ONE HUNDRED AND SEVENTH
ANNUAL
REPORT OF
THE
BANK COMMISSIONER
JUNE 30, 2021
June 30, 2021

Michael Preston
Secretary of the Arkansas Department of Commerce
Little Rock, Arkansas

Secretary Preston:

I am pleased to submit to you the One Hundred and Seventh 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, 2021.

The banking industry in Arkansas remains in an overall strong position as the country continues to be challenged by the effects of the ongoing pandemic. Total assets in Arkansas state-chartered banks have continued to exhibit significant growth in recent years. As of June 30, 2021, aggregate total assets in state-chartered banks exceed $132 billion. Arkansas banks continue to perform better than the national average in profitability and asset quality. The overall capital position of Arkansas’s 73 state-chartered banks also remains strong as the average Tier 1 Leverage Capital ratio is 10.80 percent for fiscal year-end 2021.

The financial services industry in Arkansas and across the nation continues to change and evolve at a rapid pace. Arkansas state-chartered banks are embracing new technologies to make banking more convenient, more flexible and to remain competitive within the financial services landscape. Arkansas state-chartered banks remain focused on meeting the needs of their customers, serving the communities in which they operate and promoting economic growth.

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.

Respectfully,

Susannah T. Marshall
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 Gatson 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.
<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>
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<tr>
<td>9.</td>
<td>Thomas W. Leggett</td>
<td>January 14, 1941</td>
<td>February 1, 1949</td>
</tr>
<tr>
<td>10.</td>
<td>S. J. Dean</td>
<td>February 1, 1949</td>
<td>December 31, 1949</td>
</tr>
<tr>
<td>11.</td>
<td>Ed. I. McKinley, Jr.</td>
<td>December 31, 1949</td>
<td>March 14, 1953</td>
</tr>
<tr>
<td>12.</td>
<td>A. R. Merritt</td>
<td>March 14, 1953</td>
<td>February 8, 1955</td>
</tr>
<tr>
<td>15.</td>
<td>Don R. Clark (Acting)</td>
<td>March 16, 1979</td>
<td>April 19, 1979</td>
</tr>
<tr>
<td>17.</td>
<td>Marlin D. Jackson</td>
<td>April 15, 1983</td>
<td>October 1, 1987</td>
</tr>
<tr>
<td>22.</td>
<td>Susannah T. Marshall</td>
<td>October 1, 2020</td>
<td></td>
</tr>
</tbody>
</table>
STATE BANKING BOARD MEMBERS

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

Mr. Todd Smith
Vice Chairman
Farmers Bank and Trust Company
217 East Union Street
Magnolia, AR  71753
VOICE:  (870) 235-7040
FAX:  (870) 235-7008
TERM EXPIRES:  12/31/2024

Mr. George French
4 Vereda Lane
Hot Springs Village, AR  71909
VOICE:  (501) 915-0569
TERM EXPIRES:  12/31/2023

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

Mr. Russell Meeks III
P. O. Box 34193
Little Rock, AR  72203
VOICE:  (501) 918-7354
FAX:  (501) 372-5277
TERM EXPIRES:  12/31/2023

Mr. Randy Scott
Farmers Bank And Trust Company
P. O. Box 688
Blytheville, AR  72315-0688
VOICE:  (870) 763-8101
FAX:  (870) 763-3500
TERM EXPIRES:  12/31/2025
Arkansas State Bank Department
1 Commerce Way, Suite 401
Little Rock, Arkansas 72202
VOICE: (501) 324-9019
FAX: (501) 324-9028
https://banking.arkansas.gov/

DEPARTMENTAL ROSTER

Susannah T. Marshall - Bank Commissioner

John W. Ahlen IV - Deputy Bank Commissioner

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

Dharmin H. Patel - Deputy Bank Commissioner

  Examination, Supervision and Regulation
  Regulatory Enforcement Actions
  Personnel/Examination

EXAMINATION AND SUPERVISION

Assistant Deputy Bank Commissioners

  Baker L. Moseley
  Bob M. Henry
  Gary W. Bush
  Raychel M. Pendergist

  Regulatory Examinations/Regulatory and Banking Procedures
  Bank Performance Evaluation and Monitoring
  Personnel Recruitment and Management

EXAMINATION PERSONNEL

LITTLE ROCK OFFICE

  Daniel E. Sims - Examinations Manager
  Matthew A. Rose - Certified Bank Senior Examiner
  Jim E. Homan - Certified Bank Senior Examiner
  Scott M. Lambert - Certified Bank Senior Examiner
  Wesley H. Mathis - Commissioned Bank Senior Examiner
  Joel T. Futrell - Bank Senior Examiner
  Ricky T. Puloma - Bank Senior Examiner
  Jace T. Denker - Bank Examiner Trainee
  Jacob B. Spradlin - Bank Examiner
Arkansas State Bank Department

**LITTLE ROCK OFFICE**
J.D. Sonnier - Bank Senior Examiner
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
Derek G. Harvey - Bank Senior Examiner
Aaron C. Lockwood - Bank Assistant Examiner
Dallas E. Gipson - 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 K. Davis - Certified Bank Senior Examiner
Chris A. Dillon - Certified Bank Senior Examiner
Jordan A. Patterson - Certified Bank Senior Examiner
R.D. Jackson - Certified Bank Senior Examiner
Andrew D. McCormick - Certified Bank Senior Examiner
Adam W. Chase - Commissioned Bank Senior Examiner
Wynne M. Morgan - Commissioned Bank Senior Examiner
Caleb M. Hamilton - Bank Senior Examiner

**NORTHEAST ARKANSAS OFFICE**
1817 Woodsprings Road
Jonesboro, Arkansas  72401-9371
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
Shaun G. Perkins - Certified Bank Senior Examiner
W. Kent Darr - Certified Bank Senior Examiner
W. Nathan Elliott - Certified Bank Senior Examiner
Seth D. Parsley - Bank Senior Examiner
Peyton L. Tillman - Bank Assistant Examiner
Kendal B. Williams - Bank Assistant Examiner
Abigale G. Thompson - Bank Examiner Trainee

**LARGE BANK SUPERVISION**
Mark G. Rye - Certified Bank Senior Examiner
J.B. Maus IV - Bank Senior Examiner
One Hundred and Seventh Report

**TRUST**

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

**INFORMATION SYSTEMS**

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

**TRAINING**

Richard D. Buzbee - Certified Examinations Manager/Training Coordinator
Jacklyn G. Powell - Certified Bank Senior Examiner/Scheduling Coordinator
B. Chance Brown - Research Project Analyst

**LEGAL DIVISION**

Eric D. Roberts - Bank Chief Counsel

Rules and Regulations
Legal Filings and Inquiries
Consumer Complaints
INFORMATION TECHNOLOGY

Frank A. Fields - 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 Project Analyst
      Lisa F. Smith - Research Project Analyst
      Melinda F. Jones - Administrative Analyst
      Barbara A. Robinson - Administrative Analyst
      Rachel L. Vire - Administrative Specialist III

   Administrative Support
   Examination Support and Processing
   Rules and Regulations Manual Distribution Inquiries
   Charter Amendments and Charter Information
   Certificates of Good Standing
   Data Entry
### MERGERS OF STATE CHARTERED BANKS
FROM JULY 1, 2020 TO JUNE 30, 2021

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas County Bank</td>
<td>Southern Bancorp Bank</td>
</tr>
<tr>
<td>DeWitt, Arkansas</td>
<td>Arkadelphia, Arkansas</td>
</tr>
<tr>
<td>Bank of Gravette</td>
<td>Legacy National Bank</td>
</tr>
<tr>
<td>Gravette, Arkansas</td>
<td>Springdale, Arkansas</td>
</tr>
</tbody>
</table>

### CHARTER RELOCATIONS
FROM JULY 1, 2020 TO JUNE 30, 2021

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier Bank of Arkansas</td>
<td>Premier Bank of Arkansas</td>
<td>Marion, Arkansas</td>
</tr>
<tr>
<td>Marion, Arkansas</td>
<td></td>
<td>Jonesboro, Arkansas</td>
</tr>
</tbody>
</table>

The above institution’s charter relocation was effective October 15, 2020.

### CORPORATE NAME CHANGES
FROM JULY 1, 2020 TO JUNE 30, 2021

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cornerstone Bank</td>
<td>CS Bank</td>
</tr>
<tr>
<td>Eureka Springs, Arkansas</td>
<td>Eureka Springs, Arkansas</td>
</tr>
</tbody>
</table>

The above institution’s name change was effective November 8, 2020.
# BRANCHES APPROVED
## FROM JULY 1, 2020 TO JUNE 30, 2021

## BANK  LOCATION

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southern Bancorp Bank</td>
<td>3002 Hardy Street, Suite 101</td>
</tr>
<tr>
<td>Arkadelphia, Arkansas</td>
<td>Hattiesburg, Mississippi</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>766 Harkrider Street</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Conway, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>17820 Chenal Parkway</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>300 North Main Street</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Benton, Arkansas</td>
</tr>
<tr>
<td>Merchants &amp; Farmers Bank</td>
<td>18565 State Highway 37</td>
</tr>
<tr>
<td>Dumas, Arkansas</td>
<td>Cassville, Missouri</td>
</tr>
<tr>
<td>CS Bank</td>
<td>3948 Central Avenue, Suite D</td>
</tr>
<tr>
<td>Eureka Springs, Arkansas</td>
<td>Hot Springs, Arkansas</td>
</tr>
<tr>
<td>Armor Bank</td>
<td>4538 Central Avenue</td>
</tr>
<tr>
<td>Forrest City, Arkansas</td>
<td>Hot Springs, Arkansas</td>
</tr>
<tr>
<td>Partners Bank</td>
<td>3632 Johnson Mill Blvd., Suite 107</td>
</tr>
<tr>
<td>Helena, Arkansas</td>
<td>Springdale, Arkansas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>3720 South Weller Ave., Suite 500</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Springfield, Missouri</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>301 West Avenue, Suite 120</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Austin, Texas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>5960 Berkshire Lane, Suite 1100</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Dallas, Texas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>4217 Camp Bowie Blvd., Suite 100</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Fort Worth, Texas</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>3345 Highway 5 North</td>
</tr>
<tr>
<td>Magnolia, Arkansas</td>
<td>Bryant, Arkansas</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>1375 NE Loop 286</td>
</tr>
<tr>
<td>Magnolia, Arkansas</td>
<td>Paris, Texas</td>
</tr>
<tr>
<td>BANK</td>
<td>LOCATION</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-----------------------------------------</td>
</tr>
<tr>
<td>Simmons Bank</td>
<td>208 East Taliaferro Street</td>
</tr>
<tr>
<td>Pine Bluff, Arkansas</td>
<td>Madill, Oklahoma</td>
</tr>
<tr>
<td>Simmons Bank</td>
<td>1222 Demonbreun Street, Suite 105</td>
</tr>
<tr>
<td>Pine Bluff, Arkansas</td>
<td>Nashville, Tennessee</td>
</tr>
<tr>
<td>Simmons Bank</td>
<td>8319 Preston Road</td>
</tr>
<tr>
<td>Pine Bluff, Arkansas</td>
<td>Dallas, Texas</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>7613 Rogers Avenue</td>
</tr>
<tr>
<td>Searcy, Arkansas</td>
<td>Fort Smith, Arkansas</td>
</tr>
<tr>
<td>The Farmers and Merchants Bank</td>
<td>3100 Southwest Drive</td>
</tr>
<tr>
<td>Stuttgart, Arkansas</td>
<td>Jonesboro, Arkansas</td>
</tr>
</tbody>
</table>
### STATE CHARTERED BANKS
### SUBCHAPTER S CORPORATIONS

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>FNBC Bank</td>
<td>Ash Flat</td>
</tr>
<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
</tr>
<tr>
<td>Farmers Bank And Trust Company</td>
<td>Blytheville</td>
</tr>
<tr>
<td>Community State Bank</td>
<td>Bradley</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
</tr>
<tr>
<td>Bank of Delight</td>
<td>Delight</td>
</tr>
<tr>
<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>El Dorado</td>
</tr>
<tr>
<td>CS Bank</td>
<td>Eureka Springs</td>
</tr>
<tr>
<td>FBT Bank &amp; Mortgage</td>
<td>Fordyce</td>
</tr>
<tr>
<td>Anstaff Bank</td>
<td>Green Forest</td>
</tr>
<tr>
<td>Today's Bank</td>
<td>Huntsville</td>
</tr>
<tr>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Magnolia</td>
</tr>
<tr>
<td>McGehee Bank</td>
<td>McGehee</td>
</tr>
<tr>
<td>The Union Bank of Mena</td>
<td>Mena</td>
</tr>
<tr>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Union Bank And Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
</tr>
<tr>
<td>Piggott State Bank</td>
<td>Piggott</td>
</tr>
<tr>
<td>Gateway Bank</td>
<td>Rison</td>
</tr>
<tr>
<td>Bank of Salem</td>
<td>Salem</td>
</tr>
<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
</tr>
<tr>
<td>United Bank</td>
<td>Springdale</td>
</tr>
<tr>
<td>Connect Bank</td>
<td>Star City</td>
</tr>
<tr>
<td>BANK</td>
<td>CITY</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Security Bank</td>
<td>Stephens</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>
</tr>
</tbody>
</table>
Arkansas State Bank Department

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2020, through June 30, 2021.

### RECEIPTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash Balance July 1, 2020</td>
<td>21,742,120.79</td>
</tr>
<tr>
<td>Examination and Assessment Fees</td>
<td>12,688,744.52</td>
</tr>
<tr>
<td>Charter and Amendment Fees</td>
<td>44,450.00</td>
</tr>
<tr>
<td>Interstate Sharing Fees</td>
<td>0.00</td>
</tr>
<tr>
<td>Miscellaneous/Non-Revenue Income</td>
<td>256.98</td>
</tr>
<tr>
<td>Reimbursement for M &amp; R Sales</td>
<td>6,846.75</td>
</tr>
<tr>
<td>Refund to Expenditures – Prior Year</td>
<td>1,513.01</td>
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<tr>
<td>Refund to Expenditures – Current Year</td>
<td>0.01</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>12,741,811.26</strong></td>
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### DISBURSEMENTS

<table>
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<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Salaries</td>
<td>5,979,084.53</td>
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<tr>
<td>Extra Help Salaries</td>
<td>12,753.58</td>
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<tr>
<td>Social Security, Retirement and Insurance</td>
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<tr>
<td>Matching</td>
<td>1,743,483.75</td>
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<tr>
<td>Maintenance and General Operations</td>
<td>870,841.70</td>
</tr>
<tr>
<td>Conference Fees and Travel</td>
<td>56,120.12</td>
</tr>
<tr>
<td>Professional Fees and Services</td>
<td>34,206.76</td>
</tr>
<tr>
<td>Capital Outlay</td>
<td>129,600.86</td>
</tr>
<tr>
<td>Refunds Issued</td>
<td>0.00</td>
</tr>
<tr>
<td>Service Charge by State Treasurer</td>
<td>197,321.27</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>9,023,412.57</strong></td>
</tr>
<tr>
<td>Cash Balance June 30, 2021</td>
<td>25,460,519.48</td>
</tr>
<tr>
<td></td>
<td><strong>$34,483,932.05</strong></td>
</tr>
</tbody>
</table>
FEDERAL DEPOSIT INSURANCE CORPORATION

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

Kristie K. Elmquist ....................................... Regional Director/Risk Management
Serena Owens............................. Deputy Regional Director/Risk Management
Julie Banfield .................................... Deputy Regional Director/Consumer Protection
Cindy Scott ...................................... Assistant Regional Director/Risk Management
Tim Ayala...................................... 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
Chris Finnegan ......................... Assistant Regional Director/Compliance
Stephen Zachary ..................... Regional Counsel/Supervision and Legislation

Little Rock Field Office
Financial Centre III Building
900 South Shackleford Road, Suite 500
Little Rock, Arkansas  72211
VOICE:  (501) 228-6346
FAX:  (501) 228-6568

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

Shreveport Field Office
Southpointe Center
3007 Knight Street, Suite 300
Shreveport, Louisiana 71105-2525
VOICE:  (318) 868-6661
FAX:  (318) 868-7870

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

411 Locust Street
P. O. Box 442
St. Louis, Missouri  63166
VOICE:  (314) 444-8444
FAX:  (314) 444-8740
https://www.stlouisfed.org

James B. Bullard .......................................................................................... President
Kathleen O. Paese ..................................................................................... First Vice President
James Price ............................................................................................... Senior Vice President
Administration & Payments
Cassie Blackwell ..................................................................................... Senior Vice President
Treasury Relations & Support Office
Carl D. White II ...................................................................................... Senior Vice President
Banking Supervision, Credit and Learning Division
Carlos Garriga ........................................................................................... Senior Vice President
Director of Research
Karen L. Branding ..................................................................................... Senior Vice President
Public and Community Affairs
David Wheelock ...................................................................................... Senior Vice President
& Deputy Director of Research
François G. Henriquez II .......................................................................... Senior Vice President
General Counsel & Corporate Secretary
Terry Kirchhofer ...................................................................................... Senior Vice President
Audit
Allen North ............................................................................................... Vice President
Community Bank Safety & Soundness
Jim Warren .............................................................................................. Vice President
Regional Bank Safety & Soundness
Vacant ....................................................................................................... Vice President
People & Culture
Hector Just ............................................................................................... Vice President
Support Services
Timothy C. Brown ..................................................................................... Vice President
Cash Management/Administration
Scott M. Trilling ........................................................................................ Vice President
Financial Management
Jim Fuchs ................................................................................................. Vice President
Risk Management, Statistics, Credit & Payment Applications
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
CONSUMER FINANCIAL PROTECTION BUREAU

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

Dave Uejio ............................................................................................. Acting Director
Vacant ...................................................................................................Deputy Director
Vacant .....................................................................................................Chief of Staff
Jocelyn Sutton ..................................................................................Deputy Chief of Staff
Cassandra McConnell-Tatum .................................. Office of Equal Opportunity & Fairness
Associate Director
Wendy Kamenshine ........................................................................... Ombudsman
Robert Cameron ..................................................................... Private Education Loan Ombudsman
Donna Roy ............................................................................................ Operations
Chief Operating Officer
Delicia Hand ................................................................. Consumer Education & External Affairs
Associate Director
Bryan Schneider ............................................................ Supervision, Enforcement & Fair Lending
Associate Director
Janis Pappalardo ............................................................ Research, Markets & Regulations
Associate Director
Stephen Van Meter ....................................................................................... Legal
General Counsel
ARKANSAS BANKERS ASSOCIATION

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

Lorrie Trogden................................................................. President & CEO

Jim Cargill............................................................. Chairman
President & CEO - Central, Northeast and Southwest Arkansas
Arvest Bank, Fayetteville

Randy Scott.............................................................. Chairman-Elect
Chairman, President & CEO
Farmers Bank And Trust Company, Blytheville

Jim Taylor ................................................................. Vice Chairman
Senior Vice President
First Security Bank, Searcy

Lori Ross................................................................. Treasurer
City President - Arkadelphia
The Citizens Bank, Batesville

Jon Harrell ................................................................. Past Chairman
Chairman & CEO
Generations Bank, Rogers

EMERGING LEADERS SECTION

Brandon Gentry ............................................................ President
Vice President, Lending
Cross County Bank, Wynne

Derek Eckelhoff .......................................................... Vice President
Vice President, Commercial Lending - Rogers
First Security Bank, Searcy

Duncan Bellingrath .................................................... Secretary/Treasurer
Community Banker
Simmons Bank, Pine Bluff
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
https://www.arcommunitybankers.com

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

Gary Oltmann ....................................................................................... President
Market President - Stuttgart
Southern Bancorp Bank, Arkadelphia

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

Lee Swearingen ................................................................................... Treasurer
SVP & Cashier
Bank of Little Rock, Little Rock

John Beller .......................................................................................... Secretary
President & CEO
Bank of Cave City, Cave City

Jim Gowen, Jr. .................................................................................. Past President
President & CEO
Merchants & Planters Bank, Newport
CONFERENCE OF STATE BANK SUPERVISORS

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

John Ryan ................................................................. President & CEO
John “Buz” Gorman .................. Executive Vice President, Office of General Counsel
Tom Harlow .......................... Executive Vice President, Products & Solutions
Jim Cooper.............................. Executive Vice President, Policy & Supervision
Kelly Haire ........................................ Executive Vice President, People
Margaret Liu ......................... Executive Vice President, Strategic Engagement
Ngoc Vu ................................. Executive Vice President, Information Technology
Chuck Cross ......................... Senior Vice President, Non-Bank Supervision & Enforcement
Tim Doyle .... Senior Vice President, Business Services & Executive Director, SRR
Karen Lawson ........................ Senior Vice President, Regulatory Policy
Vickie Peck ............................. Senior Vice President, Product Operations
Mary Beth Quist ..................... Senior Vice President, Bank Supervision
Laura Fisher ............................ Vice President, Communications
Sebastien Monnet ................... Vice President, Learning & Development
Matt Comber ......................... Senior Director, Accreditation
CONSOLIDATED REPORT OF CONDITION DATA
73 STATE CHARTERED COMMERCIAL BANKS
(in millions)
JUNE 30, 2021

ASSETS

Cash and balances due from depository institutions:
   a. Noninterest-bearing balances and currency and coin................................. $1,464
   b. Interest-bearing balances................................................................. 12,029

Securities:
   a. Held to maturity ................................................................................. 1,403
   b. Available-for sale ............................................................................. 29,727
   c. Equity securities with readily determinable fair values ....................... 22

Federal funds sold and securities purchased under agreements to resell ............ 643

Net Loans and Leases ........................................................................... 76,784

Trading assets .......................................................................................... 41

Premises and fixed assets ....................................................................... 2,612

Other real estate owned ......................................................................... 83

Goodwill and other intangibles ............................................................... 4,007

All other assets ................................................................................... 3,616

Total assets .......................................................................................... $132,431

LIABILITIES

Deposits:
   a. In domestic offices ............................................................................ $108,031
      (1) Noninterest-bearing ................................................................... 24,376
      (2) Interest-bearing ...................................................................... 83,655
   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 .. 1,081

Trading liabilities .................................................................................. 8

Other borrowed money .......................................................................... 4,121

Subordinated notes and debentures ......................................................... 345

All other liabilities ............................................................................... 1,215

Total liabilities .................................................................................... 114,801

EQUITY CAPITAL

Minority interests in consolidated subsidiaries ......................................... 4

Perpetual preferred stock .................................................................... 2

Common stock .................................................................................... 17

Surplus ................................................................................................. 9,455

Undivided profits ................................................................................ 8,152

Total equity capital ........................................................................... 17,630

Total liabilities, minority interest and equity capital ................................ $132,431
CONSOLIDATED STATEMENT OF CONDITION OF THE
45 STATE CHARTERED TRUST DEPARTMENTS
(in millions)

JUNE 30, 2021

ASSETS

1. Non-Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions ............................................................. $26
   b. Other Institutions ....................................................................................... 0

2. Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions ............................................................. 445
   b. Other Institutions ........................................................................................ 5,898

3. U.S. Government and Agency Obligations ....................................................... 1,659

4. State, County and Municipal Obligations ....................................................... 1,111

5. Other Short-Term Obligations .......................................................................... 3

6. Other Notes and Bonds .................................................................................. 641

7. Money Market Funds ...................................................................................... 1,677

8. Other Mutual Funds ........................................................................................ 3,095

9. Stocks ............................................................................................................ 5,507

10. Collective Investment Fund Units .................................................................... 840

11. Real Estate Mortgages .................................................................................. 82

12. Real Estate ..................................................................................................... 618

13. Miscellaneous Assets ................................................................................... 1,840

14. Other ........................................................................................................... 851

15. Total ............................................................................................................ $24,293

LIABILITIES

Personal Accounts:
16. Personal Trusts ............................................................................................. $5,062

17. Estates & Guardianships ................................................................................ 56

18. Investment Management & Advisory ............................................................ 3,149

19. Custodial ....................................................................................................... 8,410

20. Agencies ....................................................................................................... 1,088

Employee Benefit Accounts:
21. Trusts .......................................................................................................... 2,187

22. Agencies ..................................................................................................... 394

23. Custodial ..................................................................................................... 1,542

Corporate and Municipal Securities Appointments:
24. Bond Trusteeships ....................................................................................... 1,358

25. Agencies .................................................................................................... 287

Collective Investment Funds:
26. Personal ....................................................................................................... 723

27. Employee Benefit ....................................................................................... 36

Internal Accounts:
28. Profit Accounts ............................................................................................ 0

29. Suspense Accounts ....................................................................................... 1

30. Total ........................................................................................................... $24,293
CONSOLIDATED REPORT OF CONDITION DATA
10 NATIONAL BANKS
(in millions)
JUNE 30, 2021

ASSETS

Cash and balances due from depository institutions:
  a. Noninterest-bearing balances and currency and coin.............................. $158
  b. Interest-bearing balances ........................................................................ 692

Securities:
  a. Held-to-maturity......................................................................................... 130
  b. Available-for-sale..................................................................................... 856
  c. Equity securities with readily determinable fair values............................ 90

Federal funds sold and securities purchased under agreements to resell.............. 126

Net loans and leases ..................................................................................... 5,225

Trading assets .................................................................................................. 0

Premises and fixed assets .................................................................................. 201

Other real estate owned .................................................................................... 1

Goodwill and other intangibles .......................................................................... 48

All other assets ................................................................................................... 234

Total assets ........................................................................................................ $7,761

LIABILITIES

Deposits:
  a. In domestic offices .................................................................................. $6,664
     (1) Noninterest-bearing ............................................................................. 1,763
     (2) Interest-bearing .................................................................................. 4,901
  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 .......... 0

Trading liabilities ............................................................................................. 0

Other borrowed money ..................................................................................... 207

Subordinated notes and debentures .................................................................... 0

All other liabilities ............................................................................................ 39

Total liabilities .................................................................................................. 6,910

EQUITY CAPITAL

Minority interests in consolidated subsidiaries ................................................. 0

Perpetual preferred stock .................................................................................. 0

Common stock ................................................................................................. 6

Surplus ............................................................................................................. 305

Undivided profits ............................................................................................ 540

Total equity capital .......................................................................................... 851

Total liabilities, minority interest and equity capital ........................................ $7,761
## TIER ONE LEVERAGE RATIOS

FOR ALL ARKANSAS COMMERCIAL BANKS

### JUNE 30, 2021

<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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<td>FNBC Bank</td>
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<td>Diamond Bank</td>
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<td>Citizens Bank &amp; Trust Company</td>
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<tr>
<td>Cross County Bank</td>
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</tbody>
</table>
**NATIONAL BANKS**
**HEADQUARTERED IN ARKANSAS**

**JUNE 30, 2021**

*(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>261,421</td>
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<tr>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
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<td>First National Bank</td>
<td>Paragould</td>
<td>1,860,089</td>
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<tr>
<td>The First National Bank at Paris</td>
<td>Paris</td>
<td>230,741</td>
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<td>Relyance Bank, National Association</td>
<td>Pine Bluff</td>
<td>1,102,169</td>
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<tr>
<td>Legacy National Bank</td>
<td>Springdale</td>
<td>875,945</td>
</tr>
<tr>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>272,660</td>
</tr>
</tbody>
</table>
REPORT OF THE

SEVENTY-THREE

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2021

(000’s omitted)
Southern Bancorp Bank
Arkadelphia, AR

VOICE: (870) 246-5811
FAX: (870) 246-5284

601 Main Street
Charter Number: 142
71923
Date: September 28, 1903

Trust Powers: Yes
FDIC Certificate Number: 1528

Home Page: www.banksouthern.com
Member of Federal Reserve System
Bank Holding Company
Southern Bancorp Inc., Arkadelphia, AR

Chm: Sherman E. Tate
CEO/Pres: John Olaimey
CFO: Christopher Wewers
TO: Gena Jennings

Cash and Due from: ................................ .. 119,992
Federal Funds and Repos: .............................. 0
Investments: ............................................. 414,522
Net Loans: .............................................. 1,279,459
Premises and Fixed Assets: ............................ 38,812
Other Real Estate: ...................................... 3,948
Other Assets: ........................................... 106,839
Total Assets: .......................................... 1,963,572
Total Trust Assets: .................................. 46,676

Deposits: .............................................. 1,639,835
Federal Funds and Borrowings: ...................... 109,751
Other Liabilities: ....................................... 11,067
Subordinated Debt: ...................................... 0
Total Liabilities: ...................................... 1,760,653
Total Liabilities and Capital: ......................... 1,963,572
Number of Shares Outstanding: ...................... 24,000

Directors: Hugh Arant, Jr.; Jerry Damerow; Kim Evans; James "Jim" Franks; Donna Gambrell; Glendell Jones, Jr.; Mike Montgomery; Walter Morris, Jr.; John Olaimey; Susie Smith; Darryl Swinton; Sherman E. Tate; Darrin Williams

Branches in Town: One

Other Branches: Barton, Bismarck, Blytheville (4), Clarksdale[MS], DeWitt, Drew[MS], El Dorado (2), Elaine, Eudora, Friars Point[MS], Glenwood, Gosnell, Greenville[MS] (2), Gurdon, Hamburg, Hattiesburg[MS], Helena-West Helena (3), Hernando[MS], Hot Springs (3), Indianola[MS], Lambert[MS], Leland[MS], Lockesburg, Lula[MS], Madison[MS], Malvern, Manila, Marvell, Mound Bayou[MS], Mount Ida, Picayune[MS], Ruleville[MS], Shelby[MS], Sledge[MS], Stuttgart, 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/CFO: Michael Burris
EVP: Dana Batterton

Cash and Due from: 13,651 Deposits: 510,827
Federal Funds and Repos: 625 Federal Funds and Borrowings: 30,000
Investments: 171,455 Other Liabilities: 7,471
Net Loans: 393,073 Subordinated Debt: 0
Premises and Fixed Assets: 16,943 Total Liabilities: 548,298
Other Real Estate: 581
Other Assets: 14,053 Total Trust Assets: 0
Total Assets: 610,381 Total Liabilities and Capital: 610,381
Total Trust Assets: 0 Number of Shares Outstanding: 100,000

Directors: Martin Carpenter; Borum Cooper; Rhonda Moody; Norma Orr; Jeffrey A. Rigsby; 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.riverwind.bank

Bank Holding Company

Chm: Charles P. Eldridge
CEO: William D. "Bill" Patton
Pres: Casey Cullipher
SVP: Victoria Cansler

Cash and Due from: 3,585 Deposits: 104,857
Federal Funds and Repos: 2,120 Federal Funds and Borrowings: 3,000
Investments: 37,134 Other Liabilities: 3,004
Net Loans: 73,223 Subordinated Debt: 0
Premises and Fixed Assets: 2,055 Total Liabilities: 110,861
Other Real Estate: 0
Other Assets: 4,521 Total Equity Capital: 11,777
Total Assets: 122,638 Total Liabilities and Capital: 122,638
Total Trust Assets: Number of Shares Outstanding: 8,000

Directors: Dr. Steven Collier; Winston Collier; Casey Cullipher; W. P. Daniel, Jr.; W. P. Daniel, III; Charles P. Eldridge; Mark Eldridge; Ronald Jones; William D. "Bill" Patton

Branches in Town: None

Other Branches: Searcy (2)
First Community Bank
Batesville, AR

VOICE: (870) 612-3400 1325 Harrison Street  Charter Number: 770
FAX: (870) 612-3412 72501  Date: June 20, 1997
Trust Powers: Yes  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: Brandon Brewer

Cash and Due from: ........................................ 58,316
Federal Funds and Repos: ................................ 0
Investments: .................................................... 252,773
Net Loans: .................................................... 1,486,109
Premises and Fixed Assets: ................................... 59,512
Other Real Estate: ................................................... 2,481
Other Assets: .................................................... 35,780
Total Assets: .................................................... 1,894,971

Deposits: ..................................................... 1,556,714
Federal Funds and Borrowings: .................................. 164,815
Other Liabilities: .................................................... 6,881
Subordinated Debt: .............................................. 0
Total Liabilities: .................................................. 1,728,410
Total Liabilities and Capital: ...................................... 1,894,971
Total Equity Capital: ............................................. 166,561
Number of Shares Outstanding: .............................. 34,523

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

Branches in Town: Three

Other Branches: Bald Knob, Bay, Cabot (2), Cave City, Cherokee Village, Conway, Goodman[MO], Harrison, 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 655 St. Louis Street  Charter Number: 705
FAX: (870) 698-6299 72501  Date: February 19, 1953
Trust Powers: Yes  FDIC Certificate Number: 17211

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

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

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

Cash and Due from: ........................................ 149,189
Federal Funds and Repos: ................................ 0
Investments: .................................................... 108,546
Net Loans: .................................................... 855,177
Premises and Fixed Assets: ................................... 40,676
Other Real Estate: ................................................... 0
Other Assets: .................................................... 39,850
Total Assets: .................................................... 1,193,438

Deposits: ..................................................... 1,047,454
Federal Funds and Borrowings: .................................. 28,426
Other Liabilities: .................................................... 3,519
Subordinated Debt: .............................................. 0
Total Liabilities: .................................................. 1,079,399
Total Liabilities and Capital: ...................................... 1,193,438
Total Equity Capital: ............................................. 114,039
Number of Shares Outstanding: .............................. 16,500

Directors: Phil Baldwin; Mark Forbis; Russell Harrington; 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, Fayetteville (2), Hot Springs (3), Imboden, Little Rock (2), Monticello, 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 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 VP: Donnie Castleberry
EVP: Ken Riley VP/Cash: Susan Lusby

Cash and Due from: 3,779 Deposits: 85,426
Federal Funds and Repos: 47,925 Federal Funds and Borrowings: 0
Investments: 16,312 Other Liabilities: 27
Net Loans: 23,413 Subordinated Debt: 0
Premises and Fixed Assets: 155 Total Liabilities: 85,453
Other Real Estate: 0
Other Assets: 151 Total Equity Capital: 6,282
Total Assets: 91,735 Total Liabilities and Capital: 91,735
Total Trust Assets: 0 Number of Shares Outstanding: 8,300

Directors: Edwin C. Anthony; John E. Anthony; Steven M. Anthony; Rick Green; 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 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
EVP: Justin Bell

Cash and Due from: 33,986 Deposits: 276,237
Federal Funds and Repos: 25,000 Federal Funds and Borrowings: 0
Investments: 15,230 Other Liabilities: 993
Net Loans: 220,186 Subordinated Debt: 0
Premises and Fixed Assets: 5,575 Total Liabilities: 277,230
Other Real Estate: 37
Other Assets: 6,576 Total Equity Capital: 29,360
Total Assets: 306,590 Total Liabilities and Capital: 306,590
Total Trust Assets: 0 Number of Shares Outstanding: 40,000

Directors: Justin Bell; 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
Arkansas State Bank Department

First Western Bank
Booneville, AR

VOICE: (479) 936-2000 80 West Main
FAX: (479) 878-3408 72927
Trust Powers: Yes
Charter Number: 397
Date: April 18, 1910
FDIC Certificate Number: 13083

Home Page: www.fwbank.com

Member of Federal Reserve System
Bank Holding Company
First Western Bancshares, Inc., Booneville, AR

Chm/CEO: John T. Hampton
Pres/CCO/CLO: Landon Taylor
VChm: Steve Gramling

Cash and Due from: 17,384
Federal Funds and Repos: 0
Investments: 46,800
Net Loans: 411,551
Premises and Fixed Assets: 13,289
Other Real Estate: 388
Other Assets: 22,305
Total Assets: 511,717
Total Trust Assets: 0

Deposits: 460,849
Federal Funds and Borrowings: 450
Other Liabilities: 3,647
Subordinated Debt: 0
Total Liabilities: 464,946
Total Liabilities and Capital: 511,717
Number of Shares Outstanding: 100,000

Directors: Dan Brown; Arline Coatney; Thomas C. Conly; Matt Crafton; Steve Gramling; John T. Hampton; Ty Hampton; John Mack; David Remy; Landon Taylor; John Williams; Jane Woolley

Branches in Town: One
Other Branches: Bella Vista, Bentonville, Caulksville, Fort Smith, Magazine, Rogers (2), Springdale

Community State Bank
Bradley, AR

VOICE: (870) 894-3322 208 West 4th Street
FAX: (870) 894-3324 71826
Trust Powers: No
Charter Number: 653
Date: April 10, 1933
FDIC Certificate Number: 5619

Home Page: www.csbarkansas.com

Bank Holding Company
None

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

Cash and Due from: 3,147
Federal Funds and Repos: 0
Investments: 546
Net Loans: 25,374
Premises and Fixed Assets: 492
Other Real Estate: 0
Other Assets: 512
Total Assets: 30,071
Total Trust Assets: 0

Deposits: 26,619
Federal Funds and Borrowings: 0
Other Liabilities: 39
Subordinated Debt: 0
Total Liabilities: 26,658
Total Liabilities and Capital: 30,071
Number of Shares Outstanding: 10,000

Directors: Taylor Chandler; Jeff C. Hobbs; Derick Murway; Aaron Symank

Branches in Town: None
Other Branches: None
**Bank of Cave City**  
*Cave City, AR*

**VOICE:** (870) 283-5301  
**FAX:** (870) 283-6466  
**Charter Number:** 209  
**Date:** July 2, 1906

**137 South Main Street**  
**72521**  
**FDIC Certificate Number:** 105

**Trust Powers:** Yes  
**Home Page:** www.bankofcavecity.com  
**Member of Federal Reserve System**  
**Bank Holding Company**  
**Sharp Bancshares, Inc., Cave City, AR**

**CEO/Pres/TO:** John M. Beller  
**EVP/CFO:** Kim Nunnally  
**EVP/CLO:** Gayla Hickman  
**SVP/Cash:** Ronelle Smith

| Cash and Due from | 8,838 | | Deposits | 133,402 |
|-------------------|-------|-------------------|---------|
| Federal Funds and Repos | 9,925 | | Federal Funds and Borrowings | 7,651 |
| Investments | 37,084 | | Other Liabilities | 2,813 |
| Net Loans | 86,990 | | Subordinated Debt | 0 |
| Premises and Fixed Assets | 4,821 | | Total Liabilities | 143,866 |
| Other Real Estate | 296 | | | |
| Other Assets | 7,017 | | Total Equity Capital | 13,105 |
| Total Assets | 156,971 | | Total Liabilities and Capital | 156,971 |
| Total Trust Assets | 0 | | Number of Shares Outstanding | 4,000 |

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

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

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

**VOICE:** (870) 747-3319  
**FAX:** (870) 747-3498  
**Charter Number:** 21  
**Date:** July 23, 1890

**297 Madison Street**  
**72029**  
**FDIC Certificate Number:** 107

**Trust Powers:** No  
**Bank Holding Company**  
**Clarendon Holding Co., Clarendon, AR**

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

| Cash and Due from | 1,119 | | Deposits | 37,456 |
|-------------------|-------|-------------------|---------|
| Federal Funds and Repos | 1,600 | | Federal Funds and Borrowings | 0 |
| Investments | 26,040 | | Other Liabilities | 90 |
| Net Loans | 13,179 | | Subordinated Debt | 0 |
| Premises and Fixed Assets | 316 | | Total Liabilities | 37,546 |
| Other Real Estate | 48 | | | |
| Other Assets | 612 | | Total Equity Capital | 5,368 |
| Total Assets | 42,914 | | Total Liabilities and Capital | 42,914 |
| Total Trust Assets | 0 | | Number of Shares Outstanding | 6,000 |

**Directors:** James W. Faulkner; Joe Griffith; J. Kendall Henry; Kelly Lawless; E. Davidson Lee; Kirby Meacham, Jr.; J. Baxter Sharp, III

**Branches in Town:** None  
**Other Branches:** None
Centennial Bank
Conway, AR

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

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

Home Page: www.my100bank.com

Member of Federal Reserve System

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

Chm/CEO/Pres: Tracy French
CFO/Treas: Brian Davis
COO: Stephen Tipton
TO: Kevin Orr

Cash and Due from: 2,934,782
Federal Funds and Repos: 0
Investments: 3,051,463
Net Loans: 9,958,723
Premises and Fixed Assets: 1,366,493
Total Assets: 17,591,932

Deposits: 14,108,040
Federal Funds and Borrowings: 550,540
Other Liabilities: 108,711
Subordinated Debt: 0
Total Liabilities: 14,767,291
Total Liabilities and Capital: 17,591,932
Number of Shares Outstanding: 2,400

Total Equity Capital: 2,824,641

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; 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], Eibert[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] (2), Islamorada[FL], Jacksonville (2), Jonesboro (6), Jupiter[FL], Key Largo[FL], Key West[FL] (3), Kissimmee[FL], Lake Mary[FL], Lakeland[FL], Little Rock (7), Lutz[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL], Monette, Morrilton, Mountain Home, Mountain View (2), Naples[FL], Navarre[FL], New York[NY], North Little Rock (6), Orange Beach[AL], Orlando[FL], Panama City[FL] (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]
Chambers Bank
Danville, AR

VOICE: (479) 495-2236  
FAX: (479) 495-4650  
Trust Powers: Yes

901 Main Street  
72833  
FDIC Certificate Number: 5615

Charter Number: 615  
Date: October 3, 1930

Home Page: www.chambers.bank

Chm/CEO: John Ed Chambers, III  
Pres: Mike Donnell  
CFO: Landi Mkhize  
TO: Russell Wandsneider

Cash and Due from: ................................ .... 43,571  
Deposits: ................................................... 905,536

Federal Funds and Repos: .......................... 83,075  
Federal Funds and Borrowings: ................... 95,329

Investments: ................................................ 34,112  
Other Liabilities:................................ .............6,292

Net Loans:................................ ................. 25,571  
Subordinated Debt: ................................ ............. 0

Premises and Fixed Assets: ........................ 2,403  
Total Liabilities: ................................ ...... 1,007,157

Other Real Estate: ......................................... 2,403  
Total Liabilities and Capital: .................... 1,121,508

Other Assets: ................................ .............. 43,934  
Number of Shares Outstanding: .................. 10,000

Total Assets: .......................................... 1,121,508

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

Directors: 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, Atkins, Conway (2), Dardanelle (2), Dover, Elkins (2), Fayetteville, Fort Smith, Havana, Hot Springs (2), Mansfield, Mena, Rogers, Russellville (2), Springdale, Van Buren, Waldron

Bank of Delight
Delight, AR

VOICE: (870) 379-2293  
FAX: (870) 379-2575  
Trust Powers: No

503 East Antioch  
71940  
FDIC Certificate Number: 99

Charter Number: 342  
Date: June 16, 1911

Home Page: www.bankofdelight.com

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

Cash and Due from: ................................ .... 7,261  
Deposits: ................................................... 129,278

Federal Funds and Repos: .......................... 19,175  
Federal Funds and Borrowings: ................... 10,740

Investments: ................................................ 14,614  
Other Liabilities:................................ .............34

Net Loans:................................ ................. 115,096  
Subordinated Debt: ................................ ............. 0

Premises and Fixed Assets: ........................ 607  
Total Liabilities: ................................ ...... 140,052

Other Real Estate: ......................................... 144  
Total Liabilities and Capital: .................... 160,311

Other Assets: ................................ .............. 3,414  
Number of Shares Outstanding: .................. 15,583

Total Assets: ............................................. 160,311

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

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

Branches in Town: None

Other Branches: Gurdon, Prescott
### First State Bank of DeQueen
**DeQueen, AR**

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

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

- **Home Page:** www.fsbdequeen.com
- **Member of Federal Reserve System**
- **Bank Holding Company:** First State Bancshares, Inc., DeQueen, AR
- **Chm:** Dennis Smiley  
- **CEO/Pres:** Noel Bard  
- **Reg Pres:** Jay Oneal

<table>
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<th>Category</th>
<th>Amount</th>
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<td>Cash and Due from</td>
<td>23,542</td>
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<tr>
<td>Federal Funds and Repos</td>
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<tr>
<td>Investments</td>
<td>58,743</td>
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<td>Net Loans</td>
<td>217,855</td>
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<td>Premises and Fixed Assets</td>
<td>7,001</td>
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<td>Other Real Estate</td>
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<tr>
<td>Other Assets</td>
<td>11,331</td>
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<td>Total Assets</td>
<td>318,703</td>
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<td>Total Trust Assets</td>
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<tr>
<td>Deposits</td>
<td>7,519</td>
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<tr>
<td>Federal Funds and Borrowings</td>
<td>3,892</td>
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<td>Other Liabilities</td>
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<tr>
<td>Subordinated Debt</td>
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<td>Total Liabilities</td>
<td>289,532</td>
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<td>Total Liabilities and Capital</td>
<td>318,703</td>
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<tr>
<td>Number of Shares Outstanding</td>
<td>76,000</td>
</tr>
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</table>

**Directors:** Noel Bard; Julie Brown; Gary Dan Futrell; John G. Revels; Dennis Smiley; Don Stemple; Angie Walker

**Branches in Town:** One

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

### Merchants & Farmers Bank
**Dumas, AR**

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

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

- **Home Page:** www.mfbanknet.com
- **Bank Holding Company:** M & F Financial Corporation, Dumas, AR
- **Chm/CEO:** L. Ashton Adcock  
- **EVP/CLO:** Betty B. Trites  
- **Pres/CFO:** B. Page Gill  
- **SVP/TO:** Price E. Boney, Jr.

<table>
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<th>Amount</th>
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<td>Federal Funds and Repos</td>
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<td>Investments</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Assets</td>
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<td>Total Assets</td>
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<td>Total Liabilities</td>
<td>163,852</td>
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<td>Total Liabilities and Capital</td>
<td>181,761</td>
</tr>
<tr>
<td>Number of Shares Outstanding</td>
<td>40,000</td>
</tr>
</tbody>
</table>

**Directors:** L. Ashton Adcock; John F. Freeman; B. Page Gill; Brooks A. Gill; James L. Hill; J. Michael Jones; Don Livingston; William W. Shea; Betty B. Trites

**Branches in Town:** None

**Other Branches:** Bryant
First Financial Bank
El Dorado, AR

VOICE: (870) 863-7000 214 North Washington Street Charter Number: 778
FAX: (870) 881-5393 71730 Date: April 15, 1999
Trust Powers: Yes FDIC Certificate Number: 28905

Home Page: www.ffb1.com
Member of Federal Reserve System
Bank Holding Company
First Financial Banc Corporation, El Dorado, AR

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

Cash and Due from: ................................ .. 400,273 Deposits: ................................................ 1,281,707
Federal Funds and Repos: .......................... 27,223 Federal Funds and Borrowings: ................... 78,972
Investments: .............................................. 105,515 Other Liabilities: ................................ ............. 5,586
Net Loans: .............................................. 912,952 Total Liabilities: ................................ ...... 1,366,265
Premises and Fixed Assets: ........................ 15,268
Other Real Estate: ........................................ 15,268
Other Assets: ........................................... 81,245 Total Liabilities and Capital: .................... 1,551,521
Total Assets: .......................................... 1,551,521
Total Trust Assets: ...................................... 24,556

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

Branches in Town: Four
Other Branches: Carthage[MS], Cherry Valley, Forrest City, Harrisburg (2), Little Rock, McCrory, Mena, Senatobia[MS], Smackover, Wynne (2)

Bank of England
England, AR

VOICE: (501) 842-2555 123 South Main Street Charter Number: 48
FAX: (501) 842-2422 72046 Date: August 8, 1898
Trust Powers: No FDIC Certificate Number: 13303

Home Page: www.bankofengland-ar.com
Bank Holding Company
Canada Bancshares, Inc., England, AR

CEO: Allen Evans  CFO: Amanda Robinson
Pres: Gary Canada, Jr.  Cash: Sheila Rice

Cash and Due from: ................................ .... 58,858 Deposits: ................................................... 421,306
Federal Funds and Repos: .............................. 0 Federal Funds and Borrowings: ......................... 22,500
Investments: ................................................ 38,963 Other Liabilities: ........................................... 36,397
Net Loans: .............................................. 411,159 Total Liabilities: ......................................... 480,203
Premises and Fixed Assets: ........................... 7,023
Other Real Estate: ........................................ 545
Other Assets: ........................................... 59,613 Total Equity Capital: .................................... 95,958
Total Assets: ............................................. 576,161
Total Liabilities and Capital: ....................... 576,161

Directors: James Neal Anderson; Gary Canada, Jr.; Thomas M. Cupples; Allen Evans; Gregory M. Hopkins; Nicole Canada Luebke

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

70 South Main
72632
Charter Number: 374
Date: May 4, 1912
FDIC Certificate Number: 5635

Home Page: www.cs.bank

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

CEO: Charles T. Cross
Pres/CLO: Jason F. Tennant

Cash and Due from: 68,463
Federal Funds and Repos: 0
Investments: 33,857
Net Loans: 313,761
Premises and Fixed Assets: 17,338
Other Real Estate: 281
Total Assets: 444,977

Deposits: 369,116
Federal Funds and Borrowings: 29,643
Other Liabilities: 4,499
Subordinated Debt: 0
Total Liabilities: 403,258
Total Equity Capital: 41,719
Total Liabilities and Capital: 444,977
Number of Shares Outstanding: 40,000

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

Branches in Town: One

Other Branches: Berryville, Cassville[MO], Harrison, Holiday Island, Huntsville
Arvest Bank
Fayetteville, AR

VOICE: (479) 750-1400 75 North East Street Charter Number: 31
FAX: (479) 770-1615 72701 Date: December 24, 1892
Trust Powers: Yes FDIC Certificate Number: 8728

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

Chm: Jim C. Walton EVP/COO: Karla S. Payne
CEO/Pres: K. Kevin Sabin EVP/CRO: Cara James

Cash and Due from: 2,745,454 Deposits: 22,776,126
Federal Funds and Repos: 0 Federal Funds and Borrowings: 544,496
Investments: 7,465,156 Other Liabilities: 331,721
Net Loans: 1,127,301 Subordinated Debt: 0
Premises and Fixed Assets: 482,147 Total Liabilities: 23,652,343
Other Real Estate: 23,618
Other Assets: 1,346,017 Total Equity Capital: 2,585,350
Total Assets: 26,237,693 Total Liabilities and Capital: 26,237,693
Total Trust Assets: 3,978,558 Number of Shares Outstanding: 350,692

Directors: Cara James; Laura Andress; James M. King; Bradley Krieger; Matt Machen; Karla S. Payne; Craig Rivaldo; K. Kevin Sabin; Rodney Shepard; Jim C. Walton

Branches in Town: Six

Other Branches: Alma, Anderson[MO], Ashdown, Aurora[MO], Bartlesville[OK] (4), Bella Vista (3), Belton[MO], Benton, Bentonville (7), Berryville, Branson[MO], Branson West[MO], Broken Arrow[OK] (3), Broken Bow[OK], Bryant, Cabot, Caney[KS], Carthage[MO] (2), Cassville[MO], Centerton, Chickasha[OK], Clarksville, Conway (4), 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 (6), Gardner[KS], Gentry, Gladstone[MO], Glenwood, Gravette, Greenwood, Grove[OK], Harrison (2), Hollister[MO], Hot Springs (5), Hot Springs Village, Huntsville (2), Idabel[OK], Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Jonesboro (2), Joplin[MO] (4), Kansas [OK], Kansas City[MO] (6), Kimberling City[MO], Lamar[MO], Lawton[OK] (4), Leawood[KS], Lebanon[MO], Lee's Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (8), Lockwood[MO], 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] (2), Nashville, Neosho[MO], Nevada[MO], Nixa[MO], Norman[OK] (6), North Little Rock (3), Nowata[OK] (2), Oklahoma City[OK] (4), Okmulgee[OK], Olathe[KS], Ottawa[KS], Overland Park[KS] (2), Owasso[OK] (2), Paris, Pea Ridge, Pittsburg[KS], Poteau[OK], Prairie Grove, Pryor[OK], Rogers (6), Russellville (4), Sallisaw[OK], Sapulpa[OK], Shawnee[KS], Shawnee[OK] (2), Sherwood (2), Siloam Springs (3), Springdale (7), Springfield[MO] (6), Stillwater[OK], Stilwell[OK], Tahlequah[OK] (3), Tulsa[OK] (15), Van Buren (2), Vinita[OK], Wagoner[OK], Waldron, 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.signature.bank

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

Chm/CEO/Pres: Gary R. Head CFO: Edward Riendeau
COO/Treas: Brant Ward

Cash and Due from: 40,840 Deposits: 687,284
Federal Funds and Repos: 0 Federal Funds and Borrowings: 20,110
Investments: 87,703 Other Liabilities: 724,238
Net Loans: 648,383 Subordinated Debt: 0
Premises and Fixed Assets: 24,366 Total Liabilities: 724,238
Other Real Estate: 0 Total Liabilities and Capital: 810,370
Other Assets: 9,078 Number of Shares Outstanding: 30,000
Total Assets: 810,370

Directors: Gary R. Head; Dr. John A. Dominick; Matthew R. Duffy; Michael E. Hill; Greg W. Lee; David McConnell; Todd Simmons; Robert C. 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 Date: January 5, 1931
Trust Powers: Yes

FDIC Certificate Number: 1028

Home Page: www.fbtbank.com

Member of Federal Reserve System

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

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

Cash and Due from: 29,376 Deposits: 165,447
Federal Funds and Repos: 0 Federal Funds and Borrowings: 18,500
Investments: 69,937 Other Liabilities: 469
Net Loans: 99,015 Subordinated Debt: 0
Premises and Fixed Assets: 2,440 Total Liabilities: 184,416
Other Real Estate: 0 Total Equity Capital: 22,230
Other Assets: 5,878 Number of Shares Outstanding: 8,000
Total Assets: 206,646 Total Liabilities and Capital: 206,646
Total Trust Assets: 1,155

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

Branches in Town: One

Other Branches: Pine Bluff, Rison, White Hall
Armor Bank
Forrest City, AR

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

715 North Washington
72335
Charter Number: 802
Date: June 28, 2018
FDIC Certificate Number: 28812

Home Page: www.armor.bank

Bank Holding Company
Forrest City Financial Corporation, Marianna, AR

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

SVP: Nathan Waldrip
CLO: T. Courtney Menefee

Cash and Due from: 11,549
Federal Funds and Repos: 44,000
Investments: 43,753
Net Loans: 194,452
Premises and Fixed Assets: 11,032
Other Real Estate: 0
Other Assets: 5,921
Total Assets: 310,707
Total Trust Assets: 0

Deposits: 279,955
Federal Funds and Borrowings: 0
Other Liabilities: 549
Subordinated Debt: 0
Total Liabilities: 280,504
Total Liabilities and Capital: 310,707
Number of Shares Outstanding: 229,233

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

Branches in Town: One

Other Branches: Hot Springs, Jonesboro, Little Rock (2), Marianna, Marked Tree, Trumann, Tyronza

Anstaff Bank
Green Forest, AR

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

100 First National Avenue
100 First National Avenue
Charter Number: 801
Date: June 28, 2016
FDIC Certificate Number: 3869

Home Page: www.anstaffbank.com

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

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

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

Cash and Due from: 22,292
Federal Funds and Repos: 57,125
Investments: 217,682
Net Loans: 588,356
Premises and Fixed Assets: 18,752
Other Real Estate: 42
Other Assets: 29,063
Total Assets: 933,312
Total Trust Assets: 0

Deposits: 831,407
Federal Funds and Borrowings: 9,701
Other Liabilities: 7,990
Subordinated Debt: 0
Total Liabilities: 849,098
Total Liabilities and Capital: 933,312
Number of Shares Outstanding: 7,500

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

Branches in Town: One

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

VOICE: (501) 679-7200
FAX: (501) 764-4260
Trust Powers: No

136 South Broadview
72058
Charter Number: 732
Date: October 15, 1976
FDIC Certificate Number: 18519

Home Page: www.firstservicebank.com

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

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

Cash and Due from: 9,661
Deposits: 389,450
Federal Funds and Repos: 0
Federal Funds and Borrowings: 6,515
Investments: 47,597
Other Liabilities: 2,672
Net Loans: 366,967
Subordinated Debt: 0
Premises and Fixed Assets: 11,286
Total Liabilities: 398,637
Other Real Estate: 69
Total Liabilities and Capital: 398,637
Other Assets: 14,071
Total Trust Assets: 0
Total Assets: 449,651
Number of Shares Outstanding: 15,000

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

Branches in Town: None

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

Farmers Bank
Greenwood, AR

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

71 West Center
72936
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: 4,091
Deposits: 219,183
Federal Funds and Repos: 11,300
Federal Funds and Borrowings: 0
Investments: 88,695
Other Liabilities: 724
Net Loans: 135,272
Subordinated Debt: 0
Premises and Fixed Assets: 11,818
Total Liabilities: 219,907
Other Real Estate: 0
Total Liabilities and Capital: 219,907
Other Assets: 9,710
Total Trust Assets: 0
Total Assets: 260,886
Number of Shares Outstanding: 7,500

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

Branches in Town: One

Other Branches: Barling, Bonanza, Fort Smith (2), Hackett, Hartford, Huntington, Lavaca, Mansfield
Partners Bank
Helena, AR

VOICE: (870) 338-6451 302 Cherry Street  Charter Number: 803
FAX: (870) 338-6306 72342  Date: October 18, 2018
Trust Powers: Yes  FDIC Certificate Number: 15729

Home Page: www.partnersbnk.com

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

CEO/Pres: John O. Moore  CFO: Leslie Harp
EVP: Vance G. St. Columbia  COO: Dana Pittman

Cash and Due from: ............................. 26,995  Deposits: .............................................. 313,140
Federal Funds and Repos: .................. 0  Federal Funds and Borrowings: ............... 0
Investments: ...................................... 33,297  Other Liabilities: .......................... 897
Net Loans: ........................................ 286,496  Subordinated Debt: .......................... 0
Premises and Fixed Assets: .................. 2,588  Total Liabilities: ......................... 314,037
Other Real Estate: .............................. 0  Total Trust Liabilities: .................. 314,037
Other Assets: .................................... 13,630  Total Equity Capital: .................. 30,969
Total Assets: .................................... 345,006  Total Liabilities and Capital: .......... 345,006
Total Trust Assets: ............................ 0  Number of Shares Outstanding: ....... 50,000

Directors: Murray Benton; 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.; Rhodes Thompson; Ed Wright

Branches in Town: One
Other Branches: Marion, Marvell, Springdale, West Helena, Wynne

Horatio State Bank
Horatio, AR

VOICE: (870) 832-2501 123 Main Street  Charter Number: 179
FAX: (870) 832-2577 71842  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: ............................. 25,342  Deposits: .............................................. 210,145
Federal Funds and Repos: .................. 0  Federal Funds and Borrowings: ............... 0
Investments: ...................................... 27,711  Other Liabilities: .......................... 140
Net Loans: ........................................ 178,972  Subordinated Debt: .......................... 0
Premises and Fixed Assets: ................. 729  Total Liabilities: ......................... 210,285
Other Real Estate: .............................. 139  Total Trust Liabilities: .................. 210,285
Other Assets: .................................... 7,205  Total Equity Capital: .................. 29,813
Total Assets: .................................... 240,098  Total Liabilities and Capital: .......... 240,098
Total Trust Assets: ............................ 0  Number of Shares Outstanding: ....... 2,000

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

Branches in Town: None
Other Branches: Foreman
**Today's Bank**  
**Huntsville, AR**

VOICE: (479) 582-0700  
FAX: (479) 251-8253  
Trust Powers: Yes  
Charter Number: 756  
Date: July 26, 1991  
FDIC Certificate Number: 33470

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

Chm: Sam Mathias  
CEO/Pres: David Scruggs  
EVP/CFO: Brittany Little  
EVP/COO: Marivel Radcliffe

Cash and Due from: 21,840  
Deposits: 225,837  
Federal Funds and Repos: 0  
Federal Funds and Borrowings: 31,412  
Investments: 52,595  
Other Liabilities: 1,633  
Net Loans: 196,918  
Subordinated Debt: 0  
Premises and Fixed Assets: 6,020  
Total Liabilities: 258,882  
Other Real Estate: 285  
Total Liabilities and Capital: 285,882  
Other Assets: 7,678  
Number of Shares Outstanding: 27,000  
Total Assets: 285,336  
Directors: Robert Lloyd; Sam Mathias; Larry Olson; Marivel Radcliffe; David Scruggs; Arthur Thurman

**Branches in Town:** One  
**Other Branches:** Alma, Fayetteville (2), Mansfield, Mulberry (2), Ozark, Springdale, Van Buren

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**First Arkansas Bank & Trust**  
**Jacksonville, AR**

VOICE: (501) 982-4511  
FAX: (501) 982-5769  
Trust Powers: Yes  
Charter Number: 701  
Date: August 2, 1949  
FDIC Certificate Number: 16849

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

Chm/CEO/Pres: Larry T. Wilson  
EVP/COO: Mark Wilson  
SVP/CFO: Kim Cullum  
SVP/TO: Shelia De Armond

Cash and Due from: 119,392  
Deposits: 754,883  
Federal Funds and Repos: 0  
Federal Funds and Borrowings: 63,294  
Investments: 195,298  
Other Liabilities: 11,050  
Net Loans: 547,670  
Subordinated Debt: 0  
Premises and Fixed Assets: 21,709  
Total Liabilities: 829,227  
Other Real Estate: 260  
Total Liabilities and Capital: 829,227  
Other Assets: 61,973  
Number of Shares Outstanding: 200,000  
Total Assets: 946,302  
Directors: Tommy Bond; Jamie Cobb; Dr. Chevron Ergle; James E. Peacock; Kathryn W. Roberts; Ali Sugg; Larry T. Wilson; Mark Wilson; Michael K. Wilson

**Branches in Town:** Four  
**Other Branches:** Austin, Cabot (3), Clinton, Conway, Damascus, Gravel Ridge, Greenbrier, Greers Ferry, Guy, Heber Springs (2), Quitman, Sherwood (2)
Premier Bank of Arkansas
Jonesboro, AR

VOICE: (870) 739-7300 2508 East Highland Drive Charter Number: 775
FAX: (870) 739-2234 72401 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
CFO: T. J. Anderson

Cash and Due from: 23,007
Federal Funds and Repos: 0
Investments: 3,230
Net Loans: 162,463
Premises and Fixed Assets: 3,785
Other Real Estate: 3,993
Total Assets: 196,484

Deposits: 168,161
Federal Funds and Borrowings: 1,542
Other Liabilities: 1,542
Subordinated Debt: 0
Total Liabilities: 169,703

Total Equity Capital: 26,781
Number of Shares Outstanding: 60,000

Directors: T. J. Anderson; Brett Crowson; Michael D. East; William David Fogelman; Frank A. Fogleman; Edward Hardin; Allen B. Helms, Jr.; Samuel H. Stuckey, Jr.; William Bart Turner; Donny Underwood; David S. Wallace; Charles L. Williams, Jr.; Ryan Young

Branches in Town: None

Other Branches: Marion, West Memphis

The Bank of Lake Village
Lake Village, AR

VOICE: (870) 265-2241 201 Main Street Charter Number: 675
FAX: (870) 265-2125 71653 Date: October 14, 1937
Trust Powers: No 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: 4,756
Federal Funds and Repos: 2,600
Investments: 22,143
Net Loans: 44,391
Premises and Fixed Assets: 759
Other Real Estate: 10
Other Assets: 1,432
Total Assets: 76,091

Deposits: 63,012
Federal Funds and Borrowings: 3,844
Other Liabilities: 132
Subordinated Debt: 0
Total Liabilities: 66,988

Total Equity Capital: 9,103
Number of Shares Outstanding: 60,000

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

Branches in Town: One

Other Branches: None
Bank of Little Rock
Little Rock, AR

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

200 North State Street
72201
Charter Number: 748
Date: May 4, 1989
FDIC Certificate Number: 91280

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

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

Chm/CEO/Pres: Eugene L. Maris
SVP/Cash: Lee A. Swearingen
SVP: Kim Markland

Cash and Due from: 8,256
Deposits: 238,692

Federal Funds and Repos: 12,175
Federal Funds and Borrowings: 0

Investments: 120,913
Other Liabilities: 1,483

Net Loans: 113,100
Subordinated Debt: 0

Premises and Fixed Assets: 5,458
Total Liabilities: 240,175

Other Real Estate: 1,005
Total Liabilities and Capital: 265,743

Other Assets: 4,836
Number of Shares Outstanding: 100,000

Total Assets: 265,743

Directors: Eugene L. Maris; James M. May, III; Scott A. McElmurry; Steven C. Russell

Branches in Town: Four
Other Branches: None
One Hundred and Seventh Report  

Bank OZK  
Little Rock, AR  

VOICE: (501) 978-2265  
FAX: (501) 978-2282  
18000 Cantrell Road  
72223  
Charter Number: 121  
Date: March 24, 1903  
FDIC Certificate Number: 110  

Home Page: www.ozk.com  

Bank Holding Company  
None  

Chm/CEO: George G. Gleason, II  
CFO: Greg McKinney  
CAO/CCO: Tim Hicks  

TO: Jennifer Junker  

Cash and Due from: ........................................... 1,424,249  
Federal Funds and Repos: .................................... 0  
Investments: .................................................. 4,693,396  
Net Loans: ..................................................... 18,022,917  
Premises and Fixed Assets: ................................ 729,187  
Other Real Estate: ............................................ 7,050  
Other Assets: .................................................. 1,729,139  
Total Assets: .................................................. 26,605,938  

Deposits: ...................................................... 20,706,777  
Federal Funds and Borrowings: ......................... 758,677  
Other Liabilities: ............................................ 290,703  
Subordinated Debt: ........................................... 344,988  
Total Liabilities: ............................................ 22,101,145  
Number of Shares Outstanding: ....................... 129,350,448  

Total Trust Assets: ........................................... 2,429,774  
Total Equity Capital: ....................................... 4,504,793  
Total Liabilities and Capital: ......................... 26,605,938  

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; Christopher Orndorff; Steven Sadoff; Ross M. Whipple  

Branches in Town: Nine  

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], Bogart[GA], Boiling Springs[NC], Bonita Springs[FL], Bradenton[FL] (5), Braselton[GA], Bremen[GA], Brunswick[GA], Bryant, Buchanan[GA], Buford[GA], Cabot, Cairo[GA], Calhoun[GA], Canton[GA], Cape Coral[FL] (2), Carrollton[GA] (2), Carrollton[TX], Cartersville[GA] (2), Cedar Park[TX], Charlotte[NC], Chatsworth[GA], Clarksville, Clearwater[FL] (3), Clinton, Columbus[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornwallia[GA], Cornelius[NC], Cumming[GA] (3), Dahlonega[GA], Dallas[GA], Dallas[TX] (2), Dalton[GA], Dawsonville[GA], Decatur[GA], Doral[FL], Douglasville[GA] (2), East Ellijay[GA], East Point[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], Grayson[GA], Greensboro[GA], Harrisburg[NC], Harrison (2), 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[TX], Loganville[GA], Lonoke, Lonsdale, Macon[GA] (3), Magnolia, Malvern (2), Marble Hill[GA], Marietta[GA], Marshall, Maumelle, McDonough[GA], McKinney[TX], Miami[FL], Miami Beach[FL], 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], Plant[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (2), San Antonio[TX], Sarasota[FL], Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, Solom Springs, Snellville[GA], South Pasadena[FL], Southlake[TX], Springfield (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 1506 Market Street, Suite C180 Charter Number: 385
FAX: (501) 227-8932 72211-1871 Date: August 12, 1912
Trust Powers: No
FDIC Certificate Number: 1756

Home Page: www.centralbankar.com

Chm: R. Steve Roberson
CEO: Wade Ruckle
Reg Pres: David Bordovsky
SVP/Cash: Brandy Thiele

Cash and Due from: 24,740 Deposits: 305,505
Federal Funds and Repos: 42,969 Federal Funds and Borrowings: 27,931
Investments: 47,767 Other Liabilities: 1,287
Net Loans: 243,902 Subordinated Debt: 0
Premises and Fixed Assets: 2,419 Total Liabilities: 334,723
Other Real Estate: 0
Other Assets: 4,301 Total Equity Capital: 31,375
Total Assets: 366,098 Total Liabilities and Capital: 366,098
Total Trust Assets: 0 Number of Shares Outstanding: 184,019

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 650 South Shackleford, Suite 150 Charter Number: 735
FAX: (501) 223-0373 72211 Date: May 27, 1977
Trust Powers: Yes
FDIC Certificate Number: 3873

Home Page: www.eaglebank.com

Chm: Cathy H. Owen
CEO/Pres: Jeff Lynch
EVP: Paul Castleberry
Mtg CEO: Bill Edwards

Cash and Due from: 10,928 Deposits: 393,620
Federal Funds and Repos: 42,675 Federal Funds and Borrowings: 5,547
Investments: 203,397 Other Liabilities: 6,850
Net Loans: 194,173 Subordinated Debt: 0
Premises and Fixed Assets: 8,413 Total Liabilities: 406,017
Other Real Estate: 4,539
Other Assets: 4,539
Total Assets: 476,367 Total Liabilities and Capital: 476,367
Total Trust Assets: 0 Number of Shares Outstanding: 27,965

Directors: Andrew H. Hastings; H. Lee Hastings, III; Harry L. Hastings, Jr.; Stanley Hastings, Sr.; 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 1801 Rahling Road, Suite 100 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
Encore Bancshares, Inc., Little Rock, AR

Chm/CEO: Chris Roberts VChm/Pres: Phillip Jett

Cash and Due from: 42,854
Federal Funds and Repos: 45,825
Investments: 167,481
Net Loans: 826,963
Premises and Fixed Assets: 14,531
Other Real Estate: 30,137
Total Assets: 1,129,791

Deposits: 895,814
Federal Funds and Borrowings: 105,400
Other Liabilities: 10,737
Subordinated Debt: 0
Total Liabilities: 1,011,951
Total Liabilities and Capital: 1,129,791
Number of Shares Outstanding: 32,013

Directors: John Allen; Derek Alley; Marcella "Marcy" Doderer; Elizabeth Glasbrenner; Quinn Grovey; Burt Hicks; Phillip Jett; Matt Johnner; Chris Roberts

Branches in Town: One
Other Branches: Fayetteville, Jonesboro, Rogers

First State Bank
Lonoke, AR

VOICE: (501) 676-3106 101 South Center Street Charter Number: 670
FAX: (501) 676-5046 72086 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. CFO: Melissa Halpain
CEO/Pres: Kevin F. "Kip" Norton Sec: Karen K. Hardke

Cash and Due from: 17,135
Federal Funds and Repos: 0
Investments: 76,606
Net Loans: 179,542
Premises and Fixed Assets: 16,121
Other Real Estate: 618
Other Assets: 3,742
Total Assets: 283,764

Deposits: 249,855
Federal Funds and Borrowings: 4,000
Other Liabilities: 429
Subordinated Debt: 0
Total Liabilities: 254,284
Total Liabilities and Capital: 283,764
Number of Shares Outstanding: 16,000

Directors: Alan W. Barksdale; Neil Bennett, Jr.; William Fletcher, Jr.; J. Walls McCrary; Daina B. Newcomb; Kevin F. "Kip" Norton; Wade Ruckle; Marvin D. Thaxton, Jr.

Branches in Town: One
Other Branches: Carlisle, Fayetteville, Gurdon, Heber Springs
Arkansas State Bank Department

Farmers Bank and Trust Company
Magnolia, AR

VOICE: (870) 235-7000 200 East Main Street Charter Number: 217
FAX: (870) 235-7008 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: 97,165
Federal Funds and Repos: 0
Investments: 348,840
Net Loans: 1,371,699
Premises and Fixed Assets: 36,521
Other Real Estate: 410
Other Assets: 79,959
Total Assets: 1,934,594

Deposits: 1,669,871
Federal Funds and Borrowings: 46,637
Other Liabilities: 17,910
Subordinated Debt: 0
Total Liabilities: 1,734,418

Total Equity Capital: 200,176
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: Three
Other Branches: Blevins, Bryant, Camden (3), Haskell, Hope (2), Lewisville, Malvern (2), New Boston[TX], Paris[TX], Prescott, Prosper[TX], Taylor, Texarkana (2), Texarkana[TX] (2)

The Peoples Bank
Magnolia, AR

VOICE: (870) 234-5777 500 North Jackson Charter Number: 313
FAX: (870) 912-0647 71753 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: 32,390
Federal Funds and Repos: 1,725
Investments: 12,381
Net Loans: 160,623
Premises and Fixed Assets: 4,208
Other Real Estate: 102
Other Assets: 102
Total Assets: 219,170

Deposits: 145,009
Federal Funds and Borrowings: 49,509
Other Liabilities: 730
Subordinated Debt: 0
Total Liabilities: 195,248

Total Equity Capital: 23,922
Number of Shares Outstanding: 10,000

Directors: Brian Baird; Jonathan Baird; S. Clark Fincher; Mary L. Fowler; Sharon Gathright; Betty Harris; Stephen Harris; Molly Mitchell; J. David Scott; Laura Scott; Jamie Waller

Branches in Town: One
Other Branches: Waldo
First Natural State Bank
McGehee, AR

VOICE: (870) 222-3880  500 North Second  Charter Number: 798
FAX: (870) 222-4853  71654  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: Jacob Box
EVP/CFO: Wendy Barnes  SVP: Fran Childress

Cash and Due from: ........................................... 3,853  Deposits: ........................................... 71,908
Federal Funds and Repos: ................................ 7,425  Federal Funds and Borrowings: ....................... 0
Investments: ................................................... 13,125  Other Liabilities: ...................................... 165
Net Loans: ..................................................... 53,610  Subordinated Debt: ...................................... 0
Premises and Fixed Assets: ................................ 687  Total Liabilities: ..................................... 72,093
Other Real Estate: ............................................. 0  Total Liabilities and Capital: ......................... 79,805
Other Assets: .................................................. 1,105  Number of Shares Outstanding: ............. 68,000
Total Assets: .............................................. 79,805
Total Trust Assets: ........................................... 39

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  301 North Second Street  Charter Number: 661
FAX: (870) 222-6159  71654  Date: December 5, 1933
Trust Powers: Yes
FDIC Certificate Number: 11242

Home Page: www.mcgeheebank.com

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

CEO/Pres: James M. Smith  VP/Cash: Stephen Wilson
SVP: Clarissa Herren  VP/TO: Jim S. Youngblood

Cash and Due from: ........................................... 3,017  Deposits: ........................................... 121,081
Federal Funds and Repos: ................................ 9,550  Federal Funds and Borrowings: ....................... 10,000
Investments: ................................................... 28,269  Other Liabilities: ...................................... 487
Net Loans: ..................................................... 102,764  Subordinated Debt: ...................................... 0
Premises and Fixed Assets: ................................ 549  Total Liabilities: ..................................... 131,568
Other Real Estate: ............................................. 0  Total Liabilities and Capital: ......................... 150,038
Other Assets: .................................................. 5,889  Number of Shares Outstanding: ............. 80,000
Total Assets: .............................................. 150,038
Total Trust Assets: ........................................... 39

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

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

VOICE: (479) 394-2211  303 Highway 71 North  Charter Number: 667
FAX: (479) 394-8901  71953  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  SVP/CLO: Tim Rodgers
Pres: Kevin Williams

Cash and Due from: 43,362  Deposits: 297,110
Federal Funds and Repos: 0  Federal Funds and Borrowings: 4,586
Investments: 84,047  Other Liabilities: 301,696
Net Loans: 198,149  Total Liabilities: 335,178
Premises and Fixed Assets: 9,716  Total Equity Capital: 33,482
Other Real Estate: 12,77  Total Liabilities and Capital: 335,178
Other Assets: 5,825  Number of Shares Outstanding: 12,000
Total Assets: 335,178

Directors: John A. Crawford; Philip B. Hensley; David Maddox; John Maddox; Jeff Montgomery; Michael Myers; Paul T. Plunkett; Phillip Stevenson; Kevin Williams; Phillip Wilson; Jarrod Yarnell

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  VP/TO: Nick Temple

Cash and Due from: 5,658  Deposits: 223,930
Federal Funds and Repos: 8,500  Federal Funds and Borrowings: 0
Investments: 91,666  Other Liabilities: 224,185
Net Loans: 131,817  Total Liabilities: 247,258
Premises and Fixed Assets: 1,513  Total Equity Capital: 23,073
Other Real Estate: 608  Total Liabilities and Capital: 247,258
Other Assets: 608  Number of Shares Outstanding: 8,000
Total Assets: 247,258
Total Trust Assets: 0

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

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

| VOICE:  | (870) 460-6400  |
| FAX:    | (870) 460-6464  |
| Trust Powers: | Yes |
| 102 West McCloy | 71657 |
| Charter Number: | 448 |
| Date: September 15, 1915 |
| FDIC Certificate Number: 1753 |

Home Page: www.unionbnk.com

**Bank Holding Company**  
First Union Financial Corporation, Monticello, AR

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

| Cash and Due from: | 25,589 |
| Federal Funds and Repos: | 0 |
| Investments: | 45,785 |
| Net Loans: | 188,693 |
| Premises and Fixed Assets: | 3,615 |
| Other Real Estate: | 165 |
| Other Assets: | 9,565 |
| Total Assets: | 273,412 |
| Total Trust Assets: | 41,050 |

| Deposits: | 236,521 |
| Federal Funds and Borrowings: | 9,491 |
| Other Liabilities: | 2,337 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 248,349 |

**Directors:** Mike Akin; Whit Barton; Charles F. Dearman, Jr.; Dave Dickson; John S. McClendon; Robin McClendon; Zach McClendon, Jr.; Thomas M. Smith; Joel Stevens

**Branches in Town:** Two

**Other Branches:** Warren

---

**Petit Jean State Bank**  
Morrilton, AR

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

Home Page: www.pjsb.com

**Member of Federal Reserve System**

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

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

| Cash and Due from: | 39,971 |
| Federal Funds and Repos: | 0 |
| Investments: | 71,377 |
| Net Loans: | 95,787 |
| Premises and Fixed Assets: | 2,039 |
| Other Real Estate: | 208 |
| Other Assets: | 7,977 |
| Total Assets: | 217,359 |
| Total Trust Assets: | 0 |

| Deposits: | 180,314 |
| Federal Funds and Borrowings: | 4,853 |
| Other Liabilities: | 1,564 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 186,731 |

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

**Branches in Town:** One

**Other Branches:** None
**Stone Bank**  
*Mountain View, AR*

VOICE: (833) 253-2265  
FAX: (501) 435-2068  
Trust Powers: Yes  
Charter Number: 797  
Date: August 4, 2015  
FDIC Certificate Number: 17431

Home Page: www.stonebank.com

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

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

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<td>Total Liabilities</td>
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**Directors:** Buddy Bolin; J. T. Compton; Kevin Compton; Charlie Daniels; Sonya Daniels; Ray Dillon; Roger Helms; Charles E. Lumsden; Raymond Merrill; Marnie B. Oldner; Nick Roach; Gladys M. Webb

**Branches in Town:** None

**Other Branches:** DeWitt, Gillett, Harrison, Little Rock, White Hall

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**Diamond Bank**  
*Murfreesboro, AR*

VOICE: (870) 356-2121  
FAX: (870) 356-2858  
Trust Powers: No  
Charter Number: 175  
Date: December 19, 1904  
FDIC Certificate Number: 1527

Home Page: www.diamond.bank

Member of Federal Reserve System

**Bank Holding Company**  
*Bainum Bancorp, Glenwood, AR*

**Chm/CEO:** Tim Bainum  
**Pres:** John E. Gibbs

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**Directors:** Tim Bainum; Timothy A. "Tab" Bainum; Robert Braun; Richard Cox; John E. Gibbs; John Hearnsberger; Stefanie Bainum Kato; Shauna L. Lucas; Virgilio Martinez; Larry Mitchell; Mike Moore; George E. Steel, Jr.

**Branches in Town:** None

**Other Branches:** Ashdown, DeQueen, Dierks, Glenwood, Hector, Hope, Hot Springs (2), Mena, Mineral Springs, Mount Ida, Nashville (2), Russellville, Texarkana[TX]
Merchants & Planters Bank
Newport, AR

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

Home Page: www.mandpbank.com

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

Chm/TO: Jim S. Gowen, Sr. SVP/Cash: Leslie Lowery
CEO/Pres: Jim S. Gowen, Jr.

Cash and Due from: 71,410 Deposits: 314,474
Federal Funds and Repos: 0 Federal Funds and Borrowings: 636
Investments: 72,115 Other Liabilities: 4,626
Net Loans: 180,886 Subordinated Debt: 0
Premises and Fixed Assets: 10,886 Total Liabilities: 319,736
Other Real Estate: 1,311 Total Trust Assets: 112,074
Other Assets: 4,626 Number of Shares Outstanding: 9,000
Total Assets: 351,618
Total Liabilities and Capital: 351,618

Directors: R. M. Bledsoe; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Benjy Harris; Jennifer H. James; Dr. Larry Williams

Branches in Town: One
Other Branches: Batesville (3), Des Arc, McCrory, Newark, Searcy, Swifton, Tuckerman

Piggott State Bank
Piggott, AR

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

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

Chm/CEO/Pres: Cody Knight AVP: Josh Hicks
AVP: Jo Cole AVP: Jennifer Spence

Cash and Due from: 19,012 Deposits: 103,619
Federal Funds and Repos: 0 Federal Funds and Borrowings: 0
Investments: 41,722 Other Liabilities: 410
Net Loans: 51,175 Subordinated Debt: 0
Premises and Fixed Assets: 826 Total Liabilities: 104,029
Other Real Estate: 0 Total Equity Capital: 10,208
Other Assets: 1,502 Total Liabilities and Capital: 114,237
Total Assets: 114,237 Number of Shares Outstanding: 4,000
Total Trust Assets: 0

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 Charter Number: 799
FAX: (870) 850-2685 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: George A. Makris, Jr. EVP/CAO: Steve Massanelli
EVP/CEO: Matt Reddin TO: Jimmy Crocker

Cash and Due from: ............................... 2,337,098
Federal Funds and Repos: ......................... 0
Investments: ........................................ 7,493,900
Net Loans: ......................................... 11,194,685
Premises and Fixed Assets: ....................... 377,663
Other Real Estate: ................................ 11,10,871
Other Assets: ...................................... 1,965,621
Total Assets: ...................................... 23,379,838
Total Trust Assets: ................................. 6,153,015

Deposits: ........................................... 18,528,823
Federal Funds and Borrowings: ................. 1,538,271
Other Liabilities: .................................. 174,904
Subordinated Debt: ................................ 0
Total Liabilities: ................................ 20,241,998
Total Equity Capital: .............................. 3,137,840
Total Liabilities and Capital: .................... 23,379,838
Number of Shares Outstanding: ................. 35,000

Directors: Jay D. Burchfield; Marty D. Casteel; William E. Clark, II; Steven A. Cosse; Mark C. Doramus; Eddie Drilling; Eugene Hunt; Jerry M. Hunter; Susan Lanigan; George A. Makris, Jr.; W. Scott McGeorge; Tom Purvis; Robert L. Shoptaw; Julie Stackhouse; Russ Teubner; Mindy West

Branches in Town: Six

Other Branches: Ada[OK], Ardmore[OK], Arlington[TX], Athens[TN] (2), Atoka[TN], Beebe, Benton, Bentonville, Bolivar[TN], Branson[MO], Brownsville[TN], Bryant, Burleson[TX], Cabool[MO], Cabot, Charleston, Chesterfield[MO], Chickasha[OK], Clarksville, Clinton, Collierville[TN], Columbia[MO] (6), Conway (2), Crane[MO], Dallas[TX] (2), Davis[OK], Denison[TX] (2), Dermott, Des Peres[MO], Dresden[TN], Dumas, Durant[OK] (2), Dyersburg[TN] (2), Edmond[OK], El Dorado (2), El Dorado Springs[MO], Fayetteville (3), Fenton[MO], Florissant[MO], Fort Smith (3), Fort Worth[TX] (5), Franklin[TN] (2), Frisco[TX], Frontenac[MO], Gainesville[TX], Gallatin[TN], Goodlettsville[TN], Grapevine[TX], Guntersville, Hamburgh, Hendersonville[TN], Hensley, Hot Springs (3), Houston[MO], Humboldt[TN], Hutchinson[KS], Jackson[TN] (3), Jonesboro (3), Joplin[MO] (2), Kenton[TN], Kingston[TN], Lake Village, Lees Summit[MO], Lexington[TN], Lincoln, Little Rock (11), Lockwood[MO], Madill[OK] (2), Madisonville[TN], Mammoth Spring, Manchester[MO], Mansfield[TX], Marshall, Marshallfield[MO], Martin[TN], Maryville[TN], Maumelle, McKinney[TX], Memphis[TN], Middleton[TN], Monticello, Mount Vernon[MO], Mountain View, Mountain View[MO], Nashville[TN], Nixa[MO], North Little Rock (2), O’Fallon[MO], Oklahoma City[OK] (5), Olathe[KS], Ozark, Ozark[MO], Paragould, Pottsville[TX], Reeds Spring[MO], Rogers (2), Russellville (2), Saginaw[TX], Saint Louis[MO] (5), Saint Peters[MO], Searcy (2), Sedalia[MO], Sharon[TN], Sherman[TX], Siloam Springs, South Fulton[TN], South Hutchinson[KS], Springdale, Springfield[MO] (4), St. Louis[MO] (8), Star City, Stillwater[OK] (4), Stockton[MO], Strong, Sweetwater[TN], Tishomingo[OK], Tulsa[OK], Union City[TN], Vonore[TN], Webster Groves[MO], Weiner, Wentzville[MO], West Plains[MO], White Hall, White House[TN], Whitesboro[TX], Wichita[KS] (3), Wildwood[MO], Willow Springs[MO], Wynnewood
RiverBank  
Pocahontas, AR

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

203 West Broadway  
72455

Charter Number: 796  
Date: January 15, 2015

FDIC Certificate Number: 31711

Home Page: www.eriverbank.com

Bank Holding Company  
None

CEO/Pres: Kyle Baltz  
TO: Mark Holt

COO: Joyce Radcliff  
Cont: Julie Williams

Cash and Due from: 2,793  
Federal Funds and Repos: 7,600  
Investments: 5,234  
Net Loans: 71,018  
Premises and Fixed Assets: 2,170  
Other Real Estate: 164  
Total Assets: 93,043

Deposits: 78,271  
Federal Funds and Borrowings: 1,346  
Other Liabilities: 375  
Subordinated Debt: 0  
Total Liabilities: 79,992

Other Liabilities: 375  
Total Equity Capital: 13,051  
Number of Shares Outstanding: 37,812

Premises and Fixed Assets: 5,234  
Total Trust Assets: 3,553

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

Branches in Town: One

Other Branches: Corning

Home Bank of Arkansas  
Portland, AR

VOICE: (501) 679-7283  
FAX: (501) 679-7745  
Trust Powers: No

113 Highway 165 South  
71663

Charter Number: 251  
Date: January 22, 1908

FDIC Certificate Number: 5629

Home Page: www.homebankofar.com

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

Chm/CEO: John Stacks  
SVP: Nick B. Harness

Pres: Dan M. Rolett

Cash and Due from: 2,383  
Federal Funds and Repos: 18,425  
Investments: 0  
Net Loans: 50,303  
Premises and Fixed Assets: 2,930  
Other Real Estate: 240  
Other Assets: 903  
Total Assets: 75,184

Deposits: 67,123  
Federal Funds and Borrowings: 0  
Other Liabilities: 499  
Subordinated Debt: 0  
Total Liabilities: 67,622

Other Liabilities: 499  
Total Equity Capital: 7,562  
Number of Shares Outstanding: 23,386

Directors: Roy Montgomery; Robbin Rahman; John Stacks; Ryan Stacks

Branches in Town: None

Other Branches: Damascus, Greenbrier, Little Rock, Marshall
Gateway Bank
Rison, AR

VOICE: (870) 325-6251 112 Main Street Charter Number: 650
FAX: (870) 325-7661 71665 Date: March 7, 1932
Trust Powers: No FDIC Certificate Number: 8730

Home Page: www.gatewaybank.bank
Member of Federal Reserve System
Bank Holding Company
Sigma Holdings, Inc., Rison, AR

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

Cash and Due from: 9,959 Deposits: 77,594
Federal Funds and Repos: 0 Federal Funds and Borrowings: 4,025
Investments: 1,395 Other Liabilities: 178
Net Loans: 77,794 Subordinated Debt: 0
Premises and Fixed Assets: 1,610 Total Liabilities: 81,797
Other Real Estate: 0 Total Liabilities and Capital: 91,652
Other Assets: 894
Total Assets: 91,652
Total Trust Assets: 0

Directors: Joe Dunn; Lewis R. Gardner; Ryan Holder; Charles S. Searcy; James W. Searcy
Branches in Town: None
Other Branches: Bryant

Generations Bank
Rogers, AR

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

Home Page: www.mygenerations.bank
Bank Holding Company
Harrell Bancshares, Inc., Camden, AR

Chm/CEO: Jonathan W. Harrell  CFO: Sandra Ferguson
Pres: Joe Ruddell  COO: Lindsay Chaney

Cash and Due from: 47,549 Deposits: 533,566
Federal Funds and Repos: 0 Federal Funds and Borrowings: 54,054
Investments: 116,903 Other Liabilities: 5,836
Net Loans: 461,526 Subordinated Debt: 0
Premises and Fixed Assets: 15,487 Total Liabilities: 593,456
Other Real Estate: 25 Total Liabilities and Capital: 693,456
Other Assets: 21,534
Total Assets: 663,024
Total Trust Assets: 0
Number of Shares Outstanding: 4,000

Directors: Gina Bennett; Paul Church; Sandra Ferguson; Phillip J. Foster; Benett Harrell; Carl Harrell; Jonathan W. Harrell; Steven D. Harrell; Paul E. Lindsey; James M. Morgan; Richard H. Mosley; Nick Nabholz; John David Neeley; Joe Ruddell; Richard L. Smith; William Titus

Branches in Town: None
Other Branches: Bentonville, Camden (3), Fayetteville, Hampton, Junction City, Siloam Springs, Van Buren
**First State Bank**  
Russellville, AR

VOICE: (479) 498-2400  
FAX: (479) 498-2465  
Trust Powers: No  
Charter Number: 663  
FDIC Certificate Number: 13632

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

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<th>Position</th>
<th>Name</th>
<th>Phone</th>
<th>Email</th>
<th>Address</th>
<th>Charter</th>
<th>FDIC</th>
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<tr>
<td>Chm/CEO</td>
<td>Charles Blanchard</td>
<td>(479) 498-2400</td>
<td>null</td>
<td>3103 East Main</td>
<td>663</td>
<td>13632</td>
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<tr>
<td>EVP/CLO</td>
<td>Barton Allen</td>
<td>(479) 498-2465</td>
<td>null</td>
<td>72802</td>
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<td></td>
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<tr>
<td>EVP/Sec</td>
<td>Toni B. Laws</td>
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**Cash and Due from:** 70,801  
**Deposits:** 398,835  
**Federal Funds and Repos:** 0  
**Federal Funds and Borrowings:** 9,013  
**Investments:** 103,776  
**Other Liabilities:** 1,268  
**Net Loans:** 257,406  
**Subordinated Debt:** 0  
**Premises and Fixed Assets:** 6,543  
**Total Liabilities:** 409,116  
**Other Real Estate:** 0  
**Total Liabilities and Capital:** 450,131  
**Total Assets:** 450,131  
**Total Trust Assets:** 0  
**Number of Shares Outstanding:** 20,000

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

**Branches in Town:** Three  
**Other Branches:** Ola

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**Bank of Salem**  
Salem, AR

VOICE: (870) 895-2591  
FAX: (870) 895-3825  
Trust Powers: No  
Charter Number: 266  
FDIC Certificate Number: 11243

Member of Federal Reserve System  
Bank Holding Company  
Smith Associated Banking Corporation, Hot Springs, AR

<table>
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<th>Position</th>
<th>Name</th>
<th>Phone</th>
<th>Email</th>
<th>Address</th>
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<th>FDIC</th>
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<tr>
<td>Chm</td>
<td>Mark Montgomery</td>
<td>(870) 895-2591</td>
<td>null</td>
<td>207 West Church Street</td>
<td>266</td>
<td>11243</td>
</tr>
<tr>
<td>CEO</td>
<td>Michael Falco</td>
<td>(870) 895-3825</td>
<td>null</td>
<td>72576</td>
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<tr>
<td>Pres</td>
<td>Guy R. &quot;Buck&quot; Smith</td>
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<tr>
<td>Cash</td>
<td>Lucinda Bishop</td>
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**Cash and Due from:** 32,102  
**Deposits:** 153,315  
**Federal Funds and Repos:** 0  
**Federal Funds and Borrowings:** 0  
**Investments:** 16,798  
**Other Liabilities:** 0  
**Net Loans:** 114,356  
**Subordinated Debt:** 259  
**Premises and Fixed Assets:** 1,311  
**Total Liabilities:** 153,574  
**Other Real Estate:** 0  
**Total Liabilities and Capital:** 171,796  
**Total Assets:** 171,796  
**Total Trust Assets:** 0  
**Number of Shares Outstanding:** 19,650

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

**Branches in Town:** None  
**Other Branches:** Mammoth Spring, Viola
### Logan County Bank

**Scranton, AR**

**VOICE:** (479) 938-2511  
**FAX:** (479) 938-7084  
**Trust Powers:** No  
**Home Page:** www.logancountybank.net  
**Bank Holding Company:** None  
**FDIC Certificate Number:** 5632

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<td>Total Trust Assets</td>
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</table>

**Director:** Eddie F. Ahne; Don Fritsche; Gary Fritsche; Ronnie L. Layes  
**Branches in Town:** None  
**Other Branches:** Subiaco

### First Security Bank

**Searcy, AR**

**VOICE:** (501) 279-3400  
**FAX:** (501) 279-3486  
**Trust Powers:** Yes  
**Home Page:** www.fsbank.com  
**Bank Holding Company:** First Security Bancorp, Searcy, AR  
**FDIC Certificate Number:** 5633

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<td>Investments</td>
<td>3,003,423</td>
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<td>Net Loans</td>
<td>3,058,263</td>
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<td>126,883</td>
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<td>Other Real Estate</td>
<td>4,604</td>
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<td>Other Assets</td>
<td>74,481</td>
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<td>Total Assets</td>
<td>7,894,983</td>
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<td>Total Trust Assets</td>
<td>2,342,411</td>
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</table>

**Director:** Dr. David Burks; J. Mark Ferguson; Michael C. Hutsell; Steve Lightle; John McKnight; Wayne Ridout; Dr. Porter R. Rodgers, Jr.; Adam Rutledge; John Rutledge, Jr.; Nathan Rutledge; Reynie Rutledge; William Scholl; Jim Tarkington; James G. Wilson  
**Branches in Town:** Three  
**Other Branches:** Beebe (3), Benton (3), Bentonville (2), Bryant (3), Bull Shoals, Cabot (3), Centerton, Clarksville (2), Clinton, Conway (5), Farmington, Fayetteville (5), Fort Smith, Gassville, Greenbrier, Heber Springs (2), Hot Springs (3), Jonesboro (3), Judsonia, Little Rock (8), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (3), Pangburn, Rogers (3), Russellville (2), Sherwood, Springdale (5), Vilonia
Peoples Bank
Sheridan, AR

VOICE: (870) 942-5707  FAX: (870) 942-2489
1120 S. Rock Street  72150
Charter Number: 786  Date: September 11, 2000
Trust Powers: No  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  Cont: Aaron Reed
SVP: G. Jannette Jones

Cash and Due from: 24,163  Deposits: 162,309
Federal Funds and Repos: 0  Federal Funds and Borrowings: 0
Investments: 69,843  Other Liabilities: 838
Net Loans: 91,204  Subordinated Debt: 0
Premises and Fixed Assets: 2,124  Total Liabilities: 163,147
Other Real Estate: 0  Total Equity Capital: 28,528
Other Assets: 4,341  Total Assets: 191,675
Total Assets: 191,675  Total Liabilities and Capital: 191,675
Total Trust Assets: 0  Number of Shares Outstanding: 56,562

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

Branches in Town: None
Other Branches: Little Rock

Smackover State Bank
Smackover, AR

VOICE: (870) 725-3051  FAX: (870) 725-3049
708 North Broadway  71762
Charter Number: 600  Date: April 18, 1928
Trust Powers: Yes  FDIC Certificate Number: 5623

Home Page: www.smackoverbank.com
Bank Holding Company
Smackover Bancshares, Inc., Smackover, AR

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

Cash and Due from: 12,729  Deposits: 170,823
Federal Funds and Repos: 11,975  Federal Funds and Borrowings: 0
Investments: 84,058  Other Liabilities: 607
Net Loans: 85,266  Subordinated Debt: 0
Premises and Fixed Assets: 1,999  Total Liabilities: 171,430
Other Real Estate: 0  Total Equity Capital: 25,588
Other Assets: 991  Total Assets: 197,018
Total Assets: 197,018  Total Liabilities and Capital: 197,018
Total Trust Assets: 0  Number of Shares Outstanding: 100,000

Directors: Dr. Richard K. Davis, Jr.; 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 Commerce & Main Streets Charter Number: 457
FAX: (870) 678-2401 71763 Date: September 19, 1916
Trust Powers: No

FDIC Certificate Number: 93

Home Page: www.riversidebanc.com

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

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

Cash and Due from: ...................................... 1,631 Deposits: ........................................... 52,593
Federal Funds and Repos: ............................... 6,125 Federal Funds and Borrowings: .................. 3,000
Investments: ........................................... 1,385 Other Liabilities: ..................................... 246
Net Loans: ............................................. 47,562 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ......................... 2,068 Total Liabilities: .................................. 55,839
Other Real Estate: ........................................ 621 Total Liabilities and Capital: ..................... 61,518
Other Assets: .......................................... 2,126 Number of Shares Outstanding: .............. 3,000
Total Assets: ......................................... 61,518
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
2600 South Thompson Street Charter Number: 794
72764 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  EVP/CLO: Sonny Delgado
EVP/CFO: Paige Mulhollan

Cash and Due from: ......................... 39,274 Deposits: ........................................... 208,118
Federal Funds and Repos: ......................... 0 Federal Funds and Borrowings: .................. 6,232
Investments: ........................................ 4,592 Other Liabilities: ..................................... 1,629
Net Loans: ........................................... 186,177 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ................... 7,042 Total Liabilities: .................................. 215,979
Other Real Estate: ..................................... 0 Total Liabilities and Capital: ..................... 239,678
Other Assets: ......................................... 2,593 Number of Shares Outstanding: .............. 100,000
Total Assets: ....................................... 239,678
Total Trust Assets: ..................................... 0

Directors: Tom Allen; John Ervin; Nathan Gairhan; Michele A. Harrington; Nick Hobbs; Darrin Pitts; Donnie 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  Date: December 8, 1902
Trust Powers: No  FDIC Certificate Number: 5624

Home Page: www.bodcawbank.com

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

CEO/Pres: Korey N. Keith  EVP: Jeff White
EVP: Gina Gore  VP: Jennifer Miller

Cash and Due from: ................................ ...... 5,544 Deposits: ................................................... 130,173
Federal Funds and Repos: ............................. 0 Federal Funds and Borrowings: ............................ 3,100
Investments: ................................................ 22,406 Other Liabilities: ................................ ............... 350
Net Loans: ................................................... 118,971 Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: .......................... 2,821 Total Liabilities: ................................ ......... 133,623
Other Real Estate: .............................................. 93 Total Equity Capital: ........................................ 17,572
Other Assets: ................................ ................ 1,360 Total Liabilities and Capital: ....................... 151,195
Total Assets: ............................................. 151,195 Number of Shares Outstanding: .................. 10,000
Total Trust Assets: .............................................. 0

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

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  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
Pres:  R. Mark Owen

Cash and Due from: ................................ ...... 7,956 Deposits: ................................................... 91,672
Federal Funds and Repos: ............................. 0 Federal Funds and Borrowings: ............................ 3,032
Investments: ................................................ 30,209 Other Liabilities: ................................ ............... 130
Net Loans: ................................................... 65,506 Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: .......................... 3,410 Total Liabilities: ................................ ......... 94,834
Other Real Estate: .............................................. 42 Total Equity Capital: ........................................ 16,388
Other Assets: ................................ ................ 4,099 Total Liabilities and Capital: ....................... 111,222
Total Assets: ............................................. 111,222 Number of Shares Outstanding: .................. 15,000
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
**Arkansas State Bank Department**

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**Security Bank**  
Stephens, AR

VOICE: (870) 786-5416  
FAX: (870) 786-5419

Trust Powers: No

Charter Number: 692  
Date: February 8, 1946

FDIC Certificate Number: 16395

Home Page: www.secbnk.com

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

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

EVP/CFO/COO: Cheryl Brown

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

Branches in Town: None

Other Branches: None

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**The Farmers and Merchants Bank**  
Stuttgart, AR

VOICE: (870) 673-6911  
FAX: (870) 672-4282

Charter Number: 687  
Date: December 29, 1944

FDIC Certificate Number: 16216

Home Page: www.mebanking.com

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

Chm: Mickey Pierce  
CEO/Pres: Brad Chambless

TO: Craig Boone

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<td>11,105</td>
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<tr>
<td>Net Loans</td>
<td>1,032,754</td>
<td>Subordinated Debt</td>
<td>0</td>
</tr>
<tr>
<td>Premises and Fixed Assets</td>
<td>35,036</td>
<td>Total Liabilities</td>
<td>1,444,841</td>
</tr>
<tr>
<td>Other Real Estate</td>
<td>1,255</td>
<td>Total Equity Capital</td>
<td>207,346</td>
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<tr>
<td>Other Assets</td>
<td>127,075</td>
<td>Total Liabilities and Capital</td>
<td>1,652,187</td>
</tr>
<tr>
<td>Total Assets</td>
<td>1,652,187</td>
<td>Number of Shares Outstanding</td>
<td>1,000</td>
</tr>
<tr>
<td>Total Trust Assets</td>
<td>344,033</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Directors: Gerald Carter; Brad Chambless; Greg Connell; Gary Hudson; Kyle Ludwig; Dr. Chris Morgan; Mickey Pierce

Branches in Town: Four

Other Branches: Bentonville, Des Arc, DeWitt, Farmington, Fayetteville (5), Flippin, Gassville, Hazen, Jonesboro, Lakeview, Morrilton, Mountain Home (2), Perryville, Pocahontas (2), Prairie Grove, West Fork
Citizens Bank & Trust Company  
Van Bure, AR

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

3110 Alma Highway  
July 2956  
Charter Number: 328  
Date: December 20, 1910  
FDIC Certificate Number: 8738

Home Page: www.cbankandtrust.com  
Member of Federal Reserve System  
First Bank Corp., Fort Smith, AR

CEO/Pres: P. Brent Taylor  
EVP: Lance L. Lanier  
SVP: Joe Dan Stewart  
TO: Cindy Winborn

Cash and Due from: 108,548  
Federal Funds and Repos: 0  
Investments: 148,731  
Net Loans: 234,549  
Premises and Fixed Assets: 4,017  
Other Real Estate: 0  
Other Assets: 14,151  
Total Assets: 509,996  
Total Trust Assets: 21,056  
Number of Shares Outstanding: 16,000

Net Loans: 234,549  
Subordinated Debt: 0  
Total Liabilities: 450,286  
Total Liabilities and Capital: 509,996

Premises and Fixed Assets: 4,017  
Total Liabilities and Capital: 509,996  
Total Equity Capital: 59,710  
Number of Shares Outstanding: 16,000

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

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

First State Bank of Warren  
Warren, AR

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

104 S. Main Street  
71671  
Charter Number: 739  
Date: December 12, 1978  
FDIC Certificate Number: 94

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

Chm/CEO: Bennie Ryburn, III  
EVP/TO: Hugh A. Quimby

Cash and Due from: 23,881  
Federal Funds and Repos: 0  
Investments: 56,696  
Net Loans: 46,948  
Premises and Fixed Assets: 914  
Other Real Estate: 0  
Other Assets: 4,516  
Total Assets: 133,071  
Total Trust Assets: 215

Federal Funds and Borrowings: 0  
Other Liabilities: 314  
Subordinated Debt: 0  
Total Liabilities: 120,169  
Total Liabilities and Capital: 133,071  
Number of Shares Outstanding: 59,000

Directors: Roger George; Robert Green, Jr.; Hugh A. Quimby; Bennie Ryburn, III; Ray Ryburn; Dr. Joe H. Wharton

Branches in Town: One  
Other Branches: Hampton, Hermitage
## Warren Bank and Trust Company

**Warren, AR**

**VOICE:** (870) 226-2621  
**FAX:** (870) 226-6261  
**Trust Powers:** Yes  
**Home Page:** [www.warrenbanktrust.com](http://www.warrenbanktrust.com)

<table>
<thead>
<tr>
<th>Chm: John B. Frazer, Jr.</th>
<th>Pres/TO: Kelly Ashcraft</th>
</tr>
</thead>
<tbody>
<tr>
<td>VChm: Thomas Frazer</td>
<td></td>
</tr>
</tbody>
</table>

| Cash and Due from: 4,482 | Deposits: 114,489 |
| Federal Funds and Repos: 2,425 | Federal Funds and Borrowings: 2,620 |
| Investments: 81,334 | Other Liabilities: 114 |
| Net Loans: 50,964 | Subordinated Debt: 0 |
| Premises and Fixed Assets: 458 | Total Liabilities: 117,223 |
| Other Real Estate: 6 | Total Liabilities and Capital: 140,687 |
| Other Assets: 1,118 | Number of Shares Outstanding: 48,000 |
| Total Assets: 140,687 | Total Equity Capital: 23,464 |
| Total Trust Assets: 22,170 | Total Liabilities and Capital: 140,687 |

**Directors:** Kelly Ashcraft; Dr. Donnie R. Bryant; Gerald D. Burton; John B. Frazer, Jr.; Thomas Frazer; Dr. Rocky K. Lindsey; Jeffrey B. McGaha; Dr. Kerry F. Pennington

**Branches in Town:** Two

**Other Branches:** Hermitage

## Evolve Bank & Trust

**West Memphis, AR**

**VOICE:** (901) 624-5500  
**FAX:** (901) 624-5540  
**Trust Powers:** Yes  
**Home Page:** [www.getevolved.com](http://www.getevolved.com)

<table>
<thead>
<tr>
<th>Chm: B. Scot Lenoir</th>
<th>EVP/CFO: Mark Mosteller</th>
</tr>
</thead>
<tbody>
<tr>
<td>CEO/Pres: Scott Stafford</td>
<td>Cont: Robin Bedsole</td>
</tr>
</tbody>
</table>

| Cash and Due from: 134,334 | Deposits: 508,484 |
| Federal Funds and Repos: 350 | Federal Funds and Borrowings: 81,331 |
| Investments: 15,116 | Other Liabilities: 59,740 |
| Net Loans: 523,547 | Subordinated Debt: 0 |
| Premises and Fixed Assets: 4,510 | Total Liabilities: 649,555 |
| Other Real Estate: 660 | Total Liabilities and Capital: 711,664 |
| Other Assets: 33,147 | Number of Shares Outstanding: 4,000 |
| Total Assets: 711,664 | Total Equity Capital: 62,109 |
| Total Trust Assets: 22,170 | Total Liabilities and Capital: 711,664 |

**Directors:** Alvinor Bright, Jr.; Donald Clanton; Lewis Holland; 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 Charter Number: 804
FAX: (870) 735-0065 Date: June 27, 2019
Trust Powers: Yes

330 West Broadway Street
72301

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: Andy Horton
EVP: Kirby H. Carlson SVP/CFO: Chris Blaylock

Cash and Due from: 5,295
Federal Funds and Repos: 2,070
Investments: 280,616
Net Loans: 223,399
Premises and Fixed Assets: 3,316
Other Real Estate: 8,939
Other Assets: 8,939
Total Assets: 523,636

Deposits: 461,960
Federal Funds and Borrowings: 2,500
Other Liabilities: 1,981
Subordinated Debt: 0
Total Liabilities: 466,441
Total Liabilities and Capital: 523,636

Net Loans: 223,399
Premises and Fixed Assets: 3,316
Other Real Estate: 8,939
Other Assets: 8,939
Total Trust Assets: 0
Number of Shares Outstanding: 20,000

Directors: Jack D. Avery; Kirby H. Carlson; Michael A. Carlson; William A. Carlson; Glen F. Fenter; Dr. Edgar S. "Scott" Ferguson, MD; Charles E. Horton; Marlene Keenan; Dr. 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 Charter Number: 25
FAX: (870) 238-4052 Date: June 5, 1891
Trust Powers: Yes

1 Cross County Plaza
72396

FDIC Certificate Number: 13821

Home Page: www.crosscountybank.com

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

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

Cash and Due from: 20,907
Federal Funds and Repos: 0
Investments: 6,785
Net Loans: 268,087
Premises and Fixed Assets: 6,430
Other Real Estate: 627
Other Assets: 8,130
Total Assets: 310,966

Deposits: 272,352
Federal Funds and Borrowings: 832
Other Liabilities: 387
Subordinated Debt: 0
Total Liabilities: 273,571
Total Liabilities and Capital: 310,966

Net Loans: 268,087
Premises and Fixed Assets: 6,430
Other Real Estate: 627
Other Assets: 8,130
Total Trust Assets: 17,732
Number of Shares Outstanding: 4,000

Directors: Dr. Willard G. Burks; Ronald R. Caldwell; Guy E. Fisher; Pete L. Imboden, III; Kenneth L. Johnson, Jr.; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. 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, 2021
Arkansas Capital Corporation  
Little Rock, AR

VOICE:  (501) 374-9247  
FAX:  (501) 374-9425  
Trust Powers: No  
200 River Market Avenue, Suite 400  
Charter Number: 2000  
72201  
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

<table>
<thead>
<tr>
<th>Financial Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
<td>7,637</td>
</tr>
<tr>
<td>Federal Funds and Repos</td>
<td>6,730</td>
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<tr>
<td>Net Loans</td>
<td>46,621</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>655</td>
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<tr>
<td>Other Real Estate</td>
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<tr>
<td>Other Assets</td>
<td>2,226</td>
</tr>
<tr>
<td>Total Assets</td>
<td>63,869</td>
</tr>
<tr>
<td>Total Trust Assets</td>
<td>0</td>
</tr>
<tr>
<td>Deposits</td>
<td>0</td>
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<tr>
<td>Federal Funds and Borrowings</td>
<td>47,487</td>
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<tr>
<td>Other Liabilities</td>
<td>1,283</td>
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<tr>
<td>Subordinated Debt</td>
<td>0</td>
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<tr>
<td>Total Liabilities</td>
<td>48,770</td>
</tr>
<tr>
<td>Total Equity Capital</td>
<td>15,099</td>
</tr>
<tr>
<td>Total Liabilities and Capital</td>
<td>63,869</td>
</tr>
<tr>
<td>Number of Shares Outstanding</td>
<td>987</td>
</tr>
</tbody>
</table>

Directors: Jeff Amerine; Kevin Burns; Rush B. Deacon; Jill Floyd; Robert "Ted" Gammill; Russell Guerra; Karen Marine; Emily McElroy; Virgil L. Miller, Jr.; Martha Moore; Caroll Penick; Sherrie Randall; Bryan Scoggins; David H. Shindler; William T. Staed; Lorrie Trogden

Branches in Town: None

Other Branches: None
Community First Trust Company  
Hot Springs, AR  
VOICE: (501) 520-3660  
FAX: (501) 520-3667  
135 Section Line Road, C-1  
71913  
Charter Number: 35001  
Date: Jun. 17, 1998  
County: Garland  
Home Page: www.communityfirsttrust.com  

Pres/CEO: William L. Kerst, Jr.  
CFO: Leslie A. Ballentine  
Directors: Drew Chandler; Chris Gosnell; William L. Kerst, Jr.; Bruce Maloch; Brad Smith  
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, 2021
Perry County Industrial Development Corporation
Perryville, AR

VOICE: (501) 454-0330          P. O. Box 869              Charter Number: 30003
FAX: (501) 889-2966              72126-0869                  Date: August 18, 1994

County: Perry

Pres: John C. "Chris" Branscum    Treas: Mark Roland
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, 2021
<table>
<thead>
<tr>
<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas</td>
<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
</tr>
<tr>
<td>Ashley</td>
<td>Home Bank of Arkansas</td>
<td>Portland</td>
</tr>
<tr>
<td>Benton</td>
<td>Generations Bank</td>
<td>Rogers</td>
</tr>
<tr>
<td>Bradley</td>
<td>First State Bank of Warren</td>
<td>Warren</td>
</tr>
<tr>
<td></td>
<td>Warren Bank and Trust Company</td>
<td></td>
</tr>
<tr>
<td>Carroll</td>
<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
</tr>
<tr>
<td></td>
<td>CS Bank</td>
<td>Eureka Springs</td>
</tr>
<tr>
<td></td>
<td>Anstaff Bank</td>
<td>Green Forest</td>
</tr>
<tr>
<td>Chicot</td>
<td>The Bank of Lake Village</td>
<td>Lake Village</td>
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<tr>
<td>Clark</td>
<td>Southern Bancorp Bank</td>
<td>Arkadelphia</td>
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<tr>
<td>Clay</td>
<td>Piggott State Bank</td>
<td>Piggott</td>
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<tr>
<td>Cleveland</td>
<td>Gateway Bank</td>
<td>Rison</td>
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<tr>
<td>Columbia</td>
<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
</tr>
<tr>
<td></td>
<td>The Peoples Bank</td>
<td>Magnolia</td>
</tr>
<tr>
<td>Conway</td>
<td>Petit Jean State Bank</td>
<td>Morrilton</td>
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<tr>
<td>Craighead</td>
<td>Premier Bank of Arkansas</td>
<td>Jonesboro</td>
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<tr>
<td>Crawford</td>
<td>Citizens Bank &amp; Trust Company</td>
<td>Van Buren</td>
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<tr>
<td>Crittenden</td>
<td>Evolve Bank &amp; Trust</td>
<td>West Memphis</td>
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<tr>
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<td>Fidelity Bank</td>
<td>West Memphis</td>
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<tr>
<td>Cross</td>
<td>Cross County Bank</td>
<td>Wynne</td>
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<tr>
<td>Dallas</td>
<td>FBT Bank &amp; Mortgage</td>
<td>Fordyce</td>
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<tr>
<td></td>
<td>Riverside Bank</td>
<td>Sparkman</td>
</tr>
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<td>Desha</td>
<td>Merchants &amp; Farmers Bank</td>
<td>Dumas</td>
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<tr>
<td></td>
<td>First NaturalState Bank</td>
<td>McGehee</td>
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<td>McGehee Bank</td>
<td>McGehee</td>
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<tr>
<td>Drew</td>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
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<td>Union Bank And Trust Company</td>
<td>Monticello</td>
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<tr>
<td>Faulkner</td>
<td>Centennial Bank</td>
<td>Conway</td>
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<td></td>
<td>First Service Bank</td>
<td>Greenbrier</td>
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<tr>
<td>Fulton</td>
<td>Bank of Salem</td>
<td>Salem</td>
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<tr>
<td>Grant</td>
<td>Peoples Bank</td>
<td>Sheridan</td>
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<td>COUNTY</td>
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<tr>
<td>Greene</td>
<td>First National Bank</td>
<td>Paragould</td>
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<tr>
<td>Hot Spring</td>
<td>The Malvern National Bank</td>
<td>Malvern</td>
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<td>Independence</td>
<td>First Community Bank</td>
<td>Batesville</td>
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<tr>
<td></td>
<td>The Citizens Bank</td>
<td>Batesville</td>
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<tr>
<td>Izard</td>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
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<tr>
<td>Jackson</td>
<td>Merchants &amp; Planters Bank</td>
<td>Newport</td>
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<tr>
<td>Jefferson</td>
<td>Relyance Bank, National Association</td>
<td>Pine Bluff</td>
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<td></td>
<td>Simmons Bank</td>
<td>Pine Bluff</td>
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<tr>
<td>Lafayette</td>
<td>Community State Bank</td>
<td>Bradley</td>
</tr>
<tr>
<td></td>
<td>Bodcaw Bank</td>
<td>Stamps</td>
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<tr>
<td>Lawrence</td>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
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<tr>
<td>Lincoln</td>
<td>Connect Bank</td>
<td>Star City</td>
</tr>
<tr>
<td>Logan</td>
<td>First Western Bank</td>
<td>Booneville</td>
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<td></td>
<td>The First National Bank at Paris</td>
<td>Paris</td>
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<tr>
<td></td>
<td>Logan County Bank</td>
<td>Scranton</td>
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<td>Lonoke</td>
</tr>
<tr>
<td>Madison</td>
<td>Today’s Bank</td>
<td>Huntsville</td>
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<tr>
<td>Mississippi</td>
<td>Farmers Bank And Trust Company</td>
<td>Blytheville</td>
</tr>
<tr>
<td>Monroe</td>
<td>The Merchants and Planters Bank</td>
<td>Clarendon</td>
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<tr>
<td>Ouachita</td>
<td>Bank of Bearden</td>
<td>Bearden</td>
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<td></td>
<td>Security Bank</td>
<td>Stephens</td>
</tr>
<tr>
<td>Phillips</td>
<td>Partners Bank</td>
<td>Helena</td>
</tr>
<tr>
<td>Pike</td>
<td>Bank of Delight</td>
<td>Delight</td>
</tr>
<tr>
<td></td>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
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<tr>
<td>Polk</td>
<td>The Union Bank of Mena</td>
<td>Mena</td>
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<tr>
<td>Pope</td>
<td>First State Bank</td>
<td>Russellville</td>
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<td>Pulaski</td>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
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<td>Bank of Little Rock</td>
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<td>Bank OZK</td>
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<tr>
<td></td>
<td>Eagle Bank &amp; Trust Company</td>
<td>Little Rock</td>
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<td>Encore Bank</td>
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<td>Randolph</td>
<td>RiverBank</td>
<td>Pocahontas</td>
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<tr>
<td>Sebastian</td>
<td>The First National Bank of Fort Smith</td>
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<td>Farmers Bank</td>
<td>Greenwood</td>
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<td>Sharp</td>
<td>FNBC Bank</td>
<td>Ash Flat</td>
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<td>Bank of Cave City</td>
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<td>St. Francis</td>
<td>Armor Bank</td>
<td>Forrest City</td>
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<td>First National Bank of Eastern Arkansas</td>
<td>Forrest City</td>
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<td>Stone Bank</td>
<td>Mountain View</td>
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<td>Union</td>
<td>First Financial Bank</td>
<td>El Dorado</td>
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<td>Smackover State Bank</td>
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<td>Washington</td>
<td>Arvest Bank</td>
<td>Fayetteville</td>
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<td>Signature Bank of Arkansas</td>
<td>Fayetteville</td>
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<tr>
<td></td>
<td>Legacy National Bank</td>
<td>Springdale</td>
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<td>United Bank</td>
<td>Springdale</td>
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<td>White</td>
<td>First Security Bank</td>
<td>Searcy</td>
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<tr>
<td>Woodruff</td>
<td>RiverWind Bank</td>
<td>Augusta</td>
</tr>
<tr>
<td>Yell</td>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
</tbody>
</table>
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2021
Southern Bancorp Inc.
Arkadelphia, AR

RSSD Number: 1248939 605 Main Street, Suite 202
VOICE: (501) 850-8969 400 Hardin Road, Suite 100
FAX: (501) 537-1193 71923

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

Subsidiaries:
Southern Bancorp Bank Arkadelphia, AR
Southern Bancorp Bank 1 Investment Fund I, LLC Arkadelphia, AR
Southern Bancorp CDE, LLC Arkadelphia, AR
Southern Bancorp Investment Fund II, LLC Arkadelphia, AR
Southern Bancorp Investment Fund III, LLC Arkadelphia, AR
Southern Landlord, LLC Arkadelphia, AR
Southern Development Capital Trust Arkadelphia, AR
Southern Development Statutory Trust III Arkadelphia, AR
Southern Development Statutory Trust IV Arkadelphia, AR
Southern Property Corporation of the Delta Arkadelphia, AR
SBI Acquisition II, Inc. Little Rock, AR

FNBC Bancorp, Inc.
Ash Flat, AR

RSSD Number: 1099690 636 Ash Flat Drive
VOICE: (870) 994-2311 P. O. Box 8
FAX: (870) 257-1889 72513

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

Subsidiaries:
FNBC Bank Ash Flat, AR
FNBC Capital Trust I Ash Flat, AR
Citizens Bancshares of Batesville, Inc.
Batesville, AR

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

CEO: Jeffery Teague
Pres/CLO: Adam Mitchell

EVP/CFO: Karen Shaw

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

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

Bearden Bancshares, Inc.
Bearden, AR

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

Pres: Rick Green
Sec: Ken Riley

Subsidiaries:
Bank of Bearden
BBI Insurance Agency, Inc.
Arkansas State Bank Department

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          Sec: Karla Payne
VP/Treas/Sec: Richard D. Chapman

Subsidiaries:
Arvest Holdings, Inc.

Arvest Bank
   Arvest Central Mortgage Company
   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.
   Southwest Cattlemen’s Corporation
   Superior Finance Company

CFB Aviation, LLC

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
   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.
   Southwest Cattlemen’s Corporation
   Superior Finance Company

CFB Aviation, LLC
Farmers Bancorp, Inc.
Blytheville, AR

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

Chm/Pres: Randy Scott

Subsidiaries:
Farmers Bank And Trust Company

First Western Bancshares ESOT
Booneville, AR

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

Chm: Ty Hampton

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

First Western Bancshares, Inc.
Booneville, AR

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

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

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

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

RSSD Number: 2352196
1325 Hwy 278 Bypass
VOICE: (479) 986-3960
3710 Southern Hills Blvd, Suite 100
FAX: (479) 986-3999
71701

Pres: Jonathan W. Harrell
CFO: Sandra Ferguson

Sec: Maxwell Harrell

Subsidiaries:
Generations Bank Rogers, AR

Sharp Bancshares, Inc.
Cave City, AR

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

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

VChm: Bruce Street
CFO: Kim Nunally

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

Clarendon Holding Co.
Clarendon, AR

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

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

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

RSSD Number: 1491409 719 Harkrider Street, Suite 100
VOICE: (501) 328-4770 P. O. Box 966
FAX: (501) 328-4890 72032

Chm/CEO: John W. Allison COO: Stephen Tipton
CFO: Brian Davis

Subsidiaries:
Centennial Bank
- Centennial Insurance Agency, Inc. Conway, AR
- Boomer Air LLC Conway, AR
- Centennial AAC NMTC Fund, LLC Conway, AR
- Freedom Insurance Group, Inc. Conway, AR
- Cook Insurance Agency, Inc. Apalachicola, FL
- Regent Bank Project Finance, Inc. Davie, FL
- Centennial AL Holdings, Inc. New York, NY

HBI Insurance, Inc. Conway, AR
Centennial (AR) Statutory Trust I Wilmington, DE
Liberty Statutory Trust I Wilmington, DE
Liberty Statutory Trust II Wilmington, DE
Regent Capital Trust II Wilmington, DE
Regent Capital Trust III Wilmington, DE
Russellville Statutory Trust I Wilmington, DE

Chambers Bancshares, Inc.
Danville, AR

RSSD Number: 1141487 105 East 9th Street
VOICE: (479) 495-4648 P. O. Box 1330
FAX: (479) 495-4769 72833

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

Subsidiaries:
Chambers Bank Danville, AR
Sloan Capital Trust I Danville, AR
First State Bancshares, Inc.
DeQueen, AR

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

Chm: Dennis Smiley  
CEO/Pres: Noel L. Bard

Subsidiaries:
First State Bank of DeQueen  
First State DeQueen Statutory Trust I

M & F Financial Corporation
Dumas, AR

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

Chm/CEO: L. Ashton Adcock  
Pres: B. Page Gill  
EVP: Betty B. Trites  
Sec: Price Boney

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/CFO: Melissa Jerry  
EVP: Craig Mobley  
Sec: Debra Martin

Subsidiaries:
First Financial Bank  
First Title Services, Inc.  
First Financial Banc Corporation Statutory Trust I  
First Financial Statutory Trust III
MHBC Investments Limited Partnership, I LLLP  
England, AR

RSSD Number: 2795083  
123 South Main Street

VOICE: (501) 842-2555  
P. O. Box 70

FAX: (501) 842-2422  
72046

Chm: Gregory Hopkins  
Pres: Gary Canada, Jr.

CEO: Allen Evans  
CFO: Amanda Robinson

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

England, AR

England, AR

England, AR

Little Rock, AR

Canada Bancshares, Inc.  
England, AR

RSSD Number: 5081385  
123 South Main Street

VOICE: (501) 842-2555  
P. O. Box 70

FAX: (501) 842-2422  
72046

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

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

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

England, AR

England, AR

England, AR

Little Rock, AR

Eureka Bancshares, Inc.  
Eureka Springs, AR

RSSD Number: 2941769  
70 South Main

VOICE: (479) 253-3000  
P. O. Box 309

FAX: (479) 253-3004  
72632

Chm/CEO/Pres: John F. Cross  
Sec: Charles T. Cross

VChm: Lewis E. Epley, Jr.

Subsidiaries:
CS Bank

Eureka Springs, AR
White River Bancshares Company  
Fayetteville, AR

RSSD Number: 3306589  
3878 N. Crossover Road, Suite 20
VOICE: (479) 684-3700  
P. O. Box 8550
FAX: (479) 684-3795  
72703

Chm/CEO/Pres: Gary R. Head  
CFO: Edward Rienneau
COO/Treas: Brant Ward

Subsidiaries:
Signature Bank of Arkansas  
Fayetteville, AR

FBT Bancshares, Inc.  
Fordyce, AR

RSSD Number: 1099092  
200 West 4th Street
VOICE: (870) 352-3107  
71742
FAX: (870) 352-5202

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

Subsidiaries:
FBT Bank & Mortgage  
Fordyce, AR

First Bank Corp.  
Fort Smith, AR

RSSD Number: 1491360  
602 Garrison Avenue
VOICE: (479) 782-2041  
P. O. Box 7
FAX: (479) 788-4602  
72902

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

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

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

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

RSSD Number: 3029196
Voice: (501) 679-7283
Fax: (501) 679-7745

Chm/CEO: John Stacks
Sec: Roy Montgomery

Subsidiaries:
Home Bank of Arkansas
HomeBank Insurance Agency

Wilkinson Banking Corporation
Greenwood, AR

RSSD Number: 1417511
Voice: (479) 996-4171
Fax: (479) 996-6700

Chm: Elizabeth Wilkinson
CEO/Pres: Edward Wilkinson

Subsidiaries:
Farmers Bank

Helena Bancshares, Inc.
Helena, AR

RSSD Number: 1129494
Voice: (870) 338-6451
Fax: (870) 338-6306

Chm: Harry Stephens
CEO/Pres: John O. Moore
EVP/CFO: Leslie Harp
EVP/Sec: Erica Cook

Subsidiaries:
Partners Bank
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

Smith Associated Banking Corporation
Hot Springs, AR

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

Chm/CEO: Guy R. "Buck" Smith

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

First Arkansas BancShares, Inc.
Jacksonville, AR

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

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

Subsidiaries:
First Arkansas Bank & Trust
First Arkansas Tax Credit, LLC
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

Encore Bancshares, Inc.
Little Rock, AR

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

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

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: Cindy Hippler

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.

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

Lonoke Bancshares, Inc.
Lonoke, AR

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

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

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

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

Lonoke, AR
Lonoke, AR
Lonoke, AR
Lonoke, AR
Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684
VOICE: (870) 234-5777
FAX: (870) 912-0647

Chm: Steven Clark Fincher
Sec: Jaela Talley
Pres: Mary L. Fowler

Subsidiaries:
The Peoples Bank
Magnolia, AR

Magnolia Banking Corporation
Magnolia, AR

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

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

Subsidiaries:
Farmers Bank and Trust Company
Community First Trust Group
Magnolia Properties, Inc.
Patmos Holdings, LLC
Magnolia Statutory Trust I
First National Hempstead Statutory Trust I
Magnolia, AR
Hot Springs, AR
Magnolia, AR
Texarkana, TX
Magnolia, AR
Hartford, CT

Big Creek Bancshares, Inc.
Marianna, 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
Marianna, AR
Forrest City, AR
Forrest City Financial Corporation
Marianna, AR

RSSD Number: 2501305
VOICE: (870) 821-5100
FAX: (870) 821-5100

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

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

Subsidiaries:
Armor Bank

FCB Financial Services, Inc.
Marion, AR

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

Pres: M. Don Underwood
Sec: Frank A. Fogleman

Subsidiaries:
Premier Bank of Arkansas

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 NaturalState Bank
Milner/Owyong Insurance Co., LLC

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

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

Chm: William W. Bowman
CEO/Pres: James M. Smith
VChm: John H. Potter
VP/TO: Jim Youngblood

Subsidiaries:
Southeast Financial Bankstock Corporation
McGehee Bank
McBank Realty

McGehee, AR

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
McBank Realty

McGehee, AR

Union Bankshares, Inc.
Mena, AR

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

Chm: John Stevenson
CEO/Pres: Jarrod Yarnell
VChm: David Maddox
EVP/Cont: Rob Floyd

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

Mena, AR
Drew Bancshares, Inc.
Monticello, AR

RSSD Number: 1098198
VOICE: (870) 367-2025
FAX: (870) 367-1151

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

Subsidiaries:
Commercial Bank & Trust Company

First Union Financial Corporation
Monticello, AR

RSSD Number: 1098880
VOICE: (870) 460-6400
FAX: (870) 460-6431

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

Subsidiaries:
Union Bank And Trust Company

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: (501) 435-2068

Chm: Sonya Daniels
Pres: Kevin Compton

EVP: Marnie Oldner
CFO/Sec: Stephen T. Ragland

Subsidiaries:
Stone Bank
DBT Realty Company, Inc.
P&M Real Estate, Inc.

Mountain View, AR
DeWitt, AR
DeWitt, 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.
Pres/COO: Jim S. Gowen, Jr.
Sec: Leslie Lowery

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

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

M & P Community Bancshares, Inc.
Newport, AR

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

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

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

Newport, AR
Newport, AR
Piggott Bankstock, Inc.
Piggott, AR

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

Chm: Cody Knight

Subsidiaries:
Piggott State Bank

212 West Cherry Street
P. O. Box 307
72454

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

Chm/CEO: George A. Makris, Jr. EVP/Gen Coun/Sec: George A. Makris, III
Pres/COO: Robert A. Fehlman

Subsidiaries:

Simmons Bank
  Diamond State Ventures II, LP
  Heartland Bank Liquidating Trust
  Heartland Insurance, LLC
  PGR, LLC
  Simmons First Insurance Services, Inc.
  Simmons First Investment Group, Inc.
  AAC Investment Fund
  Simmons NMTC Holding, LLC
  SWC PPR, LLC
  Simmons First SW REIT, Inc.
  Simmons First REIT of TN, LLC
  Capital Partners Investment Fund 2008, L.P.
  Capital Partners Series SB II, LLC
  Capital Partners Series SB III, LLC
  Capital Partners Series SB IV, LLC
  Capital Partners Series SB, LLC
  Cradduck LMB Investment Fund 2, LLC
  Cradduck LMB Investment Fund, LLC
  Cultivation Twain Seed Fund I, L.P.
  PR RT, L.L.C.
  Raintree LMB, LLC
  Beacon Village Tax Credit Fund, LLC
  El Toro Holdings, LLC
  Big Creek Investors, LLC
  Simmons First REIT of MO, LLC
  Springfield Finance and Development Corp.
  MU Investment Property, LLC
  PSH, LLC
  Santa Ana Holdings, LLC
  St. Louis State Equity Fund II LLC
  The Successful Investors, LLC
  Stockton Community Development Corp.
  Providence PCC of Grenada, LLC
  Simmons First Investments, Inc.
  REI Subsidiary CDE 12, LLC
  REI Subsidiary CDE 4, LLC
  CRK Properties, Inc.
  Stillwater NMTC, LLC
  Venture Holding Company, LLC
  ETN-KLC, LLC
  First State Providence PCC of Grenada, LLC

Pine Bluff, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Pine Bluff, AR
Pine Bluff, AR
Chandler, AZ
Wilmington, DE
Baltimore, MD
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Dexter, MO
Frontenac, MO
Sedalia, MO
Springfield, MO
Springfield, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
Stockton, MO
Grenada, MS
Las Vegas, NV
Durant, OK
Durant, OK
Durant, OK
Stillwater, OK
Stillwater, OK
Jackson, TN
Sevierville, TN
Union City, TN
Sigma Holdings, Inc.
Rison, AR

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

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

Subsidiaries:
Gateway Bank

First State Banking Corporation
Russellville, AR

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

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

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

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

Chm/CEO/Pres: Reynie Rutledge

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

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

Smackover Bancshares, Inc.
Smackover, AR

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

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

Subsidiaries:
Smackover State Bank
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.
CEO/Pres: Korey Keith
Sec: D. Copie Dickson

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

RSSD Number: 1131723  
116 North Lincoln  
VOICE: (870) 628-4286  
P. O. Drawer 69  
FAX: (870) 628-5274  
71667

Chm/CEO: Marion Burge Ryburn

Subsidiaries:  
Connect Bank  
Star City, AR

The Farmers and Merchants Bankshares, Inc.  
Stuttgart, AR

RSSD Number: 1099672  
708 South Main  
VOICE: (870) 673-6911  
P. O. Box 1010  
FAX: (870) 672-4282  
72160

Chm: Mickey Pierce  
VChm: Robert H. Seidenstricker  
CEO/Pres: Brad Chambless  
SVP/CFO: Christy Malahy

Subsidiaries:  
The Farmers and Merchants Bank  
Stuttgart, AR  
Bankshares of Fayetteville Statutory Trust I  
Fayetteville, AR  
Mountain Home Statutory Trust I  
Mountain Home, AR

Bradley Bancshares, Inc.  
Warren, AR

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

Chm: Bennie Ryburn, III

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

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

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

SVP/CFO: Mike Carlson
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
Cont: Robin Bedsole

Sec: W. Scott Stafford

Subsidiaries:
Evolve Bank & Trust
Evolve Commercial Finance

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:
Central Bank
Cross County Bank
CCB Real Estate Holdings, Inc.
CCB-EAT, LLC
Janus Title, LLC

Little Rock, AR
Wynne, AR
Wynne, AR
Wynne, AR
Wynne, AR
ABBREVIATIONS

Chm: Chairman of the Board
Chm Emer: Chairman Emeritus
CEO: Chief Executive Officer
Co-Chm: Co-Chairman
VChm: Vice Chairman
Pres: President
Reg Pres: Regional President
EVP: Executive Vice President
SVP: Senior Vice President
CAO: Chief Administrative Officer
CBO: Chief Banking Officer
CCO: Chief Credit Officer
CFO: Chief Financial Officer
CLO: Chief Lending Officer
COO: Chief Operating Officer
CRO: Chief Risk 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
Gen Coun: General Counsel
Treas: Treasurer
Sec: Secretary
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