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
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
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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

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Date of Appointment</th>
<th>Date Service Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>John M. Davis</td>
<td>October 6, 1913</td>
<td>October 3, 1918</td>
</tr>
<tr>
<td>2.</td>
<td>A. J. Reap</td>
<td>October 3, 1918</td>
<td>March 22, 1919</td>
</tr>
<tr>
<td>3.</td>
<td>W. T. Maxwell</td>
<td>March 22, 1919</td>
<td>September 1, 1921</td>
</tr>
<tr>
<td>4.</td>
<td>Charles McKee</td>
<td>September 1, 1921</td>
<td>July 28, 1925</td>
</tr>
<tr>
<td>5.</td>
<td>Loid Rainwater</td>
<td>July 28, 1925</td>
<td>February 8, 1927</td>
</tr>
<tr>
<td>6.</td>
<td>Walter E. Taylor</td>
<td>February 8, 1927</td>
<td>January 10, 1933</td>
</tr>
<tr>
<td>7.</td>
<td>Marion Wasson</td>
<td>January 10, 1933</td>
<td>January 12, 1937</td>
</tr>
<tr>
<td>8.</td>
<td>Grover S. Jernigan</td>
<td>January 12, 1937</td>
<td>January 14, 1941</td>
</tr>
<tr>
<td>9.</td>
<td>Thomas W. Leggett</td>
<td>January 14, 1941</td>
<td>February 1, 1949</td>
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<tr>
<td>10.</td>
<td>S. J. Dean</td>
<td>February 1, 1949</td>
<td>December 31, 1949</td>
</tr>
<tr>
<td>11.</td>
<td>Ed. I. McKinley, Jr.</td>
<td>December 31, 1949</td>
<td>March 14, 1953</td>
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<tr>
<td>12.</td>
<td>A. R. Merritt</td>
<td>March 14, 1953</td>
<td>February 8, 1955</td>
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<tr>
<td>15.</td>
<td>Don R. Clark (Acting)</td>
<td>March 16, 1979</td>
<td>April 19, 1979</td>
</tr>
<tr>
<td>17.</td>
<td>Marlin D. Jackson</td>
<td>April 15, 1983</td>
<td>October 1, 1987</td>
</tr>
</tbody>
</table>
STATE BANKING BOARD MEMBERS

Mr. 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

Ms. Lana Hampton
2341 Surrey Lane
Springdale, AR  72762
VOICE:  (479) 750-8849
TERM EXPIRES:  12/31/2020

Mr. Ron Mobley
P. O. Box 150
Morrilton, AR  72110
VOICE:  (501) 354-2510
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. 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

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

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of the Ozarks</td>
<td>Bank OZK</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>The above institution’s name change was effective July 16, 2018.</td>
<td></td>
</tr>
<tr>
<td>Bank of Star City</td>
<td>Connect Bank</td>
</tr>
<tr>
<td>Star City, Arkansas</td>
<td>Star City, Arkansas</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>The above institution’s name change was effective March 25, 2019.</td>
<td></td>
</tr>
<tr>
<td>First Community Bank of Eastern Arkansas</td>
<td>Premier Bank of Arkansas</td>
</tr>
<tr>
<td>Marion, Arkansas</td>
<td>Marion, Arkansas</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>The above institution’s name change was effective April 1, 2019.</td>
<td></td>
</tr>
<tr>
<td>HNB Bank</td>
<td>Partners Bank</td>
</tr>
<tr>
<td>Helena, Arkansas</td>
<td>Helena, Arkansas</td>
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<tr>
<td></td>
<td></td>
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<tr>
<td>The above institution’s name change was effective April 15, 2019.</td>
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<tr>
<td>The Capital Bank</td>
<td>Encore Bank</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td>The above institution’s name change was effective May 6, 2019.</td>
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# BRANCHES APPROVED
## FROM JULY 1, 2018 TO JUNE 30, 2019

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
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<tbody>
<tr>
<td>Southern Bancorp Bank</td>
<td>118 Elm Street</td>
</tr>
<tr>
<td>Arkadelphia, Arkansas</td>
<td>Glenwood, Arkansas</td>
</tr>
<tr>
<td>Southern Bancorp Bank</td>
<td>1017 Hwy 270 East</td>
</tr>
<tr>
<td>Arkadelphia, Arkansas</td>
<td>Mount Ida, Arkansas</td>
</tr>
<tr>
<td>FNBC Bank</td>
<td>1118 Windover Road</td>
</tr>
<tr>
<td>Ash Flat, Arkansas</td>
<td>Jonesboro, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>222 East Washington Avenue</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Jonesboro, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>8201 Ranch Boulevard, Suite B4</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>2525 McLain Street</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Newport, Arkansas</td>
</tr>
<tr>
<td>First Western Bank</td>
<td>7322 West Sunset Avenue, Suite D</td>
</tr>
<tr>
<td>Booneville, Arkansas</td>
<td>Springdale, Arkansas</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>1165 West 49&lt;sup&gt;th&lt;/sup&gt; Street</td>
</tr>
<tr>
<td>Conway, Arkansas</td>
<td>Hialeah, Florida</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>2622 Fayetteville Road</td>
</tr>
<tr>
<td>Danville, Arkansas</td>
<td>Van Buren, Arkansas</td>
</tr>
<tr>
<td>First State Bank of DeQueen</td>
<td>239 Hwy 70 East</td>
</tr>
<tr>
<td>DeQueen, Arkansas</td>
<td>Glenwood, Arkansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>860 South Constitution Avenue</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Ashdown, Arkansas</td>
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<tr>
<td>Arvest Bank</td>
<td>95&lt;sup&gt;th&lt;/sup&gt; Street and Metcalf Avenue</td>
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<tr>
<td>Fayetteville, Arkansas</td>
<td>Overland Park, Kansas</td>
</tr>
<tr>
<td>Signature Bank of Arkansas</td>
<td>3712 Pinnacle Hills Parkway</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Rogers, Arkansas</td>
</tr>
<tr>
<td>Armor Bank</td>
<td>7401 Cantrell Road</td>
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<td>Forrest City, Arkansas</td>
<td>Little Rock, Arkansas</td>
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<tr>
<td>BANK</td>
<td>LOCATION</td>
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<td>-------------------------------</td>
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<td>Armor Bank</td>
<td>2300 Cottondale Lane, Suite 250</td>
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<tr>
<td>Forrest City, Arkansas</td>
<td>Little Rock, Arkansas</td>
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<tr>
<td>Anstaff Bank</td>
<td>777 Hwy 62 East</td>
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<tr>
<td>Green Forest, Arkansas</td>
<td>Mountain Home, Arkansas</td>
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<tr>
<td>Bank OZK</td>
<td>17701 Biscayne Boulevard</td>
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<tr>
<td>Little Rock, Arkansas</td>
<td>Aventura, Florida</td>
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<tr>
<td>Bank OZK</td>
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<td>Little Rock, Arkansas</td>
<td>Jacksonville Beach, Florida</td>
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<tr>
<td>Bank OZK</td>
<td>3215 Peachtree Road NE</td>
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<td>Little Rock, Arkansas</td>
<td>Atlanta, Georgia</td>
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<tr>
<td>Bank OZK</td>
<td>2922 Clairmont Road</td>
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<tr>
<td>Little Rock, Arkansas</td>
<td>Brookhaven, Georgia</td>
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<td>Bank OZK</td>
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<td>Little Rock, Arkansas</td>
<td>Decatur, Georgia</td>
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<td>Bank OZK</td>
<td>824 Cleveland Avenue</td>
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<tr>
<td>Little Rock, Arkansas</td>
<td>East Point, Georgia</td>
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<tr>
<td>Bank OZK</td>
<td>2227 Gallatin Pike North</td>
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<tr>
<td>Little Rock, Arkansas</td>
<td>Madison, Tennessee</td>
</tr>
<tr>
<td>Bank OZK</td>
<td>16772 FM 2493, Suite 300</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Tyler, Texas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>5100 Kavanaugh Boulevard</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>Premier Bank of Arkansas</td>
<td>2508 East Highland Drive</td>
</tr>
<tr>
<td>Marion, Arkansas</td>
<td>Jonesboro, Arkansas</td>
</tr>
<tr>
<td>First Natural State Bank</td>
<td>703 Meador Drive</td>
</tr>
<tr>
<td>McGehee, Arkansas</td>
<td>Dumas, Arkansas</td>
</tr>
<tr>
<td>Diamond Bank</td>
<td>23 Elm Street</td>
</tr>
<tr>
<td>Murfreesboro, Arkansas</td>
<td>Hector, Arkansas</td>
</tr>
<tr>
<td>Simmons Bank</td>
<td>601 East Third Street</td>
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<tr>
<td>Pine Bluff, Arkansas</td>
<td>Little Rock, Arkansas</td>
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<tr>
<td>BANK</td>
<td>LOCATION</td>
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<tr>
<td>-----------------------------</td>
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<tr>
<td>Gateway Bank</td>
<td>6110 Hwy 5 North</td>
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<tr>
<td>Rison, Arkansas</td>
<td>Bryant, Arkansas</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>720 Garrison Avenue</td>
</tr>
<tr>
<td>Searcy, Arkansas</td>
<td>Fort Smith, Arkansas</td>
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<tr>
<td>First Security Bank</td>
<td>209 West Main Street</td>
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<tr>
<td>Searcy, Arkansas</td>
<td>Russellville, Arkansas</td>
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<tr>
<td>Bodcaw Bank</td>
<td>2125 North Jackson Street</td>
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<tr>
<td>Stamps, Arkansas</td>
<td>Magnolia, Arkansas</td>
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<tr>
<td>BANK</td>
<td>CITY</td>
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<tr>
<td>FNBC Bank</td>
<td>Ash Flat</td>
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<td>Bank of Bearden</td>
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<td>Farmers Bank And Trust Company</td>
<td>Blytheville</td>
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<td>Community State Bank</td>
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<td>Danville</td>
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<td>Bank of Delight</td>
<td>Delight</td>
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<td>First State Bank of DeQueen</td>
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<td>Arkansas County Bank</td>
<td>DeWitt</td>
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<td>DeWitt Bank and Trust Company</td>
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<td>First Financial Bank</td>
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<td>Cornerstone Bank</td>
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<td>FBT Bank &amp; Mortgage</td>
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<td>Today's Bank</td>
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<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
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<td>Commercial Bank &amp; Trust Company</td>
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<td>Murfreesboro</td>
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<tr>
<td>Piggott State Bank</td>
<td>Piggott</td>
</tr>
<tr>
<td>Gateway Bank</td>
<td>Rison</td>
</tr>
<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
</tr>
<tr>
<td>BANK</td>
<td>CITY</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>United Bank</td>
<td>Springdale</td>
</tr>
<tr>
<td>Connect Bank</td>
<td>Star City</td>
</tr>
<tr>
<td>First State Bank of Warren</td>
<td>Warren</td>
</tr>
<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
</tr>
<tr>
<td>Fidelity Bank</td>
<td>West Memphis</td>
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</table>
The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2018, through June 30, 2019.

**RECEIPTS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash Balance July 1, 2018</td>
<td>$13,499,831.34</td>
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<tr>
<td>Examination and Assessment Fees</td>
<td>12,800,523.17</td>
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<td>Charter and Amendment Fees</td>
<td>81,200.00</td>
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<td>Interstate Sharing Fees</td>
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<tr>
<td>Miscellaneous/Non-Revenue Income</td>
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<td>Reimbursement for M &amp; R Sales</td>
<td>12,276.25</td>
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<td>Refund to Expenditures – Prior Year</td>
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<td>Refund to Expenditures – Current Year</td>
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<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>12,904,004.27</strong></td>
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<td></td>
<td><strong>$ 26,403,835.61</strong></td>
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**DISBURSEMENTS**

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<td>Salaries</td>
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<tr>
<td>Extra Help Salaries</td>
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<td>Social Security, Retirement and Insurance Matching</td>
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<td>Maintenance and General Operations</td>
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<td>Conference Fees and Travel</td>
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<td>Professional Fees and Services</td>
<td>37,425.61</td>
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<td>Capital Outlay</td>
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<td>Refunds Issued</td>
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<td>Service Charge by State Treasurer</td>
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<td><strong>Total Disbursements</strong></td>
<td><strong>9,206,307.17</strong></td>
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<td>Cash Balance June 30, 2019</td>
<td>17,197,528.44</td>
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<tr>
<td></td>
<td><strong>$26,403,835.61</strong></td>
</tr>
</tbody>
</table>
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

Chris Finnegan .............................................. Assistant Regional Director/Compliance

Jennifer Lucas .............................................. Field Supervisor/Risk Management
David Wright ................................................ Field Supervisor/Compliance

Jennifer Lucas .............................................. Field Supervisor/Risk Management
Rafael Valle .................................................. Field Supervisor/Compliance

Kris Ferguson .............................................. Field Supervisor/Risk Management
Jenipher Smith ............................................. Field Supervisor/Compliance
FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8
(Continued)

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

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

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

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

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

Nikki R. Jackson................................................................. Senior Branch Executive
COMPTROLLER OF THE CURRENCY

Southern District Office
500 North Akard, Suite 1600
Dallas, Texas  75201-3323
VOICE:  (214) 720-0656
FAX:  (214) 720-7000
http://www.occ.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
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 Purvis ....................................................................................... President
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 Ryan .................................................................President & CEO
Michael Stevens ..........................................................Senior Executive Vice President
John “Buz” Gorman ..........................................................General Counsel
Tom Harlow .............................................................Executive 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 Liu ...........................................................Senior Vice President, Legislative & Deputy General Counsel
Sebastien Monnet ....................................................Vice President, Learning & Development
Vickie Peck ...........................................................Senior 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. **Money Market Funds** ......................................................................... 969
11. **Real Estate Mortgages** ................................................................. 3,737
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

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>RATIO</th>
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<td>Southern Bancorp Bank</td>
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<tr>
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<tr>
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<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
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<tr>
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<td>Berryville</td>
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<td>Farmers Bank And Trust Company</td>
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<td>Booneville</td>
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<td>The First National Bank of Izard County</td>
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<tr>
<td>Bank of Cave City</td>
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<td>Conway</td>
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<td>Merchants &amp; Farmers Bank</td>
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<td>El Dorado</td>
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<td>Signature Bank of Arkansas</td>
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<td>Forrest City</td>
<td>18.17</td>
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<td>Bank of Gravett</td>
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<tr>
<td>Anstaff Bank</td>
<td>Green Forest</td>
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<td>Bank OZK</td>
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<tr>
<td>Eagle Bank &amp; Trust Company</td>
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<td>12.51</td>
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<td>Encore Bank</td>
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<td>Lonoke</td>
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<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
<td>9.02</td>
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<td>The Peoples Bank</td>
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<td>Marion</td>
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<td>McGehee Bank</td>
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<tr>
<td>The Union Bank of Mena</td>
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<tr>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
<td>10.22</td>
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<td>Union Bank And Trust Company</td>
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<td>Petit Jean State Bank</td>
<td>Morrilton</td>
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<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
<td>10.01</td>
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<td>Merchants &amp; Planters Bank</td>
<td>Newport</td>
<td>11.44</td>
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<td>First National Bank</td>
<td>Paragould</td>
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<td>The First National Bank at Paris</td>
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<td>Piggott State Bank</td>
<td>Piggott</td>
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<td>Relyance Bank, National Association</td>
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<td>Simmons Bank</td>
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<td>RiverBank</td>
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<tr>
<td>Home Bank of Arkansas</td>
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<tr>
<td>Bank of Prescott</td>
<td>Prescott</td>
<td>15.30</td>
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<tr>
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<td>11.00</td>
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<tr>
<td>Generations Bank</td>
<td>Rogers</td>
<td>9.09</td>
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<tr>
<td>First State Bank</td>
<td>Russellville</td>
<td>10.93</td>
</tr>
<tr>
<td>Bank of Salem</td>
<td>Salem</td>
<td>12.10</td>
</tr>
<tr>
<td>Logan County Bank</td>
<td>Scranton</td>
<td>20.63</td>
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<tr>
<td>First Security Bank</td>
<td>Searcy</td>
<td>18.30</td>
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<tr>
<td>Peoples Bank</td>
<td>Sheridan</td>
<td>14.58</td>
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<tr>
<td>Smackover State Bank</td>
<td>Smackover</td>
<td>13.18</td>
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<td>BANK</td>
<td>CITY</td>
<td>RATIO</td>
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<td>---------------------------------------------------</td>
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<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
<td>8.29</td>
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<tr>
<td>Legacy National Bank</td>
<td>Springdale</td>
<td>9.36</td>
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<tr>
<td>United Bank</td>
<td>Springdale</td>
<td>11.95</td>
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<td>Bodcaw Bank</td>
<td>Stamps</td>
<td>9.95</td>
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<tr>
<td>Connect Bank</td>
<td>Star City</td>
<td>15.72</td>
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<tr>
<td>Security Bank</td>
<td>Stephens</td>
<td>9.53</td>
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<tr>
<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
<td>9.99</td>
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<tr>
<td>Citizens Bank &amp; Trust Company</td>
<td>Van Buren</td>
<td>12.63</td>
</tr>
<tr>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>11.27</td>
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<tr>
<td>First State Bank of Warren</td>
<td>Warren</td>
<td>11.27</td>
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<td>Warren Bank and Trust Company</td>
<td>Warren</td>
<td>17.58</td>
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<tr>
<td>Evolve Bank &amp; Trust</td>
<td>West Memphis</td>
<td>8.23</td>
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<td>Fidelity Bank</td>
<td>West Memphis</td>
<td>12.54</td>
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<tr>
<td>Cross County Bank</td>
<td>Wynne</td>
<td>12.57</td>
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<tr>
<td>The First National Bank of Wynne</td>
<td>Wynne</td>
<td>11.93</td>
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</table>
# NATIONAL BANKS
## HEADQUARTERED IN ARKANSAS
### JUNE 30, 2019
(000’s omitted)

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>ASSETS</th>
</tr>
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<tbody>
<tr>
<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
<td>197,115</td>
</tr>
<tr>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
<td>168,099</td>
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<tr>
<td>First National Bank of Eastern Arkansas</td>
<td>Forrest City</td>
<td>400,191</td>
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<tr>
<td>The First National Bank of Fort Smith</td>
<td>Fort Smith</td>
<td>1,354,931</td>
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<tr>
<td>The Malvern National Bank</td>
<td>Malvern</td>
<td>552,721</td>
</tr>
<tr>
<td>First National Bank</td>
<td>Paragould</td>
<td>1,626,779</td>
</tr>
<tr>
<td>The First National Bank at Paris</td>
<td>Paris</td>
<td>178,321</td>
</tr>
<tr>
<td>Relyance Bank, National Association</td>
<td>Pine Bluff</td>
<td>845,929</td>
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<tr>
<td>Legacy National Bank</td>
<td>Springdale</td>
<td>531,803</td>
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<tr>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>214,121</td>
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<tr>
<td>The First National Bank of Wynne</td>
<td>Wynne</td>
<td>327,127</td>
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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  
**605 Main Street**  
**Charter Number:** 142  
**Date:** September 28, 1903  
**FDIC Certificate Number:** 1528  
**Member of Federal Reserve System**  
**Home Page:** [www.banksouthern.com](http://www.banksouthern.com)  
**Trust Powers:** Yes  
**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:** 1,006,162  
**Investments:** 183,250  
**Net Loans:** 183,250  
**Premises and Fixed Assets:** 40,359  
**Other Real Estate:** 3,327  
**Other Assets:** 88,045  
**Total Assets:** 1,421,204  
**Total Liabilities:** 1,258,783  
**Total Liabilities and Capital:** 1,421,204  
**Subordinated Debt:** 0  
**Other Liabilities:** 6,556  
**Total Liabilities:** 1,258,783  
**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, Gosnall, 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 Charter Number: 793
FAX: (870) 257-1889 Date: January 16, 2014
Trust Powers: No

FDIC Certificate Number: 1294

Home Page: www.fnbc.us
Member of Federal Reserve System
Bank Holding Company
FNBC Bancorp Inc., Ash Flat, AR

CEO/Pres: Marty Sellars
Reg Pres/CLO: Chad Hudson
EVP: Dana Batterton
EVP/CFO: Michael Burris

Cash and Due from: 8,929
Federal Funds and Repos: 0
Investments: 93,953
Net Loans: 354,285
Premises and Fixed Assets: 10,635
Other Real Estate: 805
Other Assets: 15,584
Total Assets: 484,191
Total Trust Assets: 0

Deposits: 375,447
Federal Funds and Borrowings: 56,000
Other Liabilities: 5,630
Subordinated Debt: 0
Total Liabilities: 437,077
Total Liabilities and Capital: 484,191
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 Charter Number: 669
FAX: (870) 347-2654 Date: February 20, 1935
Trust Powers: Yes

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
Federal Funds and Repos: 1,325
Investments: 19,697
Net Loans: 69,273
Premises and Fixed Assets: 1,874
Other Real Estate: 33
Other Assets: 4,536
Total Assets: 101,989
Total Trust Assets: 3,931

Deposits: 88,136
Federal Funds and Borrowings: 0
Other Liabilities: 2,777
Subordinated Debt: 0
Total Liabilities: 90,913
Total Liabilities and Capital: 101,989
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  
Charter Number: 770  
Date: June 20, 1997

**Charter Number:** 770  
**FDIC Certificate Number:** 34533

**Home Page:** www.firstcommunity.net

**Bank Holding Company**

First Community Bancshares, Inc., Batesville, AR

**Chm/CEO:** Dale E. Cole  
**SVP:** Troy Henley  
**Pres/COO:** Boris A. Dover  
**SVP/TO:** Chris Treat

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Borrowings</th>
</tr>
</thead>
<tbody>
<tr>
<td>31,434</td>
<td>1,152,819</td>
<td>194,310</td>
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<table>
<thead>
<tr>
<th>Investments</th>
<th>Other Liabilities</th>
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<tr>
<td>219,480</td>
<td>6,894</td>
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<table>
<thead>
<tr>
<th>Net Loans</th>
<th>Subordinated Debt</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,157,678</td>
<td>0</td>
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<table>
<thead>
<tr>
<th>Premises and Fixed Assets</th>
<th>Total Liabilities</th>
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<tbody>
<tr>
<td>42,317</td>
<td>1,354,023</td>
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<table>
<thead>
<tr>
<th>Other Real Estate</th>
<th>Total Liabilities and Capital</th>
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<tbody>
<tr>
<td>6,220</td>
<td>1,493,367</td>
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<table>
<thead>
<tr>
<th>Other Assets</th>
<th>Total Equity Capital</th>
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<tbody>
<tr>
<td>36,238</td>
<td>139,344</td>
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<table>
<thead>
<tr>
<th>Total Assets</th>
<th>Total Liabilities and Capital</th>
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</thead>
<tbody>
<tr>
<td>1,493,367</td>
<td>1,493,367</td>
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</tbody>
</table>

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

**Branches in Town:** 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  
Charter Number: 705  
Date: February 19, 1953

**Charter Number:** 705  
**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  
**EVP/CFO:** Karen Shaw  
**Pres:** Adam Mitchell  
**SVP/TO:** Gene Crawford

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Borrowings</th>
</tr>
</thead>
<tbody>
<tr>
<td>21,257</td>
<td>735,133</td>
<td>69,325</td>
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<th>Other Liabilities</th>
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<td>2,389</td>
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<table>
<thead>
<tr>
<th>Net Loans</th>
<th>Subordinated Debt</th>
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</thead>
<tbody>
<tr>
<td>693,543</td>
<td>0</td>
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<table>
<thead>
<tr>
<th>Premises and Fixed Assets</th>
<th>Total Liabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>37,808</td>
<td>806,847</td>
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<table>
<thead>
<tr>
<th>Other Real Estate</th>
<th>Total Liabilities and Capital</th>
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<tbody>
<tr>
<td>315</td>
<td>88,021</td>
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<table>
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<tr>
<th>Other Assets</th>
<th>Total Equity Capital</th>
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<tr>
<td>27,513</td>
<td>16,500</td>
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<table>
<thead>
<tr>
<th>Total Assets</th>
<th>Total Liabilities and Capital</th>
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<tbody>
<tr>
<td>894,868</td>
<td>894,868</td>
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</table>

**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 1 Second Street Charter Number: 688
FAX: (870) 687-2474 71720-0135 Date: June 17, 1945
Trust Powers: No
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
Federal Funds and Repos: ............................ 8,500
Investments: ........................................... 10,241
Net Loans: ............................................... 26,786
Premises and Fixed Assets: ............................ 92
Other Real Estate: ....................................... 0
Other Assets: ............................................ 158
Total Assets: ........................................... 52,930

Deposits: .............................................. 46,553
Federal Funds and Borrowings: ....................... 0
Other Liabilities: ....................................... 48
Subordinated Debt: .................................... 0
Total Liabilities: ..................................... 46,601
Total Equity Capital: ................................ 46,601
Net Loans: ............................................ 26,786
Premises and Fixed Assets: ............................ 92
Other Real Estate: ....................................... 0
Other Assets: ............................................ 158
Total Assets: ........................................... 52,930

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 400 West Main Charter Number: 253
FAX: (870) 763-3500 72315-0688 Date: March 16, 1908
Trust Powers: Yes
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
Federal Funds and Repos: ............................ 24,500
Investments: ........................................... 14,465
Net Loans: ............................................... 216,604
Premises and Fixed Assets: ............................ 6,311
Other Real Estate: ....................................... 414
Other Assets: ............................................ 7,906
Total Assets: .......................................... 275,979

Deposits: .............................................. 233,417
Federal Funds and Borrowings: ....................... 15,570
Other Liabilities: ........................................ 957
Subordinated Debt: .................................... 0
Total Liabilities: ...................................... 249,944
Total Equity Capital: ................................ 249,944
Net Loans: ............................................... 216,604
Premises and Fixed Assets: ............................ 6,311
Other Real Estate: ....................................... 414
Other Assets: ............................................ 7,906
Total Assets: .......................................... 275,979

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  Charter Number:  397
FAX:  (479) 878-3408  Date:  April 18, 1910
Trust Powers:  Yes  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  CCO:  Landon Taylor
Pres/CFO:  Steve Gramling

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 Liabilities and Capital: ......................... 447,535

Net Loans: ............................................. 371,673
Subordinated Debt: ..................................... 0
Total Liabilities: ...................................... 409,075
Total Liabilities and Capital: ......................... 447,535

Premises and Fixed Assets: ......................... 12,523
Other Real Estate: .................................... 3,355
Other Assets: .......................................... 16,741
Total Assets: ........................................... 447,535

Other Real Estate: .................................... 3,355
Other Assets: .......................................... 16,741
Total Assets: ........................................... 447,535

Total Trust Assets: ..................................... 0
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  Charter Number:  653
FAX:  (870) 894-3324  Date:  April 10, 1933
Trust Powers:  No  FDIC Certificate Number: 5619

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

CEO/Pres:  Jeff C. Hobbs  VP/Cash:  Regina Smith
EVP/SLO:  Sherri Jones

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 Liabilities and Capital: ......................... 21,109

Net Loans: ............................................. 12,210
Subordinated Debt: ..................................... 0
Total Liabilities: ...................................... 18,266
Total Liabilities and Capital: ......................... 21,109

Premises and Fixed Assets: ......................... 430
Other Real Estate: .................................... 0
Other Assets: .......................................... 772
Total Assets: ........................................... 21,109

Other Real Estate: .................................... 0
Other Assets: .......................................... 772
Total Assets: ........................................... 21,109

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

<table>
<thead>
<tr>
<th>Voice: (870) 283-5301</th>
<th>Charter Number: 209</th>
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</thead>
<tbody>
<tr>
<td>FAX: (870) 283-6466</td>
<td>Date: July 2, 1906</td>
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<tr>
<td>Trust Powers: Yes</td>
<td>FDIC Certificate Number: 105</td>
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<td>Charter Number:</td>
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</table>

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

Member of Federal Reserve System

Bank Holding Company

Sharp Bancshares, Inc., Cave City, AR

**CEO/Pres/TO:** John M. Beller

**EVP:** Dennis Esteb

**EVP/CFO:** Kim Nunnally

**EVP/CLO:** Gayla Hickman

<table>
<thead>
<tr>
<th>Cash and Due from:</th>
<th>5,502</th>
</tr>
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<tbody>
<tr>
<td>Federal Funds and Repos:</td>
<td>4,800</td>
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<td>Investments:</td>
<td>12,817</td>
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<tr>
<td>Net Loans:</td>
<td>84,387</td>
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<tr>
<td>Premises and Fixed Assets:</td>
<td>4,165</td>
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<td>Total Assets:</td>
<td>118,461</td>
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<tr>
<td>Total Trust Assets:</td>
<td>0</td>
</tr>
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</table>

| Cash and Due from: | 3,037 |
| Federal Funds and Repos: | 0 |
| Investments: | 27,541 |
| Net Loans: | 9,695 |
| Premises and Fixed Assets: | 255 |
| Total Assets: | 41,227 |
| Total Trust Assets: | 0 |

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

Branches in Town: None

Other Branches: Batesville, Evening Shade, Lynn, Strawberry

## The Merchants and Planters Bank

**Clarendon, AR**

<table>
<thead>
<tr>
<th>Voice: (870) 747-3319</th>
<th>Charter Number: 21</th>
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<tr>
<td>FAX: (870) 747-3498</td>
<td>Date: July 23, 1890</td>
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<td>Trust Powers: No</td>
<td>FDIC Certificate Number: 107</td>
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<td>Charter Number:</td>
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</table>

Bank Holding Company

Clarendon Holding Co., Clarendon, AR

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

**Pres:** J. Kendall Henry

| Cash and Due from: | 3,037 |
| Federal Funds and Repos: | 0 |
| Investments: | 27,541 |
| Net Loans: | 9,695 |
| Premises and Fixed Assets: | 255 |
| Other Real Estate: | 118 |
| Other Assets: | 581 |
| Total Assets: | 41,227 |
| Total Trust Assets: | 0 |
| Total Equity Capital: | 5,594 |
| 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

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

Trust Powers: Yes  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  CFO/Treas: Brian Davis
CEO/Pres: Tracy French  COO: Stephen Tipton

Cash and Due from: .......................... 554,640  Deposits: ................................. 11,421,829
Federal Funds and Repos: ...................... 1,075  Federal Funds and Borrowings: .......... 1,041,989
Investments: ................................ 2,051,939  Other Liabilities: ............................. 102,706
Net Loans: ...................................... 10,947,063  Subordinated Debt: .......................... 0
Premises and Fixed Assets: .................... 276,876  Total Liabilities: ............................ 12,566,524
Other Real Estate: .............................. 13,734  Total Real Estate: ............................. 1,428,697
Other Assets: .................................. 15,274,024  Total Liabilities and Capital: ............... 15,274,024
Total Assets: ................................ 646,308  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
Charter Number: 718
71635-0638
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 Trust Assets: 27,361

Total Assets: 32,974
Total Liabilities and Capital: 32,974
Total Trust Assets: 0
Number of Shares Outstanding: 100,000

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
Charter Number: 615
72833-0609
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
CFO: Landi Mkhize
Pres: Mike Donnell

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 Liabilities: 753,935

Total Assets: 856,145
Total Liabilities and Capital: 856,145
Total Trust Assets: 0
Number of Shares Outstanding: 10,000

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

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

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

FDIC Certificate Number: 14749
Home Page: www.rivertownbank.com
Bank Holding Company
Bank of Dardanelle Bankshares, Inc., Dardanelle, AR
Chm/CEO/Pres: Blake Tarpley
CFO: Randy Blanton

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

Total Liabilities: ........................................ 117,880
Total Equity Capital: ..................................... 17,353
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 503 East Antioch Charter Number: 342
FAX: (870) 379-2575 71940-0068 Date: June 16, 1911
Trust Powers: No

FDIC Certificate Number: 99
Home Page: www.bankofdelight.com
Bank Holding Company
None
Chm/CEO: Darwin Hendrix
Pres/COO: Vince Grimes

Cash and Due from: ....................................... 7,074
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

Total Liabilities: ........................................ 115,349
Total Equity Capital: .................................... 18,249
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  402 West Collin Raye Drive  Charter Number: 731
FAX: (870) 642-2847  71832-0970  Date: August 26, 1974
Trust Powers: No
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  Total Liabilities and Capital: 261,673
Other Assets: 8,522  Total Trust Assets: 0
Net Loans: 190,191  Total Liabilities and Capital: 261,673
Total Assets: 261,673  Number of Shares Outstanding: 76,000
Total Trust Assets: 0

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  220 West Cross Street  Charter Number: 790
FAX: (870) 946-1562  72042  Date: September 26, 2006
Trust Powers: Yes
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/TO: Gena M. Jennings
VP/Cash: Mary West

Cash and Due from: 7,007  Deposits: 28,912
Federal Funds and Repos: 0  Federal Funds and Borrowings: 122,855
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  Total Equity Capital: 19,781
Other Assets: 3,085  Number of Shares Outstanding: 1
Net Loans: 99,770  Total Liabilities and Capital: 171,744
Total Assets: 171,744  Total Trust Assets: 28,443
Total Trust Assets: 28,443

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  
Charter Number: 605  
72042-0071  
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  

Deposits: 77,758  
Federal Funds and Borrowings: 0  
Other Liabilities: 1,379  
Subordinated Debt: 0  
Total Liabilities: 79,137  

Total Trust Assets: 104,682  
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  
Charter Number: 278  
71639  
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  

Deposits: 132,360  
Federal Funds and Borrowings: 2,316  
Other Liabilities: 323  
Subordinated Debt: 0  
Total Liabilities: 134,999  

Total Trust Assets: 66,550  
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  
**214 North Washington Street**  
**Charter Number:** 778  
**Date:** April 15, 1999  
**FDIC Certificate Number:** 28905  
**Trust Powers:** No  
**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

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<th>Federal Funds and Borrowings</th>
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<th>Total Liabilities</th>
<th>Premises and Fixed Assets</th>
<th>Subordinated Debt</th>
<th>Cash and Due from</th>
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<tr>
<td>5,800</td>
<td>1,061,465</td>
<td>1,517</td>
<td>319,570</td>
<td>6,832</td>
<td>345,083</td>
<td>6,832</td>
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<td>12,208</td>
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**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

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# Bank of England
**England, AR**

**VOICE:** (501) 842-2555  
**FAX:** (501) 842-2422  
**123 South Main Street**  
**Charter Number:** 48  
**Date:** August 8, 1898  
**FDIC Certificate Number:** 13303  
**Trust Powers:** No  
**Member of Federal Reserve System**  
**Bank Holding Company**  
**Canada Bancshares, Inc., England, AR**

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

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<tr>
<th>Cash and Due from</th>
<th>Deposits</th>
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<td>3,850</td>
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<td>6,832</td>
<td>345,083</td>
<td>6,832</td>
<td>1,061,465</td>
<td>1,517</td>
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<th>Other Assets</th>
<th>Total Trust Assets</th>
<th>Other Real Estate</th>
<th>Net Loans</th>
<th>Premises and Fixed Assets</th>
<th>Total Liabilities</th>
<th>Premises and Fixed Assets</th>
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**Directors:** James Neal Anderson; Brad Canada; Gary Canada, Jr.; Gary Canada, Sr.; Hanna B. Canada; Nicole Canada Luebke

**Branches in Town:** One

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

VOICE: (479) 253-2265  FAX: (479) 253-1165
70 South Main  72632-0309
Charter Number: 374
Date: May 4, 1912
FDIC Certificate Number: 5635

Home Page: www.cstonebank.net

CEO: Charles T. Cross  Pres/CLO: Jason Tennant
Bank Holding Company
Eureka Bancshares, Inc., Eureka Springs, AR

Cash and Due from: 19,961 Deposits: 264,094
Federal Funds and Repos: 0 Federal Funds and Borrowings: 26,078
Investments: 36,660 Other Liabilities: 2,892
Net Loans: 236,189 Subordinated Debt: 0
Premises and Fixed Assets: 15,620 Total Liabilities: 293,064
Other Real Estate: 1,622 Total Equity Capital: 25,536
Other Assets: 8,548 Total Liabilities and Capital: 318,600
Total Assets: 318,600 Number of Shares Outstanding: 4,000
Total Trust Assets: 0

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
Federal Funds and Repos: 65,000
Investments: 3,849,562
Net Loans: 12,609,872
Premises and Fixed Assets: 469,793
Other Assets: 1,230,302
Total Assets: 19,259,475

Deposits: 16,355,647
Federal Funds and Borrowings: 483,437
Other Liabilities: 199,357
Total Liabilities: 17,038,441
Other Real Estate: 25,387
Total Equity Capital: 2,221,034
Total Liabilities and Capital: 19,259,475
Other Assets: 1,230,302
Number of Shares Outstanding: 350,692
Total Trust Assets: 3,417,843

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 Trust Assets: 0
Other Assets: 9,516 Number of Shares Outstanding: 30,000
Total Assets: 655,502

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

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 Trust Assets: 0
Other Assets: 5,406 Number of Shares Outstanding: 8,000
Total Assets: 166,520 Total Liabilities and Capital: 166,520

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
- **Home Page:** www.armor.bank

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- **Chm:** Mark Waldrip
- **CEO/Pres:** Chad T. May
- **SVP:** Nathan Waldrip
- **CLO:** T. Courtney Menefee
- **Directors:** Bradley J. Beavers; Stephen W. Edwards, Sr.; Andrew F. Higginbothom; 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
- **Home Page:** www.bankofgravett.net

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- **CEO:** Patrick Swope
- **Pres:** Brian Glenn
- **EVP:** Rick Pollreis
- **SVP:** Brenda Bridge
- **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
Charter Number: 801 Date: June 28, 2016
100 First National Avenue 72638
Trust Powers: Yes

FDIC Certificate Number: 3869

Home Page: www.anstaffbank.com

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

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

Cash and Due from: ................................ ...... 16,705 Deposits: ................................ .................. 589,956
Federal Funds and Repos: ................................ 27,325 Federal Funds and Borrowings: .................... 5,767
Investments: ............................................... 82,142 Other Liabilities: ................................ ............ 5,571
Net Loans: ............................................... 494,452 Subordinated Debt: .............................................. 0
Premises and Fixed Assets: ................................ 17,864 Total Liabilities: ................................ ......... 601,294
Other Real Estate: ................................ ............ 473 Total Liabilities and Capital: ...................... 668,378
Other Assets: ................................ .............. 29,417 Number of Shares Outstanding: .................... 7,500
Total Assets: ................................ ............. 668,378

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

Branches in Town: One

Other Branches: Berryville (2), Flippin, Harrison (2), Huntsville, Jasper, Kingston, Mountain Home, Norfork

First Service Bank
Greenbrier, AR

VOICE: (501) 679-7200 FAX: (501) 764-4260
Charter Number: 732 Date: October 15, 1976
136 South Broadview 72058-0190
Trust Powers: No

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 Deposits: ................................ .................. 293,331
Federal Funds and Repos: ................................ 14,425 Federal Funds and Borrowings: .................... 10,551
Investments: ............................................... 12,362 Other Liabilities: ................................ ............ 2,285
Net Loans: ............................................... 279,794 Subordinated Debt: .............................................. 0
Other Real Estate: ................................ ............ 434 Total Liabilities and Capital: ...................... 337,452
Other Assets: ................................ .............. 337,452 Number of Shares Outstanding: .................. 15,000
Total Assets: ................................ ............. 337,452

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 71 West Center
FAX: (479) 996-6700 72936-0610
Trust Powers: Yes

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

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
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: 16,600 Total Liabilities: 172,527
Other Real Estate: 1,135 Total Equity Capital: 39,869
Other Assets: 8,826 Number of Shares Outstanding: 7,500
Total Assets: 212,396
Total Liabilities and Capital: 212,396

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 302 Cherry Street
FAX: (870) 338-6306 72342-0280
Trust Powers: Yes

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 Total Equity Capital: 26,799
Other Assets: 10,917 Number of Shares Outstanding: 50,000
Total Assets: 193,074 Total Liabilities and Capital: 193,074
Total Trust Assets: 0

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

Home Page: www.horatiostatebank.com
Bank Holding Company
Pioneer Bancshares, Inc. of Horatio, Arkansas, Horatio, AR

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

Cash and Due from: 16,204  Deposits: 187,040
Federal Funds and Repos: 250  Federal Funds and Borrowings: 0
Investments: 21,815  Other Liabilities: 281
Net Loans: 166,775  Subordinated Debt: 0
Premises and Fixed Assets: 804  Total Liabilities: 187,321
Other Real Estate: 62  Total Liabilities and Capital: 212,172
Other Assets: 6,262  Total Trust Assets: 0
Total Assets: 212,172  Number of Shares Outstanding: 2,000
Other Real Estate: 62  Total Equity Capital: 24,851
Other Assets: 6,262  Total Liabilities and Capital: 212,172
Total Assets: 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  432 Harmony Road  Charter Number: 756
FAX: (479) 251-8253  72740-0667  Date: July 26, 1991
Trust Powers: Yes  FDIC Certificate Number: 33470

Home Page: www.todaysbank.com
Bank Holding Company
Mathias Bancshares, Inc., Springdale, AR

Chm: Sam Mathias  CEO/Pres: Larry Olson  EVP/COO: Marivel Radcliffe  SVP/CLO: Mark A. Marks

Cash and Due from: 19,100  Deposits: 201,022
Federal Funds and Repos: 0  Federal Funds and Borrowings: 16,461
Investments: 50,042  Other Liabilities: 1,561
Net Loans: 158,178  Subordinated Debt: 0
Premises and Fixed Assets: 6,462  Total Liabilities: 219,044
Other Real Estate: 759  Total Liabilities and Capital: 221,333
Other Assets: 6,836  Number of Shares Outstanding: 27,000
Total Assets: 241,377  Total Equity Capital: 22,333
Total Trust Assets: 0  Total Liabilities and Capital: 241,377

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

Home Page: www.firstarkansasbank.com  
Bank Holding Company  
First Arkansas BancShares, Inc., Jacksonville, AR

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

Cash and Due from: 35,120  
Federal Funds and Repos: 0  
Investments: 177,226  
Net Loans: 475,259  
Premises and Fixed Assets: 23,421  
Other Real Estate: 114  
Other Assets: 59,078  
Total Assets: 770,218

Deposits: 557,584  
Federal Funds and Borrowings: 47,453  
Other Liabilities: 8,348  
Total Liabilities: 613,385

Subordinated Debt: 0  
Total Liabilities and Capital: 770,218

Total Equity Capital: 156,833  
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  
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  
Federal Funds and Repos: 2,950  
Investments: 17,682  
Net Loans: 36,713  
Premises and Fixed Assets: 770  
Other Real Estate: 661  
Other Assets: 2,172  
Total Assets: 66,070

Deposits: 57,620  
Federal Funds and Borrowings: 0  
Other Liabilities: 153  
Total Liabilities: 57,773

Subordinated Debt: 0  
Total Liabilities and Capital: 66,070

Total Equity Capital: 8,297  
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 200 North State Street Charter Number: 748
FAX: (501) 376-1642 72201 Date: May 4, 1989
Trust Powers: Yes 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/Cash: Lee A. Swearingen
SVP: Kim Markland

Cash and Due from: 10,580 Deposits: 174,313
Federal Funds and Repos: 6,975 Federal Funds and Borrowings: 0
Investments: 66,669 Other Liabilities: 1,341
Net Loans: 101,243 Subordinated Debt: 0
Premises and Fixed Assets: 6,252 Total Liabilities: 175,654
Other Real Estate: 250 Total Equity Capital: 21,528
Other Assets: 5,213 Total Liabilities and Capital: 197,182
Total Assets: 197,182 Number of Shares Outstanding: 100,000
Total Trust Assets: 0

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

Branches in Town: Four

Other Branches: None
Bank OZK
Little Rock, AR

VOICE: (501) 978-2265 17901 Chenal Parkway Charter Number: 121
FAX: (501) 978-2282 72223 Date: March 24, 1903
Trust Powers: Yes FDIC Certificate Number: 110

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

Chm/CEO: George G. Gleason, II CFO: Greg McKinney
CAO: Tim Hicks 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 Total Equity Capital: ....................... 3,996,378
Other Assets: ................................................ 1,600,175 Total Assets: ................................. 22,960,731
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: Adairsville[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], Chatworth[GA], Clarksville (2), Clearwater[FL] (3), Clinton, Columbus[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornelia[GA], Cornellius[NC], Cumming[GA] (3), Dahlonega[GA], Dallas[GA], Dallas[TX], Dalton[GA], Dawsonville[GA], Doraville[GA], 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], Lincolnton[NC], Lockhart[GA], 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], Newman[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Pinellas Park[FL], Plano[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (3), 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], Watkinsville[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
Charter Number: 385
72211-1816
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 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
Charter Number: 735
72211
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 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 12224 Chenal Parkway Charter Number: 771
FAX: (501) 228-6006 72211 Date: July 30, 1997
Trust Powers: Yes

FDIC Certificate Number: 34562

Home Page: www.bankencore.com

Member of Federal Reserve System

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

**Chm/CEO:** Chris Roberts  
**SVP:** Heather Drew

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| Deposits: | 121,768 |
| Federal Funds and Borrowings: | 43,858 |
| Other Liabilities: | 585 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 166,211 |
| Total Equity Capital: | 30,741 |
| 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 101 South Center Street Charter Number: 670
FAX: (501) 676-5046 72086-0320 Date: March 9, 1935
Trust Powers: No

FDIC Certificate Number: 15050

Home Page: www.firststatebk.com

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

**Chm:** Neil Bennett, Jr.  
**CEO/Pres:** Kevin F. "Kip" Norton  
**CFO:** Melissa Halpain  
**Sec:** Karen K. Hardke

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| Deposits: | 222,341 |
| Federal Funds and Borrowings: | 0 |
| Other Liabilities: | 515 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 222,856 |
| Total Equity Capital: | 26,989 |
| 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 Ruckel; 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
200 East Main Street
Charter Number: 217
71753
Date: September 26, 1906
Trust Powers: Yes
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: ..................................... 50,984
Federal Funds and Borrowings: ............... 1,460,016
Other Liabilities: .............................. 15,809
Subordinated Debt: ............................ 0
Total Liabilities: .............................. 1,621,235
Total Equity Capital: .......................... 161,219
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
500 North Jackson
Charter Number: 313
71753-0340
Date: June 22, 1910
Trust Powers: Yes
FDIC Certificate Number: 12531

Home Page: www.pbmag.com
Bank Holding Company
Golden Oaks Bancshares, Inc., Magnolia, AR

Chm: S. Clark Fincher
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: ..................................... 42,603
Federal Funds and Borrowings: ............... 180,458
Other Liabilities: .............................. 610
Subordinated Debt: ............................ 0
Total Liabilities: .............................. 201,519
Total Equity Capital: .......................... 21,061
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  Charter Number: 775
FAX: (870) 739-2234  Date: October 8, 1998
Trust Powers: Yes  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
Other Assets: ................................ 3,986  Total Equity Capital: .......................... 23,181
Total Assets: ........................... 157,399  Total Liabilities and Capital: ............... 157,399

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  Charter Number: 704
FAX: (870) 358-6001  Date: October 31, 1951
Trust Powers: No  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
Other Assets: ................................ 1,224  Total Equity Capital: ....................... 6,706
Total Assets: ............................ 58,380  Total Liabilities and Capital: ............... 58,380
Total Trust Assets: ....................... 0  Number of Shares Outstanding: ............. 2,000

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

Branches in Town: None

Other Branches: Trumann, Tyronza
First Natural State Bank
McGehee, AR

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

FDIC Certificate Number: 21379

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

CEO/Pres: Jim R. Daniels SVP: Fran Childress
EVP/CFO: Wendy Barnes VP: Jacob Box

Cash and Due from: ................................ ...... 3,788 Deposits: ................................................ 52,627
Federal Funds and Repos: ................................ 1,375 Federal Funds and Borrowings: ....................... 0
Investments: .......................................................... 13,787 Other Liabilities: ........................................ 47
Net Loans: .......................................................... 38,494 Subordinated Debt: ..................................... 0
Premises and Fixed Assets: ....................................... 706 Total Liabilities: ......................................... 52,674
Other Real Estate: ................................................... 0
Other Assets: ........................................................... 922 Total Equity Capital: .................................. 6,398
Total Assets: ...................................................... 59,072 Total Liabilities and Capital: .................. 59,072
Total Trust Assets: ............................................. 40 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
301 North Second Street 71654-0787
Charter Number: 661 Date: December 5, 1933
Trust Powers: Yes

FDIC Certificate Number: 11242

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

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

Cash and Due from: ................................ ...... 4,388 Deposits: ................................................ 104,717
Federal Funds and Repos: ................................ 0 Federal Funds and Borrowings: ...................... 3,000
Investments: .......................................................... 21,997 Other Liabilities: ................................... 398
Net Loans: .......................................................... 93,505 Subordinated Debt: ..................................... 0
Premises and Fixed Assets: ....................................... 499 Total Liabilities: .................................... 108,115
Other Real Estate: ................................................... 0
Other Assets: ........................................................... 5,518 Total Equity Capital: ....................... 17,792
Total Assets: ...................................................... 125,907 Total Liabilities and Capital: .................. 125,907
Total Trust Assets: ............................................. 40 Number of Shares Outstanding: ............ 80,000

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

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

VOICE: (479) 394-2211 303 Hwy. 71 North Charter Number: 667
FAX: (479) 394-8901 71953-0898 Date: July 25, 1934
Trust Powers: No 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 EVP/CFO: Michael Myers
CEO/Pres: Philip B. Hensley

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 Total Liabilities and Capital: ............................. 266,892
Other Assets: ............................................ 5,155 Total Equity Capital: .................................... 27,846
Total Assets: ........................................... 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 212 West Gaines Street Charter Number: 396
FAX: (870) 367-7700 71655 Date: November 29, 1912
Trust Powers: Yes 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 SVP: Michael Efird
Pres/CFO/COO: George T. Harris 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 Total Liabilities and Capital: ............................. 209,563
Other Assets: ............................................ 6,910 Total Equity Capital: .................................... 20,937
Total Assets: ........................................... 209,563 Number of Shares Outstanding: ....................... 8,000
Total Trust Assets: ...................................... 15,905

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
Charter Number:  448
71657-0270
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.
CEO/Pres:  Dave Dickson
Chm:  John S. McClendon
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

Deposits: 178,609
Federal Funds and Borrowings: 11,753
Other Liabilities: 1,653
Subordinated Debt: 0
Total Liabilities: 192,015
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
Charter Number:  777
72110
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

Deposits: 153,259
Federal Funds and Borrowings: 4,482
Other Liabilities: 1,347
Subordinated Debt: 0
Total Liabilities: 159,088
Total Liabilities and Capital: 186,046
Number of Shares Outstanding: 50,000

Directors:  Hall M. Calhoun, Ill; 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 802 East Main Street Charter Number: 797
FAX: (870) 269-7312 72560 Date: August 4, 2015
Trust Powers: Yes 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 Total Equity Capital: ................................. 43,214
Other Assets: .............................................. 23,674 Total Liabilities and Capital: ....................... 397,534
Total Assets: ............................................. 397,534
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 319 East Main Charter Number: 175
FAX: (870) 356-2858 71958 Date: December 19, 1904
Trust Powers: No FDIC Certificate Number: 1527

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

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm/CEO/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 Total Equity Capital: ................................. 65,478
Other Assets: .............................................. 17,720 Total Liabilities and Capital: ....................... 631,677
Total Assets: ............................................. 631,677
Number of Shares Outstanding: ................ 172,000

Directors: Tim Bainum; Timothy (Tab) Bainum; Robert Braun; Richard Cox; Robert Evans; Johnny Gibbs; John Hearnsberger; 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

**Location:** Newport, AR  
**Address:** 120 Hazel  
**Phone:** (870) 523-3601  
**Fax:** (870) 523-3473  
**Trust Powers:** Yes  
**FDIC Certificate Number:** 16464  
**Home Page:** www.mandpbank.com

**Bank Holding Company:**  
M & P Community Bancshares, Inc., Newport, AR  
**Chm/TO:** Jim S. Gowen, Sr.  
**CEO/Pres:** Jim S. Gowen, Jr.  
**SVP/CLO:** Randy Cross  
**SVP/Cash:** Leslie Lowery

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<th>Category</th>
<th>Amount</th>
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<td>Cash and Due from</td>
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<td>Federal Funds and Repos.</td>
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<td>Investments</td>
<td>47,760</td>
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<td>Net Loans</td>
<td>185,344</td>
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<td>Premises and Fixed Assets.</td>
<td>11,406</td>
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<td>Other Real Estate.</td>
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<td>Other Assets</td>
<td>12,885</td>
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<td>Deposits</td>
<td>230,010</td>
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<td>Federal Funds and Borrowings.</td>
<td>5,782</td>
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<td>Other Liabilities</td>
<td>3,846</td>
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<td>Subordinated Debt.</td>
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<td>Total Liabilities.</td>
<td>239,638</td>
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<td>Total Equity Capital.</td>
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<td>269,312</td>
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<td>Number of Shares Outstanding.</td>
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</table>

**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

**Location:** Piggott, AR  
**Address:** 212 West Cherry  
**Phone:** (870) 598-3802  
**Fax:** (870) 598-2026  
**Trust Powers:** No  
**FDIC Certificate Number:** 5628  
**Home Page:** www.piggottstatebank.com

**Bank Holding Company:**  
Piggott Bankstock, Inc., Piggott, AR  
**Chm/CEO/Pres:** Cody Knight  
**VP:** Joyce Benson  
**VP/Cash:** Wanda Winberry

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<td>Cash and Due from</td>
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<td>Federal Funds and Repos.</td>
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<td>34,028</td>
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<td>Net Loans</td>
<td>43,702</td>
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<td>Premises and Fixed Assets.</td>
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<td>Other Real Estate.</td>
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<td>Other Assets</td>
<td>1,506</td>
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<td>Deposits</td>
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<td>Federal Funds and Borrowings.</td>
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<td>Total Liabilities.</td>
<td>75,246</td>
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<td>Total Equity Capital.</td>
<td>8,608</td>
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<td>Total Liabilities and Capital.</td>
<td>83,854</td>
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<td>Number of Shares Outstanding.</td>
<td>4,000</td>
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</table>

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

Home Page: www.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: 24,761 Total Liabilities: 15,206,748
Other Real Estate: 24,761 Total Equity Capital: 2,703,964
Other Assets: 1,543,606 Total Liabilities and Capital: 17,910,712
Total Assets: 17,910,712 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 Rambin; Adam B. Robinson, Jr.; Robert L. Shoat; 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, Marshallfield[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, Reed 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**

<table>
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<td>Premises and Fixed Assets:</td>
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<td>Other Assets:</td>
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<td>Total Assets:</td>
<td>102,918</td>
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<td>Total Trust Assets:</td>
<td>2,990</td>
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</table>

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

**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**

<table>
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<th>Category</th>
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<td>58,046</td>
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<td>3,122</td>
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<td>Other Real Estate:</td>
<td>407</td>
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<td>72,824</td>
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</table>

**Chm/CEO:** John Stacks  
**Pres:** Bruce Dawson  
**EVP:** Nick B. Harness

**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

Home Page: www.bankofprescott.com

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

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

Home Page: www.gatewaybank.bank

Chm: Lewis R. Gardner  VP: Amber Offutt
CEO/Pres: Joe Dunn

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  Number of Shares Outstanding: 8,548
Other Assets: 875  Total Equity Capital: 4,000
Total Assets: 77,190  Total Liabilities and Capital: 77,190
Total Trust Assets: 0

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
FAX: (479) 986-3999
3710 Southern Hills Blvd, Suite 100
72758
Charter Number: 220
Date: October 26, 1906
FDIC Certificate Number: 88

Trust Powers: No

Home Page: www.mygenerations.bank

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

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

Cash and Due from: ................................ .... 32,067
Federal Funds and Repos: ................................ .0
Investments: ............................................. 63,925
Net Loans: ................................................. 415,021
Premises and Fixed Assets: .......................... 10,322
Other Real Estate: ........................................... 0
Other Assets: ................................................. 13,619
Total Assets: ............................................. 534,954

Deposits: .................................................. 432,754
Federal Funds and Borrowings: ..................... 49,191
Other Liabilities: ......................................... 3,340
Subordinated Debt: ....................................... 0
Total Liabilities: ......................................... 485,285
Total Liabilities and Capital: ....................... 534,954
Number of Shares Outstanding: .................... 4,000

Directors: Dan H. Byars; Paul Church; Gene Dereuissieux; 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
FAX: (479) 498-2465
3103 East Main
72802
Charter Number: 663
Date: January 12, 1934
FDIC Certificate Number: 13632

Trust Powers: No

Home Page: www.fsbmybank.com
Member of Federal Reserve System
Bank Holding Company
First State Banking Corporation, Russellville, AR

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

Cash and Due from: ................................ .... 26,932
Federal Funds and Repos: ................................ .0
Investments: ............................................. 27,923
Net Loans: ................................................. 217,140
Premises and Fixed Assets: .......................... 6,477
Other Real Estate: ........................................... 0
Other Assets: ................................................. 11,146
Total Assets: ............................................. 289,618

Deposits: .................................................. 249,466
Federal Funds and Borrowings: ..................... 6,901
Other Liabilities: ......................................... 857
Subordinated Debt: ....................................... 0
Total Liabilities: ......................................... 257,224
Total Liabilities and Capital: ....................... 289,618
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
207 West Church Street
Charter Number: 266
72576-0338
FDIC Certificate Number: 11243
Date: December 9, 1908

Trust Powers: No
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: 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 Liabilities and Capital: 139,592
Total Equity Capital: 16,859
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
600 Main Street
Charter Number: 578
72863-0085
FDIC Certificate Number: 5632
Date: April 7, 1926

Trust Powers: No
Member of Federal Reserve System
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 Liabilities and Capital: 83,036
Total Equity Capital: 16,707
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

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<tr>
<th>Chm/CEO: Reynie Rutledge</th>
<th>EVP: J. Mark Ferguson</th>
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<tr>
<td>Pres: Michael C. Hutsell</td>
<td>TO: Frank Faust</td>
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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

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
Federal Funds and Repos: 0
Investments: 52,636
Net Loans: 81,069
Premises and Fixed Assets: 2,159
Other Assets: 4,204
Total Assets: 160,931
Total Trust Assets: 0

Deposits: 137,089
Federal Funds and Borrowings: 0
Other Liabilities: 388
Subordinated Debt: 0
Total Liabilities: 137,477
Total Liabilities and Capital: 160,931
Total Equity Capital: 23,454
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
Federal Funds and Repos: 5,650
Investments: 87,527
Net Loans: 70,250
Premises and Fixed Assets: 2,086
Other Assets: 26
Total Assets: 177,967
Total Trust Assets: 0

Deposits: 153,280
Federal Funds and Borrowings: 0
Other Liabilities: 462
Subordinated Debt: 0
Total Liabilities: 153,742
Total Liabilities and Capital: 177,967
Total Equity Capital: 24,225
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

Deposits: 49,538
Federal Funds and Borrowings: 6,275
Other Liabilities: 116
Subordinated Debt: 0
Total Liabilities: 55,929

Net Loans: 53,213
Subordinated Debt: 0
Total Liabilities and Capital: 61,207

Premises and Fixed Assets: 2,157
Other Real Estate: 0
Other Assets: 2,170
Total Trust Assets: 0

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

Deposits: 163,346
Federal Funds and Borrowings: 6,644
Other Liabilities: 1,165
Subordinated Debt: 0
Total Liabilities: 171,155

Net Loans: 149,924
Subordinated Debt: 0
Total Liabilities and Capital: 194,351

Premises and Fixed Assets: 8,452
Other Real Estate: 13
Other Assets: 2,325
Total Trust Assets: 0

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

FDIC Certificate Number: 5624

Home Page: www.bodcawbank.com

CEO/Pres: Korey N. Keith  EVP: Jeff White
EVP: Gina Gore  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  Total Equity Capital: 10,283
Other Assets: 985  Number of Shares Outstanding: 10,000
Total Assets: 107,813  Total Liabilities and Capital: 107,813
Total Trust Assets: 0

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

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
EVP: Marion Burge Ryburn

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  Total Equity Capital: 15,034
Other Assets: 1,465  Number of Shares Outstanding: 15,000
Total Assets: 97,934  Total Liabilities and Capital: 97,934
Total Trust Assets: 0

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  Deposits: 61,369
Federal Funds and Repos: 150  Federal Funds and Borrowings: 0
Investments: 4,643  Other Liabilities: 1,241
Net Loans: 55,476  Subordinated Debt: 0
Premises and Fixed Assets: 1,555  Total Liabilities: 62,610
Other Real Estate: 803  Total Equity Capital: 6,544
Other Assets: 2,333  Number of Shares Outstanding: 11,000
Total Assets: 69,154  Total Trust Assets: 0
Total Liabilities and Capital: 69,154

Directors: Duncan Grayson; Carol Reaves; Guy R. "Buck" Smith

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  Deposits: 1,216,004
Federal Funds and Repos: 37,121  Federal Funds and Borrowings: 109,909
Investments: 209,526  Other Liabilities: 9,874
Net Loans: 1,083,610  Subordinated Debt: 0
Premises and Fixed Assets: 35,697  Total Liabilities: 1,335,787
Other Real Estate: 2,041  Total Equity Capital: 207,526
Other Assets: 128,562  Number of Shares Outstanding: 100,000
Total Assets: 1,543,313  Total Liabilities and Capital: 1,543,313
Total Trust Assets: 0

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  3110 Alma Hwy.  Charter Number: 328
FAX: (479) 410-1340  72956-0469  Date: December 20, 1910
Trust Powers: Yes  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  SVP: Joe Dan Stewart
EVP: Lance L. Lanier  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  Total Liabilities and Capital: 404,937
Other Assets: 11,320  Total Trust Assets: 16,322
Total Assets: 404,937  Number of Shares Outstanding: 16,000

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

Branches in Town: Three
Other Branches: Alma, Cedarville, Mountainburg

First State Bank of Warren  
Warren, AR

VOICE: (870) 226-2601  104 S. Main Street  Charter Number: 739
FAX: (870) 226-2253  71671-0029  Date: December 12, 1978
Trust Powers: Yes  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  Total Liabilities and Capital: 109,493
Other Assets: 3,451  Total Trust Assets: 285
Total Assets: 109,493  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 201 South Main  Charter Number: 80
FAX: (870) 226-6261  71671-0350  Date: December 28, 1901
Trust Powers: Yes  FDIC Certificate Number: 81

Home Page: www.warrenbanktrust.com
Member of Federal Reserve System
Bank Holding Company
None

Chm: John B. Frazer, Jr.  Pres: Kelly Ashcraft
Cash and Due from: ................................. 4,953  Deposits: ........................................... 100,756
Federal Funds and Repos: ...................... 2,775  Federal Funds and Borrowings: ................. 3,796
Investments: ........................................... 71,327  Other Liabilities: .................................... 159
Net Loans: ............................................. 46,346  Subordinated Debt: .................................. 0
Premises and Fixed Assets:..................... 505  Total Liabilities: .................................... 104,711
Other Real Estate: .................................... 99  Total Equity Capital: ............................... 22,489
Other Assets: ........................................... 1,195  Total Liabilities and Capital: .................. 127,200
Total Assets: ......................................... 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 301 Shoppingway Boulevard  Charter Number: 568
FAX: (901) 624-5540  72301-1719  Date: June 5, 1925
Trust Powers: Yes  FDIC Certificate Number: 1299

Home Page: www.getevolved.com
Member of Federal Reserve System
Bank Holding Company
Evolve Bancorp, Inc., West Memphis, AR

Chm: B. Scot Lenoir  EVP/CFO: Mark Mosteller
CEO/Pres: Scott Stafford  TO: Andy Cook
Cash and Due from: ......................... 48,439  Deposits: ................................. 421,764
Federal Funds and Repos: ................... 0  Federal Funds and Borrowings: ............... 30,000
Investments: ................................. 20,113  Other Liabilities: ...................... 7,818
Net Loans: ................................ 407,070  Subordinated Debt: ....................... 0
Premises and Fixed Assets: ............... 6,081  Total Liabilities: ...................... 459,582
Other Real Estate: ....................... 6,081  Total Equity Capital: ................. 42,841
Other Assets: .............................. 18,827  Total Liabilities and Capital: .... 502,423
Total Assets: ............................. 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  
**130 West Broadway Street**  
**Charter Number:** 804  
**Date:** June 27, 2019  
**Trust Powers:** Yes  
**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:** Cathy O. Horton  
**EVP/CFO:** Marlene D. Keenan

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<td>Federal Funds and Repos.</td>
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<td>Investments</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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</tr>
<tr>
<td>Total Assets</td>
<td>378,768</td>
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<td>Total Trust Assets</td>
<td>49,103</td>
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<tr>
<td>Total Liabilities</td>
<td>329,665</td>
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<tr>
<td>Total Liabilities and Capital</td>
<td>378,768</td>
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<tr>
<td>Total Equity Capital</td>
<td>49,103</td>
</tr>
<tr>
<td>Number of Shares Outstanding</td>
<td>20,000</td>
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</tbody>
</table>

**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  
**1 Cross County Plaza**  
**Charter Number:** 25  
**Date:** June 5, 1891  
**Trust Powers:** Yes  
**FDIC Certificate Number:** 13821

**Home Page:** www.crosscountybank.com

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

**Chm:** Dr. Willard G. Burks  
**CEO/Pres/TO:** David Dowd  
**SVP/CLO:** King Casbeer  
**SVP/CFO:** Beth Dildine

<table>
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<th>Category</th>
<th>Amount</th>
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<td>Investments</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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<td>Total Assets</td>
<td>260,832</td>
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<td>Total Trust Assets</td>
<td>11,572</td>
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<td>Total Liabilities</td>
<td>228,753</td>
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<tr>
<td>Total Liabilities and Capital</td>
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<td>Total Equity Capital</td>
<td>32,079</td>
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<tr>
<td>Number of Shares Outstanding</td>
<td>4,000</td>
</tr>
</tbody>
</table>

**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. Reddmann; R. Joe Rennicke

**Branches in Town:** One

**Other Branches:** Blytheville, Brinkley, Cherry Valley, Hickory Ridge, Jonesboro, Manila, Osceola
REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 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  
Pres/COO: Sam Walls, III

CEO: Rush B. Deacon

Cash and Due from: 1,656  
Deposits: 0

Funds and Repos: 12,402  
Federal Funds and Borrowings: 19,192

Investments: 19,691  
Other Liabilities: 403

Net Loans: 620  
Subordinated Debt: 0

Premises and Fixed Assets: 0  
Total Liabilities: 19,955

Other Real Estate: 0  
Total Liabilities and Capital: 36,425

Other Assets: 2,056  
Total Equity Capital: 16,830

Total Assets: 36,425  
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; Caroll 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 135 Section Line Road, C-1 Charter Number: 35001
FAX: (501) 520-3667 71913 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
Arkansas State Bank Department

Perry County Industrial Development Corporation
Perryville, AR

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

County: Perry

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

JUNE 30, 2019
<table>
<thead>
<tr>
<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>Arkansas</td>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
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<td>DeWitt Bank And Trust Company</td>
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<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
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<tr>
<td>Ashley</td>
<td>First State Bank</td>
<td>Crossett</td>
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<td>Benton</td>
<td>Bank of Gravett</td>
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<td>Generations Bank</td>
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<td>Cornerstone Bank</td>
<td>Eureka Springs</td>
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<td>The Bank of Lake Village</td>
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<tr>
<td>Conway</td>
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<td>Morrilton</td>
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<td>The Citizens Bank</td>
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<td>RiverWind Bank</td>
<td>Augusta</td>
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<td>Chambers Bank</td>
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<tr>
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<td>River Town Bank</td>
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</table>
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

CEOs/Pres: Martin Carpenter
VP: Marty Sellars
Sec: Terri French
Sec: Morris Street

Subsidiaries:
- FNBC Bank
- FNBC Capital Trust I

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
EVP/CFO: Karen Shaw
Pres/CLO: Adam Mitchell

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

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
Bearden Bancshares, Inc.
Bearden, AR

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

Pres: Rick Green
Sec: Ken Riley

Subsidiaries:
Bank of Bearden
BBI Insurance Agency, Inc.

Arvest Bank Group, Inc.
Bentonville, AR

RSSD Number: 1095674
110 NW 2nd Street, Suite 300
VOICE: (479) 464-1500
P. O. Box 1860
FAX: (479) 464-1540
72712

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

Subsidiaries:
Arvest Holdings, Inc.
Bentonville, AR
Arvest Bank
Fayetteville, AR
Arvest Central Mortgage Company
Little Rock, AR
ABREHB, LLC
Lowell, AR
Arvest Bank Operations, Inc.
Lowell, AR
Arvest Insurance, Inc.
Lowell, AR
Arvest Investments, Inc.
Lowell, AR
RHV, LLC
Lowell, AR
RHV2, LLC
Lowell, AR
First Place on the Creeks, LLC
Rogers, AR
WACO Title Company
Springdale, AR
ABR Investments, Inc.
Joplin, MO
D 3 Technology, Inc.
Omaha, NE
Security Bankcard Center, Inc.
Norman, OK
Southwest Cattlemen's Corporation
Tulsa, OK
Superior Finance Company
Tulsa, OK
CFB Aviation, LLC
Bentonville, AR
AREH LLC
Lowell, AR
Land Title Insurance Corporation
Denver, CO
Arvest Holdings, Inc.
Bentonville, AR

RSSD Number: 1845673
110 NW 2nd Street, Suite 300
VOICE: (479) 464-1500
P. O. Box 1860
FAX: (479) 464-1540
72712

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

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

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

Farmers Bancorp, Inc.
Blytheville, AR

RSSD Number: 1247615
400 West Main Street
VOICE: (870) 763-8101
P. O. Box 688
FAX: (870) 763-3500
72316-0688

Chm/Pres: Randy Scott  VChm: Steve Bell
Subsidiaries:
Farmers Bank And Trust Company

Blytheville, AR
First Western Bancshares ESOT
Booneville, AR

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

Chm: Ty Hampton

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

First Western Bancshares, Inc.
Booneville, AR

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

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

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

Subsidiaries:
First Western Bank Booneville, AR
First Western Financial, Inc. Booneville, AR
First Western Insurance Agency, Inc. Booneville, AR
First Western Mortgage, Inc. Booneville, AR
First Western Statutory Trust II Booneville, AR
First Western Statutory Trust III Booneville, AR
Harrell Bancshares, Inc.
Camden, AR

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

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

Chm: Samuel F. Beller
VChm: Bruce Street
CEO/Pres: John Beller
CFO: Kim Nunally

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

Clarendon Holding Co.
Clarendon, AR

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

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

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

Subsidiaries:
Centennial Bank
   Centennial Insurance Agency, Inc.
   Boomer Air LLC
   Freedom Insurance Group, Inc.
   Cook Insurance Agency, Inc.
   Regent Bank Project Finance, Inc.
   Centennial AL Holdings, Inc.
Centennial (AR) Statutory Trust I
Liberty Statutory Trust I
Liberty Statutory Trust II
Regent Capital Trust II
Regent Capital Trust III
Russellville Statutory Trust I

Evergreen Bancshares, Inc.
Crossett, AR

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

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

Subsidiaries:
First State Bank

Chambers Bancshares, Inc.  
Danville, AR

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

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

Subsidiaries:
Chambers Bank  
Sloan Capital Trust I

Bank of Dardanelle Bankshares, Inc.  
Dardanelle, AR

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

Chm/CEO/Pres: Dee Abrams

Subsidiaries:
River Town Bank

First State Bancshares, Inc.  
DeQueen, AR

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

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
DeWitt First Bankshares Corporation
DeWitt, AR

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

Pres: Lester A. McKinley Sec: Warren A. Jennings, Jr.
VP: Mary M. Jennings

Subsidiaries:
Arkansas County Bank

M & F Financial Corporation
Dumas, AR

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

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

Subsidiaries:
Merchants & Farmers Bank

First Financial Banc Corporation
El Dorado, AR

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

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

Subsidiaries:
First Financial Bank 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 LLLLP
England, AR

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

Chm/CEO/Pres: Gary Canada

Subsidiaries:
Canada Bancshares, Inc. England, AR
Bank of England England, AR
BOE Acquisition Company, Inc. England, AR
BOE Mortgage, LLC England, AR
BOE Leasing, LLC Little Rock, AR

Canada Bancshares, Inc.
England, AR

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

Chm/CEO/Pres: Gary Canada

Subsidiaries:
Bank of England England, AR
BOE Acquisition Company, Inc. England, AR
BOE Mortgage, LLC England, AR
BOE Leasing, LLC Little Rock, AR

Eureka Bancshares, Inc.
Eureka Springs, AR

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

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

Subsidiaries:
Cornerstone Bank Eureka Springs, AR
White River Bancshares Company
Fayetteville, AR

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

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

Subsidiaries:
Signature Bank of Arkansas

FBT Bancshares, Inc.
Fordyce, AR

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

Chm/CEO/Pres: James V. Hulse, Jr.
EVP: Lance Nutt
SVP: Janie Daniell
SVP: David Sisson

Subsidiaries:
FBT Bank & Mortgage

First Bank Corp.
Fort Smith, AR

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

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

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

RSSD Number: 1491333  
205 Hwy 70 East
VOICE: (870) 356-2121  
P. O. Box 500
FAX: (870) 356-6327  
71943

Chm/CEO: Timothy E. Bainum  
CFO: Laura Habighorst

Subsidiaries:
Diamond Bank  
Murfreesboro, AR

First National Bancorp, Inc.  
Green Forest, AR

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

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

Subsidiaries:
Anstaff Bank  
Green Forest, AR

First Service Bancshares, Inc.  
Greenbrier, AR

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

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

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

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

Chm/Pres: John Stacks
Sec: Roy Montgomery

Subsidiaries:
Home Bank of Arkansas
HomeBank Insurance Agency

Wilkinson Banking Corporation
Greenwood, AR

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

Chm: Elizabeth Wilkinson
CEO/Pres: Edward Wilkinson

Subsidiaries:
Farmers Bank

Helena Bancshares, Inc.
Helena, AR

RSSD Number: 1129494
302 Cherry Street
VOICE: (870) 338-6451
P. O. Box 280
FAX: (870) 338-6306
72342-3552

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

Chm/CEO/Pres: Carl E. Hendrix, III
Treas/Sec: Michael B. Griffin
VP: Todd B. Trimble

Subsidiaries:
Horatio State Bank
Horatio, AR

Smith Associated Banking Corporation
Hot Springs, AR

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

Chm/CEO: G. R. Buck Smith

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

First Arkansas BancShares, Inc.
Jacksonville, AR

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

Chm/CEO/Pres: Larry T. Wilson
Sec: Patrick J. Hagge
SVP/CFO: Kim Cullum

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

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

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

Chm/CEO: Charles H. Weissinger, Jr.  Pres: Franklin Todd Turner
VChm: Guy M. Weissinger

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

Capital Bancshares, Inc.
Little Rock, AR

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

Chm/CEO: Chris Roberts  EVP/COO: Burt Hicks
VChm/Pres: Phillip Jett

Subsidiaries:
Encore Bank

Little Rock Bankshares, Inc.
Little Rock, AR

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

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

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

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

Pres: Stephen C. Davis    Sec: David Matchet

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

Southern Bancorp Inc.
Little Rock, AR

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

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

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
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR

State Holding Company
Little Rock, AR

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

Chm/CEO/Pres: Cathy H. Owen    EVP: Paul Castleberry
EVP: Laura Bogoslavsky

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 101 South Center Street
VOICE: (501) 676-3106 P. O. Box 320
FAX: (501) 676-5046 72086-0320

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

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

Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684 500 North Jackson Street
VOICE: (870) 234-5777 P. O. Box 340
FAX: (870) 234-3384 71754-0340

Chm: Steven Clark Fincher Sec: Sharon Gathright
Pres: Mary L. Fowler

Subsidiaries:
The Peoples Bank Magnolia, AR

Magnolia Banking Corporation
Magnolia, AR

RSSD Number: 1135413 200 East Main Street
VOICE: (870) 235-7000 P. O. Box 250
FAX: (870) 235-7008 71754-0250

Chm/CEO/Pres: Bob L. Burns EVP: Chris Gosnell
EVP/CFO: Drew Chandler EVP/Sec: Bruce D. Maloch

Subsidiaries:
Farmers Bank and Trust Company Magnolia, AR
Magnolia Properties, Inc. Magnolia, AR
Patmos Holdings, LLC Texarkana, TX
Magnolia Statutory Trust I Magnolia, AR
First National Hempstead Statutory Trust I Hartford, CT
Forrest City Financial Corporation
Marianna, AR

RSSD Number: 2501305 98 West Tennessee Street
VOICE: (870) 633-1525 72360
FAX: (870) 633-8212

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 205 Block Street
VOICE: (870) 739-7300 P. O. Box 747
FAX: (870) 739-7379 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 214 Hester Parker Drive
VOICE: (870) 358-6000 P. O. Box 635
FAX: (870) 358-6001 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

CEO/Pres: Robert Lucky
EVP/COO: Jim Daniels

Subsidiaries:
First Natural State Bank
   McGehee, AR
Milner/Owyounge Insurance Co., LLC
   McGehee, AR

McGehee Bank Employee Stock Ownership Plan
McGehee, AR

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

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

VChm: John H. Potter
VP/TO: Jim Youngblood

Subsidiaries:
Southeast Financial Bankstock Corporation
   McGehee, AR
McGehee Bank
   McGehee, AR
McBank Realty
   McGehee, AR

Southeast Financial Bankstock Corporation
McGehee, AR

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

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

VChm: John H. Potter, Jr.
Sec: Teresa Allison

Subsidiaries:
McGehee Bank
   McGehee, AR
McBank Realty
   McGehee, AR
Union Bankshares, Inc.
Mena, AR

RSSD Number: 1099805 303 Hwy 71 North
VOICE: (479) 394-2211 P. O. Box 898
FAX: (479) 394-3809 71953-0898

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

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

Subsidiaries:
The Union Bank of Mena Mena, AR
The First National Bank at Paris Paris, AR
Union Bankshares Statutory Trust I Mena, AR

Drew Bancshares, Inc.
Monticello, AR

RSSD Number: 1098198 212 West Gaines
VOICE: (870) 367-2025 P. O. Box 150
FAX: (870) 367-1151 71657-0150

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

Subsidiaries:
Commercial Bank & Trust Company Monticello, AR

First Union Financial Corporation
Monticello, AR

RSSD Number: 1098880 102 West McCloy
VOICE: (870) 460-6400 P. O. Box 270
FAX: (870) 460-6465 71657-0270

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

Subsidiaries:
Union Bank And Trust Company Monticello, AR
First Union Statutory Trust 1 Monticello, AR
Big Creek Bancshares, Inc.
Moro, AR

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

Chm: Mark Waldrip
CEO/Pres: Chad T. May
VP: Nathan M. Waldrip
Sec: Stephen W. Edwards, Sr.

Subsidiaries:
Forrest City Financial Corporation
Armor Bank

Petit Jean Bancshares, Inc.
Morrilton, AR

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

Pres: Charles S. Penick

Subsidiaries:
Petit Jean State Bank

Stone Bancshares, Inc.
Mountain View, AR

RSSD Number: 4928344
VOICE: (833) 253-2265
FAX: (870) 269-7312

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

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

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

M & P Community Bancshares, Inc.
Newport, AR

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

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

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

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

Piggott Bankstock, Inc.
Piggott, AR

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

Chm: Cody Knight

Subsidiaries:
Piggott State Bank  Piggott, AR
Simmons First National Corporation
Pine Bluff, AR

RSSD Number: 1094828 501 Main Street
VOICE: (870) 541-1000 P. O. Box 7009
FAX: (870) 850-2685 71601-4327

Chm/CEO: George A. Makris, Jr.  EVP: Marty Casteel

Subsidiaries:

Simmons Bank
Heartland Bank Liquidating Trust
Heartland Insurance, LLC
Montesano Investment, LLC
PGR, LLC
Simmons First Insurance Services, Inc.
Simmons First Investment Group, Inc.
Zwolle Investment, LLC
Diamond State Ventures II, L.P.
Simmons NMTC Holding, LLC
WHNH, LLC
Simmons First SW REIT, Inc.
Simmons First REIT of TN, LLC
St. Louis State Equity Fund II LLC
Capital Partners Series SB, LLC
Capital Partners Series SB II, LLC
Capital Partners Series SB III, LLC
Beacon Village Tax Credit Fund, LLC
Lost Tree South L.P.
Big Creek Investors, LLC
Simmons First REIT of MO, LLC
Springfield Finance and Development Corp.
MU Investment Property, LLC
The Successful Investors, LLC
Stockton Community Development Corp.
Simmons First Investments, Inc.
FNBE Real Estate, Inc.
Quad J Holdings, LLC
Rockwell Community Development, Inc.
CRK Properties, Inc.
Stillwater NMTC, LLC
Venture Holding Company, LLC
ETN-KLC, LLC
First State Providence PCC of Grenada, LLC
Providence PCC of Grenada, LLC
Simmons First Auto, Inc.
Simmons First Insurance Services of TN, LLC
Simmons First Properties, Inc.
Simmons First Special Assets, Inc.
Harob, Inc.
Simmons First Mortgage Company
Hardeman County Statutory Trust I
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
3103 East Main Street
VOICE: (479) 498-2402
P. O. Box 10610
FAX: (479) 498-2465
72812

Chm/CEO: Charles Blanchard
Pres: Chip Blanchard

EVP: Toni B. Laws
CFO/Sec: Andrea Nicholson

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

First Security Bancorp
Searcy, AR

RSSD Number: 1096505
314 North Spring
VOICE: (501) 279-3401
P. O. Box 1009
FAX: (501) 279-3486
72145-1009

Chm/CEO/Pres: Reynie Rutledge

Subsidiaries:
First Security Bank, Searcy, AR
UFS, Inc., Benton, AR
Peoples Real Estate Management Co., Mountain Home, AR
First Security Investment Advisors, Inc., Searcy, AR
First Security Real Estate Management, Inc., Searcy, AR
FNBS Investments Inc., Las Vegas, NV
Crews & Associates, Inc., Little Rock, AR
First Security Finance, Inc., Little Rock, AR
Eastview of NWA, LLC, Searcy, AR
First Security Fund Advisors, Inc., Searcy, AR
Union Air LLC, Searcy, AR
Cheyenne Aircraft LLC, Wilmington, DE
Crews Dissemination Services, Inc., Leawood, KS
Crossfirst Bankshares, Inc., Leawood, KS
Peoples Bancorp, Inc.
Sheridan, AR

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

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

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

CEO/Pres: Patrick Swope
CFO: Jason McDoniel

Subsidiaries:
Bank of Gravett
Legacy National Bank

4055 West Sunset Avenue
P. O. Box 6490
72762

Gravette, AR
Springdale, AR
Mathias Bancshares, Inc.
Springdale, AR

RSSD Number: 1951172
VOICE: (479) 750-9100
FAX: (479) 750-0953

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

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

United Holding Company, Inc.
Springdale, AR

RSSD Number: 3832181
VOICE: (479) 872-3802
FAX: (888) 420-1829

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

Subsidiaries:
United Bank

Bodcaw Bancshares, Inc.
Stamps, AR

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

Chm: John W. Smith, Jr.
Sec: D. Copie Dickson

Subsidiaries:
Bodcaw Bank
**Star City Bancshares, Inc.**
Star City, AR

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

**Chm/CEO:** Marion Burge Ryburn

**Subsidiaries:**
Connect Bank

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

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

**Chm:** Mickey Pierce
**VChm:** Robert H. Seidenstricker
**CEO/Pres:** Gary Hudson
**SVP/CFO:** Joann C. West

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

**Bradley Bancshares, Inc.**
Warren, AR

RSSD Number: 1097463
VOICE: (870) 226-2601
FAX: (870) 226-2253

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

**Subsidiaries:**
First State Bank of Warren
Carlson Bancshares, Inc.
West Memphis, AR

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

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

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

Subsidiaries:
Fidelity Bank

Evolve Bancorp, Inc.
West Memphis, AR

RSSD Number: 1142411
VOICE: (901) 624-5500
FAX: (901) 624-5540

Chm: Scot Lenoir
Sec: Virginia B. Wilson

Subsidiaries:
Evolve Bank & Trust

Cross County Bancshares, Inc.
Wynne, AR

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

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
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