

**REPORT OF  
THE  
BANK COMMISSIONER  
OF THE STATE OF ARKANSAS  
2021**



**ASA HUTCHINSON**  
Governor

**MICHAEL PRESTON**  
Secretary

**SUSANNAH T. MARSHALL**  
Bank Commissioner



**ONE HUNDRED AND SEVENTH  
ANNUAL**

**REPORT OF  
THE  
BANK COMMISSIONER**

**JUNE 30, 2021**



**STATE OF ARKANSAS**  
**OFFICE OF STATE BANK DEPARTMENT**

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



## TABLE OF CONTENTS

Legal Holidays .....	2
Commissioners of The Bank Department .....	3
State Banking Board .....	4
Departmental Roster .....	5
Mergers of State Chartered Banks/Charter Relocations/Corporate Name Changes .....	9
Branches Approved .....	10
State Chartered Banks Subchapter S Corporations .....	12
Fiscal Report of The Bank Department .....	14
Federal Supervisory Agencies .....	15
Trade Associations .....	20
Consolidated Report of Condition Data State Chartered Banks .....	23
Consolidated Statement of Condition State Chartered Trust Departments .....	24
Consolidated Report of Condition Data National Banks .....	25
Tier One Leverage Ratios For All Arkansas Commercial Banks .....	26
National Banks Headquartered in Arkansas .....	29
Report of State Chartered Commercial Banks .....	31
Report of State Chartered Non-Profit Organization .....	73
Report of State Chartered Trust Company .....	75
Report of Regional/County Industrial Development Corporation .....	77
All Commercial Banks Listed by County .....	79
Map of Arkansas Counties .....	84
Arkansas Bank Holding Companies .....	85
Abbreviations .....	112

# LEGAL HOLIDAYS

New Year's Day.....January 1<sup>st</sup>

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 4<sup>th</sup>

Labor Day ..... First Monday in September

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

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve ..... December 24<sup>th</sup>

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

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



## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis .....	October 6, 1913	October 3, 1918
2.	A. J. Reap .....	October 3, 1918	March 22, 1919
3.	W. T. Maxwell .....	March 22, 1919	September 1, 1921
4.	Charles McKee .....	September 1, 1921	July 28, 1925
5.	Loid Rainwater .....	July 28, 1925	February 8, 1927
6.	Walter E. Taylor .....	February 8, 1927	January 10, 1933
7.	Marion Wasson .....	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan .....	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett .....	January 14, 1941	February 1, 1949
10.	S. J. Dean .....	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr. ....	December 31, 1949	March 14, 1953
12.	A. R. Merritt .....	March 14, 1953	February 8, 1955
13.	Dick Simpson .....	February 8, 1955	March 2, 1967
14.	H. C. Adams .....	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting) .....	March 16, 1979	April 19, 1979
16.	B. J. Lambert, Jr. ....	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson .....	April 15, 1983	October 1, 1987
18.	Bill J. Ford .....	October 1, 1987	July 31, 1998
19.	Frank White .....	August 1, 1998	May 21, 2003
20.	Bunny Adcock .....	June 23, 2003	June 11, 2007
21.	Candace A. Franks .....	June 13, 2007	October 1, 2020
22.	Susannah T. Marshall .....	October 1, 2020	.....

## 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

**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](mailto: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](mailto: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

**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**

### **NAME / LOCATION**

Arkansas County Bank  
DeWitt, Arkansas

Bank of Gravette  
Gravette, Arkansas

### **NAME / LOCATION**

Southern Bancorp Bank  
Arkadelphia, Arkansas

Legacy National Bank  
Springdale, Arkansas

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

### **NAME / LOCATION**

Premier Bank of Arkansas  
Marion, Arkansas

### **NEW NAME / LOCATION**

Premier Bank of Arkansas  
Jonesboro, Arkansas

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

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

### **NAME / LOCATION**

Cornerstone Bank  
Eureka Springs, Arkansas

### **NEW NAME / LOCATION**

CS Bank  
Eureka Springs, Arkansas

The above institution's name change was effective November 8, 2020.

## **BRANCHES APPROVED FROM JULY 1, 2020 TO JUNE 30, 2021**

<b>BANK</b>	<b>LOCATION</b>
Southern Bancorp Bank Arkadelphia, Arkansas	3002 Hardy Street, Suite 101 Hattiesburg, Mississippi
First Community Bank Batesville, Arkansas	766 Harkrider Street Conway, Arkansas
First Community Bank Batesville, Arkansas	17820 Chenal Parkway Little Rock, Arkansas
Merchants & Farmers Bank Dumas, Arkansas	300 North Main Street Benton, Arkansas
CS Bank Eureka Springs, Arkansas	18565 State Highway 37 Cassville, Missouri
Armor Bank Forrest City, Arkansas	3948 Central Avenue, Suite D Hot Springs, Arkansas
Armor Bank Forrest City, Arkansas	4538 Central Avenue Hot Springs, Arkansas
Partners Bank Helena, Arkansas	3632 Johnson Mill Blvd., Suite 107 Springdale, Arkansas
Encore Bank Little Rock, Arkansas	3720 South Weller Ave., Suite 500 Springfield, Missouri
Encore Bank Little Rock, Arkansas	301 West Avenue, Suite 120 Austin, Texas
Encore Bank Little Rock, Arkansas	5960 Berkshire Lane, Suite 1100 Dallas, Texas
Encore Bank Little Rock, Arkansas	4217 Camp Bowie Blvd., Suite 100 Fort Worth, Texas
Farmers Bank and Trust Company Magnolia, Arkansas	3345 Highway 5 North Bryant, Arkansas
Farmers Bank and Trust Company Magnolia, Arkansas	1375 NE Loop 286 Paris, Texas



**BANK****LOCATION**

Simmons Bank  
Pine Bluff, Arkansas

208 East Taliaferro Street  
Madill, Oklahoma

Simmons Bank  
Pine Bluff, Arkansas

1222 Demonbreun Street, Suite 105  
Nashville, Tennessee

Simmons Bank  
Pine Bluff, Arkansas

8319 Preston Road  
Dallas, Texas

First Security Bank  
Searcy, Arkansas

7613 Rogers Avenue  
Fort Smith, Arkansas

The Farmers and Merchants Bank  
Stuttgart, Arkansas

3100 Southwest Drive  
Jonesboro, Arkansas

## STATE CHARTERED BANKS SUBCHAPTER S CORPORATIONS

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

**BANK**

**CITY**

Security Bank

Stephens

First State Bank of Warren

Warren

Warren Bank and Trust Company

Warren

Fidelity Bank

West Memphis

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

### RECEIPTS

Cash Balance July 1, 2020.....	21,742,120.79
Examination and Assessment Fees.....	12,688,744.52
Charter and Amendment Fees.....	44,450.00
Interstate Sharing Fees.....	0.00
Miscellaneous/Non-Revenue Income .....	256.98
Reimbursement for M & R Sales .....	6,846.75
Refund to Expenditures – Prior Year .....	1,513.01
Refund to Expenditures – Current Year .....	0.01
<b>Total Receipts</b>	<u>12,741,811.26</u>
	<b>\$34,483,932.05</b>

### DISBURSEMENTS

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

# 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

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

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

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

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

Douglas Scarboro .....Senior Branch Executive

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

Nikki R. Jackson .....Senior Branch Executive

# COMPTROLLER OF THE CURRENCY

Southern District Office  
 500 North Akard St., Suite 1600  
 Dallas, Texas 75201-3323  
 VOICE: (214) 720-0656  
 FAX: (214) 720-7000  
<https://www.occ.treas.gov>

Troy L. Thornton..... Deputy Comptroller  
 Brett Bouchar ..... Associate Deputy Comptroller  
 Terence Mack..... Associate Deputy Comptroller  
 Gerald Williams ..... Risk & Operations Officer  
 Randall M. Ryskamp.....District Counsel  
 Carolina Ledesma ..... Licensing Manager

Little Rock Field Office  
 1401 West Capitol Avenue, Suite 350  
 Little Rock, Arkansas 72201-2915-  
 VOICE: (501) 707-6400  
 FAX: (501) 225-2711

Matthew Vick ..... Assistant Deputy Comptroller

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

Brian Wall ..... Assistant Deputy Comptroller

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

Scott Williams ..... Assistant Deputy Comptroller



# CONSUMER FINANCIAL PROTECTION BUREAU

1700 G Street N.W.  
Washington, D.C. 20552  
VOICE: (202) 435-7000  
Fax: (202) 435-7329  
<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  
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E-Mail: [info@arcommunitybankers.com](mailto: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 20<sup>th</sup> Street, NW, 9<sup>th</sup> 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**

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Southern Bancorp Bank	Arkadelphia	8.72
FNBC Bank	Ash Flat	10.08
RiverWind Bank	Augusta	9.45
First Community Bank	Batesville	8.75
The Citizens Bank	Batesville	8.91
Bank of Bearden	Bearden	6.91
First National Bank of North Arkansas	Berryville	9.51
Farmers Bank And Trust Company	Blytheville	9.35
First Western Bank	Booneville	8.98
Community State Bank	Bradley	10.06
The First National Bank of Izard County	Calico Rock	31.11
Bank of Cave City	Cave City	8.50
The Merchants and Planters Bank	Clarendon	12.05
Centennial Bank	Conway	11.22
Chambers Bank	Danville	9.53
Bank of Delight	Delight	12.30
First State Bank of DeQueen	DeQueen	9.19
Merchants & Farmers Bank	Dumas	9.80
First Financial Bank	El Dorado	10.37
Bank of England	England	16.49
CS Bank	Eureka Springs	9.23
Arvest Bank	Fayetteville	8.18
Signature Bank of Arkansas	Fayetteville	10.65
FBT Bank & Mortgage	Fordyce	10.75
Armor Bank	Forrest City	8.94
First National Bank of Eastern Arkansas	Forrest City	8.97
The First National Bank of Fort Smith	Fort Smith	8.89
Anstaff Bank	Green Forest	8.36
First Service Bank	Greenbrier	11.35
Farmers Bank	Greenwood	15.46
Partners Bank	Helena	9.03
Horatio State Bank	Horatio	12.47
Today's Bank	Huntsville	9.02
First Arkansas Bank & Trust	Jacksonville	9.49
Premier Bank of Arkansas	Jonesboro	13.61



<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Bank of Lake Village	Lake Village	12.28
Bank of Little Rock	Little Rock	9.59
Bank OZK	Little Rock	14.49
Central Bank	Little Rock	8.38
Eagle Bank & Trust Company	Little Rock	14.03
Encore Bank	Little Rock	11.70
First State Bank	Lonoke	9.84
Farmers Bank and Trust Company	Magnolia	9.40
The Peoples Bank	Magnolia	10.58
The Malvern National Bank	Malvern	9.15
First NaturalState Bank	McGehee	9.45
McGehee Bank	McGehee	12.10
The Union Bank of Mena	Mena	9.49
Commercial Bank & Trust Company	Monticello	9.38
Union Bank And Trust Company	Monticello	9.28
Petit Jean State Bank	Morrilton	14.21
Stone Bank	Mountain View	10.53
Diamond Bank	Murfreesboro	9.90
Merchants & Planters Bank	Newport	8.99
First National Bank	Paragould	11.12
The First National Bank at Paris	Paris	10.60
Piggott State Bank	Piggott	8.13
Relyance Bank, National Association	Pine Bluff	11.33
Simmons Bank	Pine Bluff	9.43
RiverBank	Pocahontas	13.23
Home Bank of Arkansas	Portland	9.90
Gateway Bank	Rison	11.19
Generations Bank	Rogers	10.23
First State Bank	Russellville	9.24
Bank of Salem	Salem	10.49
Logan County Bank	Scranton	19.25
First Security Bank	Searcy	14.90
Peoples Bank	Sheridan	14.44
Smackover State Bank	Smackover	12.57
Riverside Bank	Sparkman	8.88
Legacy National Bank	Springdale	8.50
United Bank	Springdale	10.05
Bodcaw Bank	Stamps	11.67
Connect Bank	Star City	14.76
Security Bank	Stephens	10.51
The Farmers and Merchants Bank	Stuttgart	9.60

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Citizens Bank & Trust Company	Van Buren	11.43
The First National Bank of Lawrence County	Walnut Ridge	9.45
First State Bank of Warren	Warren	9.65
Warren Bank and Trust Company	Warren	16.19
Evolve Bank & Trust	West Memphis	10.08
Fidelity Bank	West Memphis	10.25
Cross County Bank	Wynne	11.79

**NATIONAL BANKS  
HEADQUARTERED IN ARKANSAS****JUNE 30, 2021****(000's omitted)**

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
First National Bank of North Arkansas	Berryville	261,421
The First National Bank of IZard County	Calico Rock	198,984
First National Bank of Eastern Arkansas	Forrest City	541,690
The First National Bank of Fort Smith	Fort Smith	1,792,485
The Malvern National Bank	Malvern	625,167
First National Bank	Paragould	1,860,089
The First National Bank at Paris	Paris	230,741
Relyance Bank, National Association	Pine Bluff	1,102,169
Legacy National Bank	Springdale	875,945
The First National Bank of Lawrence County	Walnut Ridge	272,660



**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  
Trust Powers: Yes

601 Main Street  
71923

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

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

Member of Federal Reserve System

Bank Holding Company  
Southern Bancorp Inc., Arkadelphia, AR

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

**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 Equity Capital: ..... 202,919  
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  
FAX: (870) 257-1889  
Trust Powers: No

636 Ash Flat Drive  
72513

Charter Number: 793  
Date: January 16, 2014  
FDIC Certificate Number: 1294

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

Member of Federal Reserve System

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

**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 Equity Capital:.....	62,083
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  
FAX: (870) 347-2654  
Trust Powers: Yes

100 South Second Street  
72006

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

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

Bank Holding Company  
None

**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:.....	2,275	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  
FAX: (870) 612-3412  
Trust Powers: Yes

1325 Harrison Street  
72501

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

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

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

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

**SVP:** Troy Henley  
**SVP/TO:** 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  
Total Trust Assets:..... 182,295

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

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

**Branches in Town:** Three

**Other Branches:** Bald Knob, Bay, Cabot (2), Cave City, Cherokee Village, 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  
FAX: (870) 698-6299  
Trust Powers: Yes

655 St. Louis Street  
72501

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

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

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

**CEO/Pres:** Adam Mitchell

**EVP/CO:** 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  
Total Trust Assets:..... 114,768

Deposits: ..... 1,047,454  
Federal Funds and Borrowings: ..... 28,426  
Other Liabilities:..... 3,519  
Subordinated Debt:..... 0  
Total Liabilities:..... 1,079,399  
Total Equity Capital:..... 114,039  
Total Liabilities and Capital: ..... 1,193,438  
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  
FAX: (870) 687-2474  
Trust Powers: No

1 Second Street  
71720

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

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

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

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

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

Cash and Due from: .....	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  
FAX: (870) 763-3500  
Trust Powers: Yes

400 West Main  
72315

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

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

Member of Federal Reserve System

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

**Chm/CEO/Pres:** Randy Scott  
**EVP:** Justin Bell

**CFO:** Shelly Crosskno

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

**First Western Bank  
Booneville, AR**

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

80 West Main  
72927

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

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

Member of Federal Reserve System

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

**Chm/CEO:** John T. Hampton  
**VChm:** Steve Gramling

**Pres/CCO/CLO:** Landon Taylor

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 Equity Capital:..... 46,771  
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  
FAX: (870) 894-3324  
Trust Powers: No

208 West 4th Street  
71826

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

Home Page: [www.csbankansas.com](http://www.csbankansas.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 Equity Capital:..... 3,413  
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  
Trust Powers: Yes

137 South Main Street  
72521

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

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

Member of Federal Reserve System

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

**CEO/Pres/TO:** John M. Beller  
**EVP/CFO:** Kim Nunnally

**EVP/CLO:** Gayla Hickman  
**SVP/Cash:** Ronele 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:.....	88,990	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  
Trust Powers: No

297 Madison Street  
72029

Charter Number: 21  
Date: July 23, 1890  
FDIC Certificate Number: 107

Bank Holding Company  
Clarendon Holding Co., Clarendon, AR

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

**Pres:** J. Kendall Henry

Cash and Due from:.....	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

620 Chestnut Street  
72032

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

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

Member of Federal Reserve System

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

**Chm/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:..... 278,502  
Other Real Estate:..... 1,969  
Other Assets:..... 1,366,493  
Total Assets:..... 17,591,932  
Total Trust Assets:..... 758,454

Deposits:..... 14,108,040  
Federal Funds and Borrowings:..... 550,540  
Other Liabilities:..... 108,711  
Subordinated Debt:..... 0  
Total Liabilities:..... 14,767,291  
Total Equity Capital:..... 2,824,641  
Total Liabilities and Capital:..... 17,591,932  
Number of Shares Outstanding:..... 2,400

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

**Branches in Town:** Six

**Other Branches:** Apalachicola[FL], Atkins, Batesville (2), Beebe (2), Bentonville, Big Pine Key[FL], Blountstown[FL], Boca Raton[FL], Bristol[FL], Bryant, Cabot (4), Carrabelle[FL], Clarksville, Clearwater[FL], Cooper City[FL], Coral Gables[FL], Coral Springs[FL], Crawfordville[FL], Dade City[FL], Dania Beach[FL], Dardanelle, Davie[FL], Destin[FL], Doral[FL], Eastpoint[FL], Elberta[AL], Englewood[FL], Fairhope[AL], Fayetteville (2), Foley[AL], Fort Smith (3), Ft. Lauderdale[FL] (3), Ft. Myers[FL], Greenbrier, Gulf Shores[AL], Heber Springs, Highland, Hollywood[FL] (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

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

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

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

**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: .....	888,842	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	25,571	Total Liabilities: .....	1,007,157
Other Real Estate: .....	2,403		
Other Assets: .....	43,934	Total Equity Capital: .....	114,351
Total Assets: .....	1,121,508	Total Liabilities and Capital: .....	1,121,508
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

**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

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

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

Bank Holding Company  
None

**Chm/CEO:** Darwin Hendrix

**Pres/COO:** Vince Grimes

Cash and Due from: .....	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		
Other Assets: .....	3,414	Total Equity Capital: .....	20,259
Total Assets: .....	160,311	Total Liabilities and Capital: .....	160,311
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	15,583

**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

402 West Collin Raye Drive  
71832

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

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

Member of Federal Reserve System

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

**Chm:** Dennis Smiley  
**Reg Pres:** Jay Oneal

**CEO/Pres:** Noel Bard

Cash and Due from:..... 23,542  
Federal Funds and Repos: ..... 0  
Investments:..... 58,743  
Net Loans:..... 217,855  
Premises and Fixed Assets:..... 7,001  
Other Real Estate:..... 231  
Other Assets:..... 11,331  
Total Assets:..... 318,703  
Total Trust Assets:..... 0

Deposits:..... 278,121  
Federal Funds and Borrowings:..... 7,519  
Other Liabilities:..... 3,892  
Subordinated Debt:..... 0  
Total Liabilities:..... 289,532  
Total Equity Capital:..... 29,171  
Total Liabilities and Capital:..... 318,703  
Number of Shares Outstanding:..... 76,000

**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

500 Highway 65 South  
71639

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

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

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

**Chm/CEO:** L. Ashton Adcock  
**Pres/CFO:** B. Page Gill

**EVP/CLO:** Betty B. Trites  
**SVP/TO:** Price E. Boney, Jr.

Cash and Due from:..... 4,650  
Federal Funds and Repos: ..... 14,875  
Investments:..... 18,522  
Net Loans:..... 130,552  
Premises and Fixed Assets:..... 5,201  
Other Real Estate:..... 0  
Other Assets:..... 7,961  
Total Assets:..... 181,761  
Total Trust Assets:..... 89,946

Deposits:..... 153,435  
Federal Funds and Borrowings:..... 10,152  
Other Liabilities:..... 265  
Subordinated Debt:..... 0  
Total Liabilities:..... 163,852  
Total Equity Capital:..... 17,909  
Total Liabilities and Capital:..... 181,761  
Number of Shares Outstanding:..... 40,000

**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  
FAX: (870) 881-5393  
Trust Powers: Yes

214 North Washington Street  
71730

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

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

Member of Federal Reserve System

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

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

**CFO:** Melissa J. Jerry  
**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	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	15,268	Total Liabilities: .....	1,366,265
Other Real Estate: .....	9,045		
Other Assets: .....	81,245	Total Equity Capital: .....	185,256
Total Assets: .....	1,551,521	Total Liabilities and Capital: .....	1,551,521
Total Trust Assets: .....	24,556	Number of Shares Outstanding: .....	704,757

**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  
FAX: (501) 842-2422  
Trust Powers: No

123 South Main Street  
72046

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

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

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

**CEO:** Allen Evans  
**Pres:** Gary Canada, Jr.

**CFO:** Amanda Robinson  
**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	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	7,023	Total Liabilities: .....	480,203
Other Real Estate: .....	545		
Other Assets: .....	59,613	Total Equity Capital: .....	95,958
Total Assets: .....	576,161	Total Liabilities and Capital: .....	576,161
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

**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**

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

70 South Main  
72632

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

Home Page: [www.cs.bank](http://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  
Other Assets:..... 11,277  
Total Assets:..... 444,977  
Total Trust Assets:..... 0

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 Wolfenbarger

**Branches in Town:** One

**Other Branches:** Berryville, Cassville[MO], Harrison, Holiday Island, Huntsville



**Arvest Bank**  
**Fayetteville, AR**

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

75 North East Street  
72701

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

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

Member of Federal Reserve System

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

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

**EVP/CFO:** Karla S. Payne  
**EVP/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:.....	14,127,301	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	482,147	Total Liabilities:.....	23,652,343
Other Real Estate:.....	23,618		
Other Assets:.....	1,394,017	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](http://www.signature.bank)

Bank Holding Company  
 White River Bancshares Company, Fayetteville, AR

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

**CFO:** Edward Riendeau

Cash and Due from:..... 40,840	Deposits: ..... 687,284
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 16,844
Investments: ..... 87,703	Other Liabilities: ..... 20,110
Net Loans: ..... 648,383	Subordinated Debt: ..... 0
Premises and Fixed Assets:..... 24,366	Total Liabilities: ..... 724,238
Other Real Estate: ..... 0	
Other Assets: ..... 9,078	Total Equity Capital:..... 86,132
Total Assets: ..... 810,370	Total Liabilities and Capital: ..... 810,370
Total Trust Assets: ..... 0	Number of Shares Outstanding:..... 30,000

**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.ftbbank.com](http://www.ftbbank.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	
Other Assets: ..... 5,878	Total Equity Capital:..... 22,230
Total Assets: ..... 206,646	Total Liabilities and Capital: ..... 206,646
Total Trust Assets: ..... 1,155	Number of Shares Outstanding:..... 8,000

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

**Branches in Town:** One

**Other Branches:** Pine Bluff, Rison, White Hall

## 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](http://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	Deposits: .....	279,955
Federal Funds and Repos: .....	44,000	Federal Funds and Borrowings: .....	0
Investments: .....	43,753	Other Liabilities: .....	549
Net Loans: .....	194,452	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	11,032	Total Liabilities: .....	280,504
Other Real Estate: .....	0	Total Equity Capital: .....	30,203
Other Assets: .....	5,921	Total Liabilities and Capital: .....	310,707
Total Assets: .....	310,707	Number of Shares Outstanding: .....	229,233
Total Trust Assets: .....	0		

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

**Branches in Town:** One

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

## Anstaff Bank Green Forest, AR

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

100 First National Avenue  
72638

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

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

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

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

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

Cash and Due from: .....	22,292	Deposits: .....	831,407
Federal Funds and Repos: .....	57,125	Federal Funds and Borrowings: .....	9,701
Investments: .....	217,682	Other Liabilities: .....	7,990
Net Loans: .....	588,356	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	18,752	Total Liabilities: .....	849,098
Other Real Estate: .....	42	Total Equity Capital: .....	84,214
Other Assets: .....	29,063	Total Liabilities and Capital: .....	933,312
Total Assets: .....	933,312	Number of Shares Outstanding: .....	7,500
Total Trust Assets: .....	0		

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

**Branches in Town:** One

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

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

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

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

**COO/Mtg CEO:** Robin Hackett

Cash and Due from:..... 9,661  
Federal Funds and Repos: ..... 0  
Investments:..... 47,597  
Net Loans:..... 366,967  
Premises and Fixed Assets:..... 11,286  
Other Real Estate:..... 69  
Other Assets:..... 14,071  
Total Assets:..... 449,651  
Total Trust Assets:..... 0

Deposits:..... 389,450  
Federal Funds and Borrowings:..... 6,515  
Other Liabilities:..... 2,672  
Subordinated Debt:..... 0  
Total Liabilities:..... 398,637  
Total Equity Capital:..... 51,014  
Total Liabilities and Capital:..... 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](http://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  
Federal Funds and Repos: ..... 11,300  
Investments:..... 88,695  
Net Loans:..... 135,272  
Premises and Fixed Assets:..... 11,818  
Other Real Estate:..... 0  
Other Assets:..... 9,710  
Total Assets:..... 260,886  
Total Trust Assets:..... 1,051

Deposits:..... 219,183  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 724  
Subordinated Debt:..... 0  
Total Liabilities:..... 219,907  
Total Equity Capital:..... 40,979  
Total Liabilities and Capital:..... 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  
FAX: (870) 338-6306  
Trust Powers: Yes

302 Cherry Street  
72342

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

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

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

**CEO/Pres:** John O. Moore  
**EVP:** Vance G. St. Columbia

**CFO:** Leslie Harp  
**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: .....	268,496	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,588	Total Liabilities: .....	314,037
Other Real Estate: .....	0		
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  
FAX: (870) 832-2577  
Trust Powers: No

123 Main Street  
71842

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

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

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

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

**SVP:** Edith H. Smith

Cash and Due from: .....	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		
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

432 Harmony Road  
72740

Charter Number: 756  
Date: July 26, 1991  
FDIC Certificate Number: 33470

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

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

**Chm:** Sam Mathias  
**CEO/Pres:** David Scruggs

**EVP/CFO:** Brittany Little  
**EVP/COO:** Marivel Radcliffe

Cash and Due from:..... 21,840  
Federal Funds and Repos: ..... 0  
Investments:..... 52,595  
Net Loans:..... 196,918  
Premises and Fixed Assets:..... 6,020  
Other Real Estate:..... 285  
Other Assets:..... 7,678  
Total Assets:..... 285,336  
Total Trust Assets:..... 0

Deposits: ..... 225,837  
Federal Funds and Borrowings: ..... 31,412  
Other Liabilities: ..... 1,633  
Subordinated Debt:..... 0  
Total Liabilities:..... 258,882  
Total Equity Capital:..... 26,454  
Total Liabilities and Capital: ..... 285,336  
Number of Shares Outstanding:..... 27,000

**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

### First Arkansas Bank & Trust Jacksonville, AR

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

600 West Main  
72076

Charter Number: 701  
Date: August 2, 1949  
FDIC Certificate Number: 16849

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

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  
Federal Funds and Repos: ..... 0  
Investments:..... 195,298  
Net Loans:..... 547,670  
Premises and Fixed Assets:..... 21,709  
Other Real Estate: ..... 260  
Other Assets:..... 61,973  
Total Assets:..... 946,302  
Total Trust Assets:..... 286,699

Deposits: ..... 754,883  
Federal Funds and Borrowings: ..... 63,294  
Other Liabilities: ..... 11,050  
Subordinated Debt:..... 0  
Total Liabilities:..... 829,227  
Total Equity Capital:..... 117,075  
Total Liabilities and Capital: ..... 946,302  
Number of Shares Outstanding:..... 200,000

**Directors:** Tommy Bond; Jamie Cobb; Dr. Chevron Ertle; 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  
FAX: (870) 739-2234  
Trust Powers: Yes

2508 East Highland Drive  
72401

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

Home Page: [www.premierbankar.com](http://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: ..... 6  
Other Assets: .....3,993  
Total Assets: .....196,484  
Total Trust Assets: ..... 0

Deposits: .....168,161  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: .....1,542  
Subordinated Debt: ..... 0  
Total Liabilities: .....169,703  
Total Equity Capital: .....26,781  
Total Liabilities and Capital: .....196,484  
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  
FAX: (870) 265-2125  
Trust Powers: No

201 Main Street  
71653

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

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

Member of Federal Reserve System

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

**Chm:** Charles H. Weissinger, Jr.  
**CEO/Pres/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  
Total Trust Assets: ..... 0

Deposits: .....63,012  
Federal Funds and Borrowings: .....3,844  
Other Liabilities: .....132  
Subordinated Debt: ..... 0  
Total Liabilities: .....66,988  
Total Equity Capital: .....9,103  
Total Liabilities and Capital: .....76,091  
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](http://www.bankoflittlerock.com)

Member of Federal Reserve System  
Bank Holding Company  
Little Rock Bankshares, Inc., Little Rock, AR

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

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

Cash and Due from:.....	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 Equity Capital:.....	25,568
Other Assets: .....	4,836	Total Liabilities and Capital: .....	265,743
Total Assets: .....	265,743	Number of Shares Outstanding:.....	100,000
Total Trust Assets:.....	0		

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

**Branches in Town:** Four

**Other Branches:** None



**Bank OZK  
Little Rock, AR**

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

18000 Cantrell Road  
72223

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

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

Bank Holding Company  
None

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

**TO:** Jennifer Junker  
**CAO/CCO:** Tim Hicks

Cash and Due from: .....	1,424,249	Deposits: .....	20,706,777
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	758,677
Investments: .....	4,693,396	Other Liabilities: .....	290,703
Net Loans: .....	18,022,917	Subordinated Debt: .....	344,988
Premises and Fixed Assets: .....	729,187	Total Liabilities: .....	22,101,145
Other Real Estate: .....	7,050		
Other Assets: .....	1,729,139	Total Equity Capital: .....	4,504,793
Total Assets: .....	26,605,938	Total Liabilities and Capital: .....	26,605,938
Total Trust Assets: .....	2,429,774	Number of Shares Outstanding: .....	129,350,448

**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], Cornelia[GA], Cornelius[NC], Cumming[GA] (3), Dahlonaga[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], Newnan[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Pinellas Park[FL], Plano[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (2), San Antonio[TX], Sarasota[FL], Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, Siloam Springs, Snellville[GA], South Pasadena[FL], Southlake[TX], Springdale (2), St. Petersburg[FL] (3), St. Simons Island[GA], Statham[GA], Tallapoosa[GA], Tampa[FL] (5), Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Villa Rica[GA], Watkinsville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]

**Central Bank  
Little Rock, AR**

VOICE: (501) 221-6400  
FAX: (501) 227-8932  
Trust Powers: No

1506 Market Street, Suite C180  
72211-1871

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

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

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

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

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

Cash and Due from:..... 24,740  
Federal Funds and Repos: ..... 42,969  
Investments:..... 47,767  
Net Loans:..... 243,902  
Premises and Fixed Assets:..... 2,419  
Other Real Estate:..... 0  
Other Assets:..... 4,301  
Total Assets:..... 366,098  
Total Trust Assets:..... 0

Deposits: ..... 305,505  
Federal Funds and Borrowings: ..... 27,931  
Other Liabilities:..... 1,287  
Subordinated Debt:..... 0  
Total Liabilities:..... 334,723  
Total Equity Capital:..... 31,375  
Total Liabilities and Capital: ..... 366,098  
Number of Shares Outstanding:..... 184,019

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

**Branches in Town:** One

**Other Branches:** Bentonville

**Eagle Bank & Trust Company  
Little Rock, AR**

VOICE: (501) 223-2000  
FAX: (501) 223-0373  
Trust Powers: Yes

650 South Shackleford, Suite 150  
72211

Charter Number: 735  
Date: May 27, 1977  
FDIC Certificate Number: 3873

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

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

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

**EVP:** Paul Castleberry  
**Mtg CEO:** Bill Edwards

Cash and Due from:..... 10,928  
Federal Funds and Repos: ..... 42,675  
Investments:..... 203,397  
Net Loans:..... 194,173  
Premises and Fixed Assets:..... 8,413  
Other Real Estate:..... 4,539  
Other Assets:..... 12,242  
Total Assets:..... 476,367  
Total Trust Assets:..... 0

Deposits: ..... 393,620  
Federal Funds and Borrowings: ..... 5,547  
Other Liabilities:..... 6,850  
Subordinated Debt:..... 0  
Total Liabilities:..... 406,017  
Total Equity Capital:..... 70,350  
Total Liabilities and Capital: ..... 476,367  
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  
FAX: (501) 228-6006  
Trust Powers: Yes

1801 Rahling Road, Suite 100  
72211

Charter Number: 771  
Date: July 30, 1997

FDIC Certificate Number: 34562

Home Page: [www.bankencore.com](http://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	Deposits: .....	895,814
Federal Funds and Repos: .....	45,825	Federal Funds and Borrowings: .....	105,400
Investments: .....	167,481	Other Liabilities: .....	10,737
Net Loans: .....	828,963	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	14,531	Total Liabilities: .....	1,011,951
Other Real Estate: .....	0		
Other Assets: .....	30,137	Total Equity Capital: .....	117,840
Total Assets: .....	1,129,791	Total Liabilities and Capital: .....	1,129,791
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	32,013

**Directors:** John Allen; Derek Alley; Marcella "Marcy" Doderer; Elizabeth Glasbrenner; Quinn Grove; 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  
FAX: (501) 676-5046  
Trust Powers: No

101 South Center Street  
72086

Charter Number: 670  
Date: March 9, 1935

FDIC Certificate Number: 15050

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

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

**Chm:** Neil Bennett, Jr.

**CFO:** Melissa Halpain

**CEO/Pres:** Kevin F. "Kip" Norton

**Sec:** Karen K. Hardke

Cash and Due from: .....	17,135	Deposits: .....	249,855
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	4,000
Investments: .....	76,606	Other Liabilities: .....	429
Net Loans: .....	179,542	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	6,121	Total Liabilities: .....	254,284
Other Real Estate: .....	618		
Other Assets: .....	3,742	Total Equity Capital: .....	29,480
Total Assets: .....	283,764	Total Liabilities and Capital: .....	283,764
Total Trust Assets: .....	0	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

## Farmers Bank and Trust Company Magnolia, AR

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

200 East Main Street  
71753

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

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

Member of Federal Reserve System

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

**Chm:** Bob L. Burns  
**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  
Total Trust Assets:..... 157,102

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  
Total Liabilities and Capital: ..... 1,934,594  
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  
FAX: (870) 912-0647  
Trust Powers: Yes

500 North Jackson  
71753

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

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

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

**Chm:** S. Clark Fincher  
**CEO:** 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:..... 7,741  
Total Assets:..... 219,170  
Total Trust Assets:..... 0

Deposits: ..... 145,009  
Federal Funds and Borrowings: ..... 49,509  
Other Liabilities:..... 730  
Subordinated Debt:..... 0  
Total Liabilities:..... 195,248  
  
Total Equity Capital:..... 23,922  
Total Liabilities and Capital: ..... 219,170  
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 NaturalState Bank  
McGehee, AR**

VOICE: (870) 222-3880  
FAX: (870) 222-4853  
Trust Powers: Yes

500 North Second  
71654

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

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

Member of Federal Reserve System

Bank Holding Company  
First National Financial Corporation, McGehee, AR

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

**SVP:** Jacob Box  
**SVP:** Fran Childress

Cash and Due from: .....3,853  
Federal Funds and Repos: .....7,425  
Investments: .....13,125  
Net Loans: .....53,610  
Premises and Fixed Assets: .....687  
Other Real Estate: .....0  
Other Assets: .....1,105  
Total Assets: .....79,805  
Total Trust Assets: .....39

Deposits: .....71,908  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....185  
Subordinated Debt: .....0  
Total Liabilities: .....72,093  
Total Equity Capital: .....7,712  
Total Liabilities and Capital: .....79,805  
Number of Shares Outstanding: .....68,000

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

**Branches in Town:** One

**Other Branches:** Dumas

**McGehee Bank  
McGehee, AR**

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

301 North Second Street  
71654

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

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

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

**CEO/Pres:** James M. Smith  
**SVP:** Clarissa Herren

**VP/Cash:** Stephen Wilson  
**VP/TO:** Jim S. Youngblood

Cash and Due from: .....3,017  
Federal Funds and Repos: .....9,550  
Investments: .....28,269  
Net Loans: .....102,764  
Premises and Fixed Assets: .....549  
Other Real Estate: .....0  
Other Assets: .....5,889  
Total Assets: .....150,038  
Total Trust Assets: .....115,558

Deposits: .....121,081  
Federal Funds and Borrowings: .....10,000  
Other Liabilities: .....487  
Subordinated Debt: .....0  
Total Liabilities: .....131,568  
Total Equity Capital: .....18,470  
Total Liabilities and Capital: .....150,038  
Number of Shares Outstanding: .....80,000

**Directors:** Lee Bowman; William W. Bowman; David S. Leech; Jeff Owyong; 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  
FAX: (479) 394-8901  
Trust Powers: No

303 Highway 71 North  
71953

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

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

Member of Federal Reserve System

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

**Chm:** David Maddox  
**Pres:** Kevin Williams

**SVP/CLO:** Tim Rodgers

Cash and Due from:..... 43,362  
Federal Funds and Repos: ..... 0  
Investments:..... 84,047  
Net Loans:..... 198,149  
Premises and Fixed Assets:..... 3,718  
Other Real Estate:..... 77  
Other Assets:..... 5,825  
Total Assets:..... 335,178  
Total Trust Assets:..... 0

Deposits:..... 297,110  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 4,586  
Subordinated Debt:..... 0  
Total Liabilities:..... 301,696  
Total Equity Capital:..... 33,482  
Total Liabilities and Capital:..... 335,178  
Number of Shares Outstanding:..... 12,000

**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  
FAX: (870) 367-7700  
Trust Powers: Yes

212 West Gaines Street  
71655

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

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

Member of Federal Reserve System

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

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

**SVP:** Michael Efirid  
**VP/TO:** Nick Temple

Cash and Due from:..... 5,658  
Federal Funds and Repos: ..... 8,500  
Investments:..... 91,666  
Net Loans:..... 131,817  
Premises and Fixed Assets:..... 1,513  
Other Real Estate:..... 608  
Other Assets:..... 7,496  
Total Assets:..... 247,258  
Total Trust Assets:..... 18,205

Deposits:..... 223,930  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 255  
Subordinated Debt:..... 0  
Total Liabilities:..... 224,185  
Total Equity Capital:..... 23,073  
Total Liabilities and Capital:..... 247,258  
Number of Shares Outstanding:..... 8,000

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

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

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

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

Cash and Due from: .....	25,589	Deposits: .....	236,521
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	9,491
Investments: .....	45,785	Other Liabilities: .....	2,337
Net Loans: .....	188,693	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,615	Total Liabilities: .....	248,349
Other Real Estate: .....	165		
Other Assets: .....	9,565	Total Equity Capital: .....	25,063
Total Assets: .....	273,412	Total Liabilities and Capital: .....	273,412
Total Trust Assets: .....	41,050	Number of Shares Outstanding: .....	80,000

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

Member of Federal Reserve System

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

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

**EVP:** Suzanne Hartman

Cash and Due from: .....	39,971	Deposits: .....	180,314
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	4,853
Investments: .....	71,377	Other Liabilities: .....	1,564
Net Loans: .....	95,787	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,039	Total Liabilities: .....	186,731
Other Real Estate: .....	208		
Other Assets: .....	7,977	Total Equity Capital: .....	30,628
Total Assets: .....	217,359	Total Liabilities and Capital: .....	217,359
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	50,000

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

802 East Main Street  
72560

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

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

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

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

**EVP:** Bruce Upton  
**CFO:** Stephen Ragland

Cash and Due from:..... 24,516  
Federal Funds and Repos: ..... 50  
Investments:..... 68,691  
Net Loans:..... 422,207  
Premises and Fixed Assets:..... 17,830  
Other Real Estate:..... 405  
Other Assets:..... 31,533  
Total Assets:..... 565,232  
Total Trust Assets:..... 112,969

Deposits:..... 449,310  
Federal Funds and Borrowings:..... 50,000  
Other Liabilities:..... 4,793  
Subordinated Debt:..... 0  
Total Liabilities:..... 504,103  
Total Equity Capital:..... 61,129  
Total Liabilities and Capital:..... 565,232  
Number of Shares Outstanding:..... 1,338,371

**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

**Diamond Bank  
Murfreesboro, AR**

VOICE: (870) 356-2121  
FAX: (870) 356-2858  
Trust Powers: No

319 East Main  
71958

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

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

Member of Federal Reserve System

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

**Chm/CEO:** Tim Bainum

**Pres:** John E. Gibbs

Cash and Due from:..... 14,967  
Federal Funds and Repos: ..... 0  
Investments:..... 160,028  
Net Loans:..... 519,579  
Premises and Fixed Assets:..... 9,862  
Other Real Estate:..... 427  
Other Assets:..... 26,310  
Total Assets:..... 731,173  
Total Trust Assets:..... 0

Deposits:..... 639,793  
Federal Funds and Borrowings:..... 10,000  
Other Liabilities:..... 4,588  
Subordinated Debt:..... 0  
Total Liabilities:..... 654,381  
Total Equity Capital:..... 76,792  
Total Liabilities and Capital:..... 731,173  
Number of Shares Outstanding:..... 172,000

**Directors:** Tim Bainum; Timothy A. "Tab" Bainum; Robert Braun; Richard Cox; John E. Gibbs; John Hearnberger; 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  
Trust Powers: Yes

120 Hazel  
72112

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

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

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

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

**SVP/Cash:** Leslie Lowery

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 Equity Capital: .....	31,882
Other Assets: .....	15,010	Total Liabilities and Capital: .....	351,618
Total Assets: .....	351,618	Number of Shares Outstanding: .....	9,000
Total Trust Assets: .....	112,074		

**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  
Trust Powers: No

212 West Cherry  
72454

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

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

Member of Federal Reserve System

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

**Chm/CEO/Pres:** Cody Knight  
**AVP:** Jo Cole

**AVP:** Josh Hicks  
**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  
FAX: (870) 850-2685  
Trust Powers: Yes

501 Main Street  
71601

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

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

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

**Chm/CEO:** George A. Makris, Jr.  
**EVP/CAO:** Steve Massanelli

**EVP/CBO:** Matt Reddin  
**TO:** Jimmy Crocker

Cash and Due from:	2,337,908
Federal Funds and Repos:	0
Investments:	7,493,900
Net Loans:	11,194,685
Premises and Fixed Assets:	377,663
Other Real Estate:	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. Cossé; 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, Burlison[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], Gunter[TX], Hamburg, 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, Marshfield[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, Pottsboro[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](http://www.eriverbank.com)

Bank Holding Company  
None

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

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

Cash and Due from: .....	2,793	Deposits: .....	78,271
Federal Funds and Repos: .....	7,600	Federal Funds and Borrowings: .....	1,346
Investments: .....	5,234	Other Liabilities: .....	375
Net Loans: .....	71,018	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,170	Total Liabilities: .....	79,992
Other Real Estate: .....	164		
Other Assets: .....	4,064	Total Equity Capital: .....	13,051
Total Assets: .....	93,043	Total Liabilities and Capital: .....	93,043
Total Trust Assets: .....	3,553	Number of Shares Outstanding: .....	37,812

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

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

**Chm/CEO:** John Stacks  
**Pres:** Dan M. Rolett

**SVP:** Nick B. Harness

Cash and Due from: .....	2,383	Deposits: .....	67,123
Federal Funds and Repos: .....	18,425	Federal Funds and Borrowings: .....	0
Investments: .....	0	Other Liabilities: .....	499
Net Loans: .....	50,303	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,930	Total Liabilities: .....	67,622
Other Real Estate: .....	240		
Other Assets: .....	903	Total Equity Capital: .....	7,562
Total Assets: .....	75,184	Total Liabilities and Capital: .....	75,184
Total Trust Assets: .....	0	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  
FAX: (870) 325-7661  
Trust Powers: No

112 Main Street  
71665

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

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

Member of Federal Reserve System

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

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

**SVP:** Amber Offutt

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		
Other Assets: .....	894	Total Equity Capital:.....	9,855
Total Assets: .....	91,652	Total Liabilities and Capital: .....	91,652
Total Trust Assets: .....	0	Number of Shares Outstanding:.....	4,000

**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  
FAX: (479) 986-3999  
Trust Powers: No

3710 Southern Hills Blvd., Suite 100  
72758

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

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

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

**Chm/CEO:** Jonathan W. Harrell  
**Pres:** Joe Ruddell

**CFO:** Sandra Ferguson  
**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		
Other Assets: .....	21,534	Total Equity Capital:.....	69,568
Total Assets: .....	663,024	Total Liabilities and Capital: .....	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

3103 East Main  
72802

Charter Number: 663  
Date: January 12, 1934  
FDIC Certificate Number: 13632

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

Member of Federal Reserve System

Bank Holding Company  
First State Banking Corporation, Russellville, AR

**Chm/CEO:** Charles Blanchard

**Pres/COO:** Charles B. "Chip" Blanchard

**EVP/CLO:** Barton Allen

**EVP/Sec:** Toni B. Laws

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		
Other Assets:.....	11,605	Total Equity Capital:.....	41,015
Total Assets:.....	450,131	Total Liabilities and Capital:.....	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

## Bank of Salem Salem, AR

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

207 West Church Street  
72576

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

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

Member of Federal Reserve System

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

**Chm:** Mark Montgomery

**CEO:** Michael Falco

**Pres:** Guy R. "Buck" Smith

**Cash:** Lucinda Bishop

Cash and Due from:.....	32,102	Deposits:.....	153,315
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	16,798	Other Liabilities:.....	259
Net Loans:.....	114,356	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,311	Total Liabilities:.....	153,574
Other Real Estate:.....	0		
Other Assets:.....	7,229	Total Equity Capital:.....	18,222
Total Assets:.....	171,796	Total Liabilities and Capital:.....	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

600 Main Street  
72863

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

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

Bank Holding Company  
None

**Chm/CEO/Pres:** Gary Fritsche  
**VP:** Adam Fritsche

**VP/Cash:** Don Fritsche

Cash and Due from:..... 1,104  
Federal Funds and Repos: ..... 3,250  
Investments:..... 51,261  
Net Loans:..... 38,415  
Premises and Fixed Assets:..... 1,370  
Other Real Estate:..... 0  
Other Assets:..... 754  
Total Assets:..... 96,154  
Total Trust Assets:..... 0

Deposits: ..... 77,925  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 110  
Subordinated Debt:..... 0  
Total Liabilities:..... 78,035  
Total Equity Capital:..... 18,119  
Total Liabilities and Capital: ..... 96,154  
Number of Shares Outstanding:..... 4,000

**Directors:** 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

314 North Spring  
72143

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

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

Bank Holding Company  
First Security Bancorp, Searcy, AR

**Chm/CEO/Pres:** Reynie Rutledge  
**EVP:** J. Mark Ferguson

**AVP:** Mike Hendricks  
**TO:** Frank Faust

Cash and Due from:..... 1,602,004  
Federal Funds and Repos: ..... 25,325  
Investments:..... 3,003,423  
Net Loans:..... 3,058,263  
Premises and Fixed Assets:..... 126,883  
Other Real Estate:..... 4,604  
Other Assets:..... 74,481  
Total Assets:..... 7,894,983  
Total Trust Assets:..... 2,342,411

Deposits: ..... 6,054,849  
Federal Funds and Borrowings: ..... 542,005  
Other Liabilities:..... 21,127  
Subordinated Debt:..... 0  
Total Liabilities:..... 6,617,981  
Total Equity Capital:..... 1,277,002  
Total Liabilities and Capital: ..... 7,894,983  
Number of Shares Outstanding:..... 24,000

**Directors:** Dr. David Burks; J. Mark Ferguson; Michael C. Hutsell; Steve Lightle; John McKnight; Wayne Ridout; Dr. Porter R. Rodgers, Jr.; Adam Rutledge; John Rutledge, Jr.; Nathan Rutledge; Reynie Rutledge; William Scholl; Jim Tarkington; James G. Wilson

**Branches in Town:** Three

**Other Branches:** Beebe (3), Benton (3), Bentonville (2), Bryant (3), Bull Shoals, Cabot (3), Centerton, Clarksville (2), Clinton, Conway (5), Farmington, Fayetteville (5), Fort Smith, Gassville, Greenbrier, Heber Springs (2), Hot Springs (3), Jonesboro (3), Judsonia, Little Rock (8), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (3), Pangburn, Rogers (3), Russellville (2), Sherwood, Springdale (5), Vilonia

**Peoples Bank  
Sheridan, AR**

VOICE: (870) 942-5707  
FAX: (870) 942-2489  
Trust Powers: No

1120 S. Rock Street  
72150

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

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

Member of Federal Reserve System

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

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

**Cont:** Aaron Reed

Cash and Due from:.....	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		
Other Assets:.....	4,341	Total Equity Capital:.....	28,528
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  
Trust Powers: Yes

708 North Broadway  
71762

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

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

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

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

**VP:** Tresa White

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		
Other Assets:.....	991	Total Equity Capital:.....	25,588
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  
FAX: (870) 678-2401  
Trust Powers: No

Commerce & Main Streets  
71763

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

Home Page: [www.riversidebanc.com](http://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		
Other Assets: .....	2,126	Total Equity Capital:.....	5,679
Total Assets: .....	61,518	Total Liabilities and Capital: .....	61,518
Total Trust Assets: .....	0	Number of Shares Outstanding:.....	3,000

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

**Branches in Town:** None

**Other Branches:** Little Rock

## United Bank Springdale, AR

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

2600 South Thompson Street  
72764

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

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

Member of Federal Reserve System

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

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

**EVP/CLO:** Sonny Delgado

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		
Other Assets: .....	2,593	Total Equity Capital:.....	23,699
Total Assets: .....	239,678	Total Liabilities and Capital: .....	239,678
Total Trust Assets: .....	0	Number of Shares Outstanding:.....	100,000

**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  
FAX: (870) 533-4456  
Trust Powers: No

307 Thomas Street  
71860

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

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

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

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

**EVP:** Jeff White  
**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		
Other Assets: .....	1,360	Total Equity Capital: .....	17,572
Total Assets: .....	151,195	Total Liabilities and Capital: .....	151,195
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

**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  
FAX: (870) 628-5274  
Trust Powers: No

116 North Lincoln  
71667

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

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

Member of Federal Reserve System

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

**Chm/CEO:** Marion Burge Ryburn

**Pres:** R. Mark Owen

Cash and Due from: .....	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		
Other Assets: .....	4,099	Total Equity Capital: .....	16,388
Total Assets: .....	111,222	Total Liabilities and Capital: .....	111,222
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	15,000

**Directors:** Keith D. Griffin; R. Mark Owen; Marion Burge Ryburn; Kevin White; Barry Wood

**Branches in Town:** None

**Other Branches:** Dumas, Pine Bluff (2), White Hall

**Security Bank  
Stephens, AR**

VOICE: (870) 786-5416  
FAX: (870) 786-5419  
Trust Powers: No

105 Ruby Street  
71764

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

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

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

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

**EVP/CFD/COO:** Cheryl Brown

Cash and Due from:.....	7,586	Deposits: .....	55,960
Federal Funds and Repos: .....	150	Federal Funds and Borrowings: .....	0
Investments: .....	4,521	Other Liabilities: .....	1,131
Net Loans: .....	48,401	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,416	Total Liabilities: .....	57,091
Other Real Estate: .....	0		
Other Assets: .....	1,987	Total Equity Capital:.....	6,970
Total Assets: .....	64,061	Total Liabilities and Capital: .....	64,061
Total Trust Assets: .....	0	Number of Shares Outstanding:.....	20,000

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

**Branches in Town:** None

**Other Branches:** None

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

VOICE: (870) 673-6911  
FAX: (870) 672-4282  
Trust Powers: Yes

708 S. Main Street  
72160

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

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

Member of Federal Reserve System

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

**Chm:** Mickey Pierce  
**CEO/Pres:** Brad Chambless

**TO:** Craig Boone

Cash and Due from:.....	43,032	Deposits: .....	1,415,260
Federal Funds and Repos: .....	47,578	Federal Funds and Borrowings: .....	18,476
Investments: .....	365,457	Other Liabilities: .....	11,105
Net Loans: .....	1,032,754	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	35,036	Total Liabilities: .....	1,444,841
Other Real Estate: .....	1,255		
Other Assets: .....	127,075	Total Equity Capital:.....	207,346
Total Assets: .....	1,652,187	Total Liabilities and Capital: .....	1,652,187
Total Trust Assets: .....	344,033	Number of Shares Outstanding:.....	1,000

**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 Buren, AR**

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

3110 Alma Highway  
72956

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

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

Member of Federal Reserve System

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

**CEO/Pres:** 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

Deposits: ..... 443,861  
Federal Funds and Borrowings: ..... 5,000  
Other Liabilities: ..... 1,425  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 450,286  
Total Equity Capital: ..... 59,710  
Total Liabilities and Capital: ..... 509,996  
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](http://www.firststatewarren.com)

Member of Federal Reserve System

Bank Holding Company  
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: ..... 116  
Other Assets: ..... 4,516  
Total Assets: ..... 133,071  
Total Trust Assets: ..... 215

Deposits: ..... 119,855  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 314  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 120,169  
Total Equity Capital: ..... 12,902  
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

201 South Main  
71671

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

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

Member of Federal Reserve System

Bank Holding Company  
None

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

**Pres/TO:** Kelly Ashcraft

Cash and Due from:..... 4,482  
Federal Funds and Repos: ..... 2,425  
Investments: ..... 81,334  
Net Loans: ..... 50,864  
Premises and Fixed Assets:..... 458  
Other Real Estate: ..... 6  
Other Assets: ..... 1,118  
Total Assets: ..... 140,687  
Total Trust Assets: ..... 22,170

Deposits: ..... 114,489  
Federal Funds and Borrowings: ..... 2,620  
Other Liabilities: ..... 114  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 117,223  
Total Equity Capital: ..... 23,464  
Total Liabilities and Capital: ..... 140,687  
Number of Shares Outstanding: ..... 48,000

**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

301 Shoppingway Boulevard  
72301-1719

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

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

Member of Federal Reserve System

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

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

**EVP/CFO:** Mark Mosteller  
**Cont:** Robin Bedsole

Cash and Due from:..... 134,334  
Federal Funds and Repos: ..... 350  
Investments: ..... 15,116  
Net Loans: ..... 523,547  
Premises and Fixed Assets:..... 4,510  
Other Real Estate: ..... 660  
Other Assets: ..... 33,147  
Total Assets: ..... 711,664  
Total Trust Assets: ..... 6,915,574

Deposits: ..... 508,484  
Federal Funds and Borrowings: ..... 81,331  
Other Liabilities: ..... 59,740  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 649,555  
Total Equity Capital: ..... 62,109  
Total Liabilities and Capital: ..... 711,664  
Number of Shares Outstanding: ..... 4,000

**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  
FAX: (870) 735-0065  
Trust Powers: Yes

330 West Broadway Street  
72301

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Charles E. Horton  
**EVP:** Kirby H. Carlson

**EVP:** Andy Horton  
**SVP/CFO:** Chris Blaylock

Cash and Due from:.....	5,295	Deposits:.....	461,960
Federal Funds and Repos:.....	2,070	Federal Funds and Borrowings:.....	2,500
Investments:.....	280,616	Other Liabilities:.....	1,981
Net Loans:.....	223,399	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,316	Total Liabilities:.....	466,441
Other Real Estate:.....	1		
Other Assets:.....	8,939	Total Equity Capital:.....	57,195
Total Assets:.....	523,636	Total Liabilities and Capital:.....	523,636
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  
FAX: (870) 238-4052  
Trust Powers: Yes

1 Cross County Plaza  
72396

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

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

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

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

**SVP/CFO:** Beth Dildine  
**SVP/CLO:** King Casbeer

Cash and Due from:.....	20,907	Deposits:.....	272,352
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	832
Investments:.....	6,785	Other Liabilities:.....	387
Net Loans:.....	268,087	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,430	Total Liabilities:.....	273,571
Other Real Estate:.....	627		
Other Assets:.....	8,130	Total Equity Capital:.....	37,395
Total Assets:.....	310,966	Total Liabilities and Capital:.....	310,966
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. Pohner; Donald L. Reddman; R. Joe Rennie

**Branches in Town:** One

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



**REPORT OF THE**

**STATE CHARTERED**  
**NON-PROFIT ORGANIZATION**

**(NOT ENGAGED IN**  
**COMMERCIAL BANKING)**

**JUNE 30, 2021**

**Arkansas Capital Corporation**  
**Little Rock, AR**

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

200 River Market Avenue, Suite 400  
72201

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

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

Bank Holding Company  
None

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

**Pres/COO:** Sam Walls, III

Cash and Due from:.....	7,637	Deposits: .....	0
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	47,487
Investments: .....	6,730	Other Liabilities: .....	1,283
Net Loans: .....	46,621	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	655	Total Liabilities: .....	48,770
Other Real Estate: .....	0		
Other Assets: .....	2,226	Total Equity Capital:.....	15,099
Total Assets: .....	63,869	Total Liabilities and Capital: .....	63,869
Total Trust Assets: .....	0	Number of Shares Outstanding:.....	987

**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; Carol Penick; Sherrie Randall; Bryan Scoggins; David H. Shindler; William T. Staed; Lorrie Trogden

**Branches in Town:** None

**Other Branches:** None



**REPORT OF THE**

**STATE CHARTERED  
TRUST COMPANY**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2021**

**Community First Trust Company  
Hot Springs, AR**

VOICE: (501) 520-3660

135 Section Line Road, C-1

Charter Number: 35001

FAX: (501) 520-3667

71913

Date: Jun. 17, 1998

County: Garland

Home Page: [www.communityfirsttrust.com](http://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  
FAX: (501) 889-2966

P. O. Box 869  
72126-0869

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

**Pres:** John C. "Chris" Branscum  
**VP:** Donald C. Crain

**Treas:** Mark Roland

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

**JUNE 30, 2021**

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Arkansas</b>	The Farmers and Merchants Bank	Stuttgart
<b>Ashley</b>	Home Bank of Arkansas	Portland
<b>Benton</b>	Generations Bank	Rogers
<b>Bradley</b>	First State Bank of Warren Warren Bank and Trust Company	Warren Warren
<b>Carroll</b>	First National Bank of North Arkansas CS Bank Anstaff Bank	Berryville Eureka Springs Green Forest
<b>Chicot</b>	The Bank of Lake Village	Lake Village
<b>Clark</b>	Southern Bancorp Bank	Arkadelphia
<b>Clay</b>	Piggott State Bank	Piggott
<b>Cleveland</b>	Gateway Bank	Rison
<b>Columbia</b>	Farmers Bank and Trust Company The Peoples Bank	Magnolia Magnolia
<b>Conway</b>	Petit Jean State Bank	Morrilton
<b>Craighead</b>	Premier Bank of Arkansas	Jonesboro
<b>Crawford</b>	Citizens Bank & Trust Company	Van Buren
<b>Crittenden</b>	Evolve Bank & Trust Fidelity Bank	West Memphis West Memphis
<b>Cross</b>	Cross County Bank	Wynne
<b>Dallas</b>	FBT Bank & Mortgage Riverside Bank	Fordyce Sparkman
<b>Desha</b>	Merchants & Farmers Bank First NaturalState Bank McGehee Bank	Dumas McGehee McGehee
<b>Drew</b>	Commercial Bank & Trust Company Union Bank And Trust Company	Monticello Monticello
<b>Faulkner</b>	Centennial Bank First Service Bank	Conway Greenbrier
<b>Fulton</b>	Bank of Salem	Salem
<b>Grant</b>	Peoples Bank	Sheridan

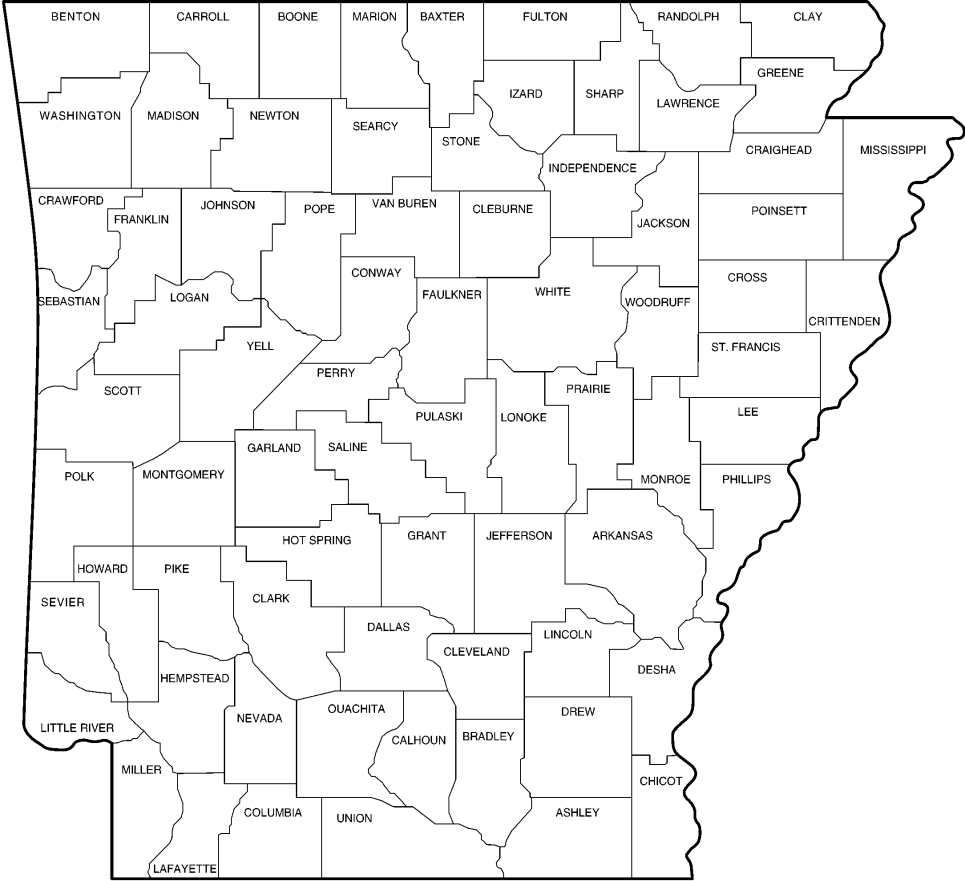
<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Greene</b>	First National Bank	Paragould
<b>Hot Spring</b>	The Malvern National Bank	Malvern
<b>Independence</b>	First Community Bank The Citizens Bank	Batesville Batesville
<b>Izard</b>	The First National Bank of Izard County	Calico Rock
<b>Jackson</b>	Merchants & Planters Bank	Newport
<b>Jefferson</b>	Relyance Bank, National Association Simmons Bank	Pine Bluff Pine Bluff
<b>Lafayette</b>	Community State Bank Bodcaw Bank	Bradley Stamps
<b>Lawrence</b>	The First National Bank of Lawrence County	Walnut Ridge
<b>Lincoln</b>	Connect Bank	Star City
<b>Logan</b>	First Western Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton
<b>Lonoke</b>	Bank of England First State Bank	England Lonoke
<b>Madison</b>	Today's Bank	Huntsville
<b>Mississippi</b>	Farmers Bank And Trust Company	Blytheville
<b>Monroe</b>	The Merchants and Planters Bank	Clarendon
<b>Ouachita</b>	Bank of Bearden Security Bank	Bearden Stephens
<b>Phillips</b>	Partners Bank	Helena
<b>Pike</b>	Bank of Delight Diamond Bank	Delight Murfreesboro
<b>Polk</b>	The Union Bank of Mena	Mena
<b>Pope</b>	First State Bank	Russellville
<b>Pulaski</b>	First Arkansas Bank & Trust Bank of Little Rock Bank OZK Central Bank	Jacksonville Little Rock Little Rock Little Rock

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
	Eagle Bank & Trust Company	Little Rock
	Encore Bank	Little Rock
<b>Randolph</b>	RiverBank	Pocahontas
<b>Sebastian</b>	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
<b>Sevier</b>	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
<b>Sharp</b>	FNBC Bank	Ash Flat
	Bank of Cave City	Cave City
<b>St. Francis</b>	Armor Bank	Forrest City
	First National Bank of Eastern Arkansas	Forrest City
<b>Stone</b>	Stone Bank	Mountain View
<b>Union</b>	First Financial Bank	El Dorado
	Smackover State Bank	Smackover
<b>Washington</b>	Arvest Bank	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
	United Bank	Springdale
<b>White</b>	First Security Bank	Searcy
<b>Woodruff</b>	RiverWind Bank	Augusta
<b>Yell</b>	Chambers Bank	Danville





# MAP OF ARKANSAS COUNTIES



**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 2021**

**Southern Bancorp Inc.  
Arkadelphia, AR**

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

605 Main Street, Suite 202  
400 Hardin Road, Suite 100  
71923

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

**CFO:** Christopher Wewers

**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  
VOICE: (870) 994-2311  
FAX: (870) 257-1889

636 Ash Flat Drive  
P. O. Box 8  
72513

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

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

**Subsidiaries:**

FNBC Bank	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

655 St. Louis Street  
P. O. Box 2156  
72501

**CEO:** Jeffery Teague  
**Pres/CLO:** Adam Mitchell

**EVP/CFO:** Karen Shaw

**Subsidiaries:**

The Citizens Bank  
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR  
Batesville, AR

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

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

1325 Harrison Street  
P. O. Box 4327  
72501

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

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

**Subsidiaries:**

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

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

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

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

1 Second Street  
P. O. Box 135  
71720

**Pres:** Rick Green

**Sec:** Ken Riley

**Subsidiaries:**

Bank of Bearden  
BBI Insurance Agency, Inc.

Bearden, AR  
Bearden, AR

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

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

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

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

**Sec:** Karla Payne

**Subsidiaries:**

Arvest Holdings, Inc.  
Arvest Bank  
Arvest Central Mortgage Company  
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

Bentonville, AR  
Fayetteville, AR  
Little Rock, AR  
Lowell, AR  
Lowell, AR  
Lowell, AR  
Lowell, AR  
Lowell, AR  
Rogers, AR  
Springdale, AR  
Joplin, MO  
Tulsa, OK  
Tulsa, OK  
Bentonville, AR

**Arvest Holdings, Inc.  
Bentonville, AR**

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

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

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

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

**Sec:** Karla Payne

**Subsidiaries:**

Arvest Bank  
Arvest Central Mortgage Company  
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

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

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

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

400 West Main Street  
P. O. Box 688  
72316

**Chm/Pres:** Randy Scott

**Subsidiaries:**

Farmers Bank And Trust Company

Blytheville, AR

**First Western Bancshares ESOT  
Booneville, AR**

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

80 West Main  
P. O. Box 87  
72927

**Chm:** Ty Hampton

**Subsidiaries:**

First Western Bancshares, Inc.

First Western Bank

First Western Financial, Inc.

First Western Insurance Agency, Inc.

First Western Mortgage, Inc.

First Western Statutory Trust II

First Western Statutory Trust III

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

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

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

80 West Main  
P. O. Box 87  
72927

Bank Holding Company  
First Western Bancshares ESOT, Booneville, AR

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

**VP/Sec:** Debbie Danekas

**Pres:** Ty Hampton

**Subsidiaries:**

First Western Bank

First Western Financial, Inc.

First Western Insurance Agency, Inc.

First Western Mortgage, Inc.

First Western Statutory Trust II

First Western Statutory Trust III

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

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

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

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

**Pres:** Jonathan W. Harrell  
**CFO:** Sandra Ferguson

**Sec:** Maxwell Harrell

**Subsidiaries:**  
Generations Bank

Rogers, AR

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

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

137 South Main  
P. O. Box 490  
72521

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

**VChm:** Bruce Street  
**CFO:** Kim Nunally

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

Cave City, AR  
Cave City, AR

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

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

297 Madison Street  
P. O. Box 280  
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  
 VOICE: (501) 328-4770  
 FAX: (501) 328-4890

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

**Chm/CEO:** John W. Allison  
**CFO:** Brian Davis

**COO:** Stephen Tipton

**Subsidiaries:**

Centennial Bank	Conway, AR
Centennial Insurance Agency, Inc.	Cabot, AR
Boomer Air LLC	Conway, AR
Centennial AAC NMTC Fund, LLC	Conway, AR
Freedom Insurance Group, Inc.	Jonesboro, AR
Cook Insurance Agency, Inc.	Apalachicola, FL
Regent Bank Project Finance, Inc.	Davie, FL
Centennial AL Holdings, Inc.	New York, NY
HBI Insurance, Inc.	Conway, AR
Centennial (AR) Statutory Trust I	Wilmington, DE
Liberty Statutory Trust 1	Wilmington, DE
Liberty Statutory Trust II	Wilmington, DE
Regent Capital Trust II	Wilmington, DE
Regent Capital Trust III	Wilmington, DE
Russellville Statutory Trust I	Wilmington, DE

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

RSSD Number: 1141487  
 VOICE: (479) 495-4648  
 FAX: (479) 495-4769

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

**Chm/CEO/Pres:** John Ed Chambers, III  
**CFO:** Landi Mkhize

**COO:** Mike Donnell

**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

402 West Collin Raye Drive  
 P. O. Box 970  
 71832

**Chm:** Dennis Smiley

**CEO/Pres:** Noel L. Bard

**Subsidiaries:**

First State Bank of DeQueen  
 First State DeQueen Statutory Trust I

DeQueen, AR  
 Wilmington, DE

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

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

500 Highway 65 South  
 P. O. Box 187  
 71639

**Chm/CEO:** L. Ashton Adcock  
**Pres:** B. Page Gill

**EVP:** Betty B. Trites  
**Sec:** Price Boney

**Subsidiaries:**

Merchants & Farmers Bank

Dumas, AR

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

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

214 North Washington Street  
 P. O. Box 1754  
 71730

**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

El Dorado, AR  
 El Dorado, AR  
 El Dorado, AR  
 El Dorado, AR

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

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

123 South Main Street  
P. O. Box 70  
72046

**Chm:** Gregory Hopkins  
**CEO:** Allen Evans

**Pres:** Gary Canada, Jr.  
**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  
England, AR  
Little Rock, AR

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

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

123 South Main Street  
P. O. Box 70  
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  
VOICE: (479) 253-3000  
FAX: (479) 253-3004

70 South Main  
P. O. Box 309  
72632

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

**Sec:** Charles T. Cross

**Subsidiaries:**

CS Bank

Eureka Springs, AR

**White River Bancshares Company  
Fayetteville, AR**

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

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

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

**CFO:** Edward Riendeau

**Subsidiaries:**

Signature Bank of Arkansas

Fayetteville, AR

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

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

200 West 4th Street  
71742

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

**SVP:** Janie Daniell  
**SVP:** David Sisson

**Subsidiaries:**

FBT Bank & Mortgage

Fordyce, AR

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

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

602 Garrison Avenue  
P. O. Box 7  
72902

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

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

**Subsidiaries:**

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

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

**Bainum Bancorp  
Glenwood, AR**

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

205 Hwy 70 East  
P. O. Box 500  
71943

**Chm/CEO:** Timothy E. Bainum

**CFO:** Laura Habighorst

**Subsidiaries:**

Diamond Bank

Murfreesboro, AR

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

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

100 First National Avenue  
P. O. Box 1900  
72638

**Chm/Pres:** Stephen Stafford

**Sec:** L. Scott Stafford

**SVP:** Shelby Bruffett

**Subsidiaries:**

Anstaff Bank

Green Forest, AR

**First Service Bancshares, Inc.  
Greenbrier, AR**

RSSD Number: 1137266  
VOICE: (501) 679-7200  
FAX: (501) 764-4260

136 South Broadview  
P. O. Box 190  
72058

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

**Treas/Sec:** Robin Hackett

**Treas/Sec:** Kenneth Barnard

**Subsidiaries:**

First Service Bank

First Service Realty

Greenbrier, AR

Greenbrier, AR

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

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

67 South Broadview Street  
P. O. Box 307  
72058

**Chm/CEO:** John Stacks

**Sec:** Roy Montgomery

**Subsidiaries:**

Home Bank of Arkansas  
HomeBank Insurance Agency

Portland, AR  
Greenbrier, AR

**Wilkinson Banking Corporation  
Greenwood, AR**

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

71 West Center Street  
P. O. Box 610  
72936

**Chm:** Elizabeth Wilkinson

**CEO/Pres:** Edward Wilkinson

**Subsidiaries:**

Farmers Bank

Greenwood, AR

**Helena Bancshares, Inc.  
Helena, AR**

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

302 Cherry Street  
P. O. Box 280  
72342

**Chm:** Harry Stephens

**EVP/CFO:** Leslie Harp

**CEO/Pres:** John O. Moore

**EVP/Sec:** Erica Cook

**Subsidiaries:**

Partners Bank

Helena, AR

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

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

123 Main Street  
P. O. Box 347  
71842

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

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

**Subsidiaries:**  
Horatio State Bank

Horatio, AR

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

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

1801 Central Avenue, Suite D  
71901

**Chm/CEO:** Guy R. "Buck" Smith

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

Salem, AR  
Salem, AR  
Stephens, AR

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

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

600 West Main Street  
P. O. Box 827  
72078

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

**Sec:** Mark Wilson

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

Jacksonville, AR  
Jacksonville, AR

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

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

201 Main Street  
P. O. Box 727  
71653

**Chm/CEO:** Charles H. Weissinger, Jr.  
**VChm:** Guy M. Weissinger

**Pres:** Franklin Todd Turner

**Subsidiaries:**

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

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

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

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

12224 Chenal Parkway  
P. O. Box 8210  
72211

**Chm/CEO:** Chris Roberts  
**EVP/CFO:** Burt Hicks

**VChm/Pres:** Phillip Jett

**Subsidiaries:**

Encore Bank

Little Rock, AR

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

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

200 North State Street  
P. O. Box 34090  
72203

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

**SVP/Cash:** Lee A. Swearingen  
**Sec:** Cindy Hippler

**Subsidiaries:**

Bank of Little Rock  
Bank of Little Rock Mortgage Corp.  
Hallmark National Mortgage Corp.  
Little Rock Mortgage Corp.

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



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

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

1001 W. Markham, 2nd Floor  
72201

**Pres:** Stephen C. Davis

**Sec:** David Matchet

**Subsidiaries:**

Riverside Bank  
Arkansas Mortgage Company, Inc.  
Riverside Mortgage Company, Inc.

Sparkman, AR  
Fayetteville, AR  
Little Rock, AR

**State Holding Company**  
**Little Rock, AR**

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

650 South Shackleford, Suite 450  
72211

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

**EVP:** Paul Castleberry

**Subsidiaries:**

Eagle Bank & Trust Company  
Eagle Development Company South

Little Rock, AR  
Little Rock, AR

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

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

101 South Center Street  
P. O. Box 320  
72086

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

**Sec:** Karen Hardke

**Subsidiaries:**

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

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

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

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

500 North Jackson Street  
P. O. Box 340  
71754

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

**Sec:** Jaela Talley

**Subsidiaries:**

The Peoples Bank

Magnolia, AR

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

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

200 East Main Street  
P. O. Box 250  
71754

**Chm/CEO/Pres:** Chris Gosnell  
**EVP/CFO:** Drew Chandler

**EVP/Sec:** Bruce D. Maloch

**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

98 West Tennessee Street  
6245 Hwy 78 West  
72360

**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

98 West Tennessee Street  
6245 Hwy 78 West  
72360

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

Forrest City, AR

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

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

205 Block Street  
P. O. Box 747  
72364

**Pres:** M. Don Underwood

**Sec:** Frank A. Fogleman

**Subsidiaries:**

Premier Bank of Arkansas

Jonesboro, AR

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

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

500 North Second Street  
P. O. Box 728  
71654

**CEO/Pres:** Robert Lucky

**EVP/COO:** Jim Daniels

**Subsidiaries:**

First NaturalState Bank  
Milner/Owyoung Insurance Co., LLC

McGehee, AR  
McGehee, AR

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

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

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

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

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

**Subsidiaries:**

Southeast Financial Bankstock Corporation  
McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR  
McGehee, AR

### Southeast Financial Bankstock Corporation McGehee, AR

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

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

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

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

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

**Subsidiaries:**

McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR

### Union Bankshares, Inc. Mena, AR

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

303 Hwy 71 North  
P. O. Box 898  
71953

**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  
Paris, AR  
Mena, AR

**Drew Bancshares, Inc.**  
**Monticello, AR**

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

212 West Gaines  
P. O. Box 150  
71657

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

**SVP:** Michael Efirid  
**VP/Sec:** Nick Temple

**Subsidiaries:**  
Commercial Bank & Trust Company

Monticello, AR

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

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

102 West McCloy  
P. O. Box 270  
71657

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

**Pres:** Dave Dickson  
**Treas/Sec:** Robin McClendon

**Subsidiaries:**  
Union Bank And Trust Company

Monticello, AR

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

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

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

**Pres:** Charles S. Penick

**Subsidiaries:**  
Petit Jean State Bank

Morrilton, AR

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

RSSD Number: 4928344  
 VOICE: (833) 253-2265  
 FAX: (501) 435-2068

802 East Main Street  
 900 South Shackelford, Suite 200  
 72560

**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

120 Hazel Street  
 P. O. Box 650  
 72112

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

**Sec:** Leslie Lowery

**Subsidiaries:**

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

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

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

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

120 Hazel Street  
 P. O. Box 650  
 72112

Bank Holding Company

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

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

**Sec:** Leslie Lowery

**Subsidiaries:**

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

Newport, AR  
 Newport, AR

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

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

212 West Cherry Street  
P. O. Box 307  
72454

**Chm:** Cody Knight

**Subsidiaries:**  
Piggott State Bank

Piggott, AR

## Simmons First National Corporation Pine Bluff, AR

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

501 Main Street  
P. O. Box 7009  
71601

**Chm/CEO:** George A. Makris, Jr.  
**Pres/COO:** Robert A. Fehlman

**EVP/Gen Coun/Sec:** George A. Makris, III

### Subsidiaries:

Simmons Bank	Pine Bluff, AR
Diamond State Ventures II, LP	Little Rock, AR
Heartland Bank Liquidating Trust	Little Rock, AR
Heartland Insurance, LLC	Little Rock, AR
PGR, LLC	Little Rock, AR
Simmons First Insurance Services, Inc.	Little Rock, AR
Simmons First Investment Group, Inc.	Little Rock, AR
AAC Investment Fund	Pine Bluff, AR
Simmons NMTC Holding, LLC	Pine Bluff, AR
SWC PPR, LLC	Chandler, AZ
Simmons First SW REIT, Inc.	Wilmington, DE
Simmons First REIT of TN, LLC	Baltimore, MD
Capital Partners Investment Fund 2008, L.P.	Columbia, MO
Capital Partners Series SB II, LLC	Columbia, MO
Capital Partners Series SB III, LLC	Columbia, MO
Capital Partners Series SB IV, LLC	Columbia, MO
Capital Partners Series SB, LLC	Columbia, MO
Cradduck LMB Investment Fund 2, LLC	Columbia, MO
Cradduck LMB Investment Fund, LLC	Columbia, MO
Cultivation Twain Seed Fund I, L.P.	Columbia, MO
PR RT, L.L.C.	Columbia, MO
Raintree LMB, LLC	Columbia, MO
Beacon Village Tax Credit Fund, LLC	Dexter, MO
El Toro Holdings, LLC	Frontenac, MO
Big Creek Investors, LLC	Sedalia, MO
Simmons First REIT of MO, LLC	Springfield, MO
Springfield Finance and Development Corp.	Springfield, MO
MU Investment Property, LLC	St. Louis, MO
PSH, LLC	St. Louis, MO
Santa Ana Holdings, LLC	St. Louis, MO
St. Louis State Equity Fund II LLC	St. Louis, MO
The Successful Investors, LLC	St. Louis, MO
Stockton Community Development Corp.	Stockton, MO
Providence PCC of Grenada, LLC	Grenada, MS
Simmons First Investments, Inc.	Las Vegas, NV
REI Subsidiary CDE 12, LLC	Durant, OK
REI Subsidiary CDE 4, LLC	Durant, OK
CRK Properties, Inc.	Stillwater, OK
Stillwater NMTC, LLC	Stillwater, OK
Venture Holding Company, LLC	Jackson, TN
ETN-KLC, LLC	Sevierville, TN
First State Providence PCC of Grenada, LLC	Union City, TN



Simmons First Auto, Inc.  
 Simmons First Insurance Services of TN, LLC  
 Simmons First Properties, Inc.  
 Simmons First Special Assets, Inc.  
 Harob, Inc.  
 SDB Real Estate, LLC  
 Simmons First Mortgage Company  
 Landco Partners II, LP  
 Landrum Statutory Trust III  
 Landrum Statutory Trust IV  
 LBI Capital Trust V  
 Simmons First Risk Management, Inc.  
 SNB Capital Corporation  
 Hardeman County Statutory Trust I  
 Community First Statutory Trust III  
 SWB Recovery Corp.

Union City, TN  
 Union City, TN  
 Union City, TN  
 Union City, TN  
 Fort Worth, TX  
 Houston, TX  
 Pine Bluff, AR  
 Columbia, MO  
 Columbia, MO  
 Columbia, MO  
 Springfield, MO  
 Las Vegas, NV  
 Stillwater, OK  
 Jackson, TN  
 Union City, TN  
 Fort Worth, TX

**Sigma Holdings, Inc.  
Rison, AR**

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

112 Main Street  
 P. O. Box 345  
 71665

**Chm/Pres:** Lewis R. Gardner

**Sec:** Joe Dunn

**Subsidiaries:**

Gateway Bank

Rison, AR

**First State Banking Corporation  
Russellville, AR**

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

3103 East Main Street  
 P. O. Box 10610  
 72812

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

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

**Subsidiaries:**

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

Russellville, AR  
 Russellville, AR  
 Russellville, AR

## First Security Bancorp Searcy, AR

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

314 North Spring  
P. O. Box 1009  
72145

**Chm/CEO/Pres:** Reynie Rutledge

**Subsidiaries:**

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

## Peoples Bancorp, Inc. Sheridan, AR

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

1120 S. Rock Street  
P. O. Box 460  
72150

**Chm:** Al Upton  
**CEO/Pres:** Craig L. Manatt

**Sec:** James W. Lancaster

**Subsidiaries:**

Peoples Bank	Sheridan, AR
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## Smackover Bancshares, Inc. Smackover, AR

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

708 North Broadway  
P. O. Box 107  
71762

**Chm:** J. Drew Tennyson

**Pres:** James B. Yeager

**Subsidiaries:**

Smackover State Bank	Smackover, AR
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**Mathias Bancshares, Inc.**  
**Springdale, AR**

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

5571 Bleaux Ave.  
P. O. Box 6485  
72766

**Chm/Pres:** Sam Mathias  
**VChm:** Arthur Thurman

**Sec:** Larry Olson

**Subsidiaries:**

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

Huntsville, AR  
Fayetteville, AR  
Fayetteville, AR

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

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

2790 South Thompson Street, Suite 102  
72764

**CEO/Pres/Sec:** Craig Young

**CFO/Treas:** Karla Baker

**Subsidiaries:**

United Bank

Springdale, AR

**Bodcaw Bancshares, Inc.**  
**Stamps, AR**

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

307 Thomas Street  
P. O. Box 8  
71860

**Chm:** John W. Smith, Jr.  
**CEO/Pres:** Korey Keith

**Sec:** D. Copie Dickson

**Subsidiaries:**

Bodcaw Bank

Stamps, AR

**Star City Bancshares, Inc.**  
**Star City, AR**

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

116 North Lincoln  
 P. O. Drawer 69  
 71667

**Chm/CEO:** Marion Burge Ryburn

**Subsidiaries:**  
 Connect Bank

Star City, AR

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

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

708 South Main  
 P. O. Box 1010  
 72160

**Chm:** Mickey Pierce  
**CEO/Pres:** Brad Chambliss

**VChm:** Robert H. Seidenstricker  
**SVP/CFO:** Christy Malahy

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

Stuttgart, AR  
 Fayetteville, AR  
 Mountain Home, AR

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

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

104 South Main Street  
 P. O. Box 29  
 71671

**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

330 West Broadway Street  
P. O. Box 2288  
72301

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

**SVP/CFO:** Mike Carlson  
**VP:** Kirby H. Carlson

**Subsidiaries:**

Fidelity Bank

West Memphis, AR

**Evolve Bancorp, Inc.**  
**West Memphis, AR**

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

301 Shoppingway Blvd.  
6070 Poplar Avenue, Suite 200  
72301

**Chm:** Scot Lenoir  
**Cont:** Robin Bedsole

**Sec:** W. Scott Stafford

**Subsidiaries:**

Evolve Bank & Trust  
Evolve Commercial Finance

West Memphis, AR  
Memphis, TN

**Cross County Bancshares, Inc.**  
**Wynne, AR**

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

1 Cross County Plaza  
P. O. Box 9  
72396

**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

## **NOTES**

## **NOTES**