CFO: Drew Chandler

EVP: Chris Gosnell
EVP/Sec: Bruce D. Maloch

Subsidiaries:

Farmers Bank and Trust Company
Magnolia Properties, Inc.
Patmos Holdings, LLC
Magnolia Statutory Trust I
First National Hempstead Statutory Trust I

Magnolia, AR
Magnolia, AR
Texarkana, TX
Magnolia, AR
Hartford, CT

Forrest City Financial Corporation
Marianna, AR

RSSD Number: 2501305
VOICE: (870) 633-1525
FAX: (870) 633-8212

98 West Tennessee Street
72360

Bank Holding Company
Big Creek Bancshares, Inc., Moro, AR

Chm: Mark Waldrip
CEO/Pres: Chad T. May

VP: Nathan M. Waldrip
Sec: Stephen W. Edwards, Sr.

Subsidiaries:

Armor Bank

Forrest City, AR

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

Sec: Frank A. Fogleman

Subsidiaries:

Premier Bank of 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: Charles A. Banks

CEO/Pres: Chris M. Lehman

Subsidiaries:

First Delta Bank

Marked Tree, AR

First National Financial Corporation McGehee, AR

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

500 North Second Street
P. O. Box 728
71654

CEO/Pres: Robert Lucky

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
VP/TO: Jim Youngblood

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.
Sec: Teresa Allison

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
The First National Bank at Paris
Union Bankshares Statutory Trust I

Mena, AR
Paris, AR
Mena, 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: Michael Efird
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

Big Creek Bancshares, Inc.
Moro, AR

RSSD Number: 5046816
VOICE: (870) 821-5100
FAX: (870) 821-5100

6738 Highway 78 West
72368

Chm: Mark Waldrip
CEO/Pres: Chad T. May

VP: Nathan M. Waldrip
Sec: Stephen W. Edwards, Sr.

Subsidiaries:

Forrest City Financial Corporation
Armor Bank

Marianna, AR
Forrest City, 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: (833) 253-2265
FAX: (870) 269-7312

802 East Main Street
P. O. Box 2750
72560

Chm/Pres: Sonya Daniels
EVP: Marnie Oldner

CFO/Sec: Stephen T. Ragland
VP: Nick Roach

Subsidiaries:

DeWitt Bank And Trust Company
DBT Realty Company, Inc.
P & M Realty, Inc.
Stone Bank

DeWitt, AR
DeWitt, AR
DeWitt, AR
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.

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.

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: 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

Subsidiaries:

Simmons Bank	Pine Bluff, AR
Heartland Bank Liquidating Trust	Little Rock, AR
Heartland Insurance, LLC	Little Rock, AR
Montesano Investment, LLC	Little Rock, AR
PGR, LLC	Little Rock, AR
Simmons First Insurance Services, Inc.	Little Rock, AR
Simmons First Investment Group, Inc.	Little Rock, AR
Zwolle Investment, LLC	Little Rock, AR
Diamond State Ventures II, L.P.	Pine Bluff, AR
Simmons NMTC Holding, LLC	Pine Bluff, AR
WHNH, LLC	Pine Bluff, AR
Simmons First SW REIT, Inc.	Wilmington, DE
Simmons First REIT of TN, LLC	Baltimore, MD
St. Louis State Equity Fund II LLC	Clayton, MO
Capital Partners Series SB, LLC	Columbia, MO
Capital Partners Series SB II, LLC	Columbia, MO
Capital Partners Series SB III, LLC	Columbia, MO
Beacon Village Tax Credit Fund, LLC	Dexter, MO
Lost Tree South L.P.	Rogersville, MO
Big Creek Investors, LLC	Sedalia, MO
Simmons First REIT of MO, LLC	Springfield, MO
Springfield Finance and Development Corp.	Springfield, MO
MU Investment Property, LLC	St. Louis, MO
The Successful Investors, LLC	St. Louis, MO
Stockton Community Development Corp.	Stockton, MO
Simmons First Investments, Inc.	Las Vegas, NV
FNBE Real Estate, Inc.	Oklahoma City, OK
Quad J Holdings, LLC	Oklahoma City, OK
Rockwell Community Development, Inc.	Oklahoma City, OK
CRK Properties, Inc.	Stillwater, OK
Stillwater NMTC, LLC	Stillwater, OK
Venture Holding Company, LLC	Jackson, TN
ETN-KLC, LLC	Sevierville, TN
First State Providence PCC of Grenada, LLC	Union City, TN
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
Harob, Inc.	Fort Worth, TX
Simmons First Mortgage Company	Pine Bluff, AR
Hardeman County Statutory Trust I	Wilmington, DE

LBI Capital Trust V
Simmons First Risk Management, Inc.
SNB Capital Corporation
Community First Statutory Trust III
SWB Recovery Corp.

Wilmington, DE
Las Vegas, NV
Stillwater, OK
Union City, TN
Fort Worth, TX

Prescott Bancshares, Inc.
Prescott, AR

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

103 East 2nd Street South
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

Chm/Pres: Lewis R. Gardner

Sec: Joe Dunn

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 III

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
 UFS, Inc.
 Peoples Real Estate Management Co.
 First Security Investment Advisors, Inc.
 First Security Real Estate Management, Inc.
 FNBS Investments Inc.
 Crews & Associates, Inc.
 First Security Finance, Inc.
 Eastview of NWA, LLC
 First Security Fund Advisors, Inc.
 Union Air LLC
 Cheyenne Aircraft LLC
 Crews Dissemination Services, Inc.
 Crossfirst Bankshares, Inc.

Searcy, AR
 Benton, AR
 Mountain Home, AR
 Searcy, AR
 Searcy, AR
 Las Vegas, NV
 Little Rock, AR
 Little Rock, AR
 Searcy, AR
 Searcy, AR
 Searcy, AR
 Searcy, AR
 Wilmington, DE
 Leawood, KS
 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/Pres: Craig L. Manatt

Sec: James W. Lancaster

Subsidiaries:
Peoples Bank

Sheridan, AR

**Smackover Bancshares, Inc.
Smackover, AR**

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

708 North Broadway
P. O. Box 107
71762-0107

Chm: J. Drew Tennyson

Pres: James B. Yeager

Subsidiaries:
Smackover State Bank

Smackover, AR

**Legacy Bancshares, Inc.
Springdale, AR**

RSSD Number: 5070192
VOICE: (479) 717-1900
FAX: (479) 717-1953

4055 West Sunset Avenue
P. O. Box 6490
72762

CEO/Pres: Patrick Swope

CFO: Jason McDoniel

Subsidiaries:
Bank of Gravett
Legacy National Bank

Gravette, AR
Springdale, 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: John W. Smith, Jr.

Sec: D. Copie Dickson

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:

Connect Bank

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: Mickey Pierce
CEO/Pres: Gary Hudson

VChm: Robert H. Seidenstricker
SVP/CFO: Joann C. West

Subsidiaries:

The Farmers and Merchants Bank
 Bankshares of Fayetteville Statutory Trust I
 Mountain Home Statutory Trust I

Stuttgart, AR
 Fayetteville, AR
 Mountain Home, 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

Carlson Bancshares, Inc.
West Memphis, AR

RSSD Number: 1491641
VOICE: (870) 735-8700
FAX: (870) 735-0065

330 West Broadway Street
P. O. Box 2288
72301-2288

Chm: William A. Carlson
Pres: Charles E. Horton

EVP/CFO: Marlene D. Keenan
VP: Kirby H. Carlson

Subsidiaries:

Fidelity Bank

West Memphis, 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: Virginia B. Wilson

Subsidiaries:

Evolve Bank & Trust

West Memphis, AR

Cross County Bancshares, Inc.
Wynne, AR

RSSD Number: 1131611
VOICE: (870) 238-8171
FAX: (870) 238-4052

1 Cross County Plaza
P. O. Box 9
72396-0009

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

EVP: King Casbeer
Treas/Sec: Shelia Roberts

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
Co-Chm:	Co-Chairman
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
Mtg CEO:	Mortgage Chief Executive Officer
TO:	Trust Officer
ATO:	Assistant Trust Officer
Treas:	Treasurer
Sec:	Secretary
Atty:	Attorney

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