

REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2022



ASA HUTCHINSON
Governor

MICHAEL PRESTON
Secretary

SUSANNAH T. MARSHALL
Bank Commissioner

**ONE HUNDRED AND EIGHTH
ANNUAL**

**REPORT OF
THE
BANK COMMISSIONER**

JUNE 30, 2022

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 2022

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

Secretary Preston:

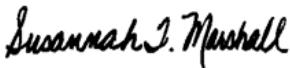
I am pleased to submit to you the One Hundred and Eighth Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2022.

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, 2022, aggregate total assets in state-chartered banks exceed \$147 billion. Arkansas banks continue to perform better than the national average in profitability and asset quality. The overall capital position of Arkansas's 74 state-chartered banks also remains strong as the average Tier 1 Leverage Capital ratio is 10.75 percent for fiscal year-end 2022.

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
Charter Conversions	9
Branches Approved	10
State Chartered Banks Subchapter S Corporations	13
Fiscal Report of The Bank Department	15
Federal Supervisory Agencies	16
Trade Associations	21
Consolidated Report of Condition Data State Chartered Banks	24
Consolidated Statement of Condition State Chartered Trust Departments	25
Consolidated Report of Condition Data National Banks	26
Tier One Leverage Ratios for All Arkansas Commercial Banks	27
National Banks Headquartered in Arkansas	30
Report of State Chartered Commercial Banks	31
Report of State Chartered Non-Profit Organization	75
Report of State Chartered Trust Company	77
Report of Regional/County Industrial Development Corporation	79
All Commercial Banks Listed by County	81
Map of Arkansas Counties	86
Arkansas Bank Holding Companies	87
Abbreviations	115

LEGAL HOLIDAYS

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

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

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

Memorial Day Last Monday in May

Independence Day July 4th

Labor Day First Monday in September

Veterans Day..... November 11th

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve December 24th

Christmas Day December 25th

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

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	September 30, 2020
22.	Susannah T. Marshall	October 1, 2020

STATE BANKING BOARD MEMBERS

Mr. Todd Smith
Chairman
Commercial Bank & Trust Company
P. O. Box 150
Monticello, AR 71657-1050
VOICE: (870) 365-3115
TERM EXPIRES: 12/31/2024

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

Mr. Andy Davis
7915 Highway 300
Roland, AR 72135
VOICE: (501) 837-5109
TERM EXPIRES: 12/31/2026

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

Mr. Scott Miller
Anstaff Bank
P.O. Box 1818
Harrison, AR 72602
VOICE: (870) 365-3115
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
TERM EXPIRES: 12/31/2025

Arkansas State Bank Department

1 Commerce Way, Suite 303

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 – Certified Examinations Manager

Matthew A. Rose - Certified Bank Senior Examiner

Jim E. Homan - Certified Bank Senior Examiner

Wesley H. Mathis - Commissioned Bank Senior Examiner

Joel T. Futrell - Commissioned Bank Senior Examiner

Ricky T. Puloma - Bank Senior Examiner

Jace T. Denker - Bank Assistant Examiner

Jacob B. Spradlin - Bank Assistant Examiner

K. Tyler Lucas - Bank Examiner Trainee

LITTLE ROCK OFFICE

J.D. Sonnier - Bank Examinations Manager
 Luke B. Webre - Certified Bank Senior Examiner
 Jerry C. Corrothers - Certified Bank Senior Examiner
 Thomas L. Cook - Certified Bank Senior Examiner
 Derek G. Harvey - Bank Senior Examiner
 Aaron C. Lockwood - Bank Junior Examiner
 Kendal B. Williams – Bank Junior Examiner
 Dallas E. Gipson - Bank Assistant Examiner
 Lane P. Hardee – Bank Examiner Trainee
 Shawn C. Smith – Bank Examiner Trainee
 Paige A. Whitley – Bank Examiner Trainee

NORTHWEST ARKANSAS OFFICE

750 Mathias Drive
 Springdale, Arkansas 72762-0739
 VOICE: (479) 751-5543
 FAX: (479) 751-5815
NWArkansas@banking.state.ar.us

Ken H. Leavell - Certified Examinations Manager
 Chris K. Davis - Certified Bank Senior Examiner
 Chris A. Dillon - Certified Bank Senior Examiner
 R.D. Jackson - Certified Bank Senior Examiner
 Andrew D. McCormick - Certified Bank Senior Examiner
 Adam W. Chase - Commissioned Bank Senior Examiner
 Wynne M. Morgan - Commissioned Bank Senior Examiner
 Caleb M. Hamilton - Bank Senior Examiner

NORTHEAST ARKANSAS OFFICE

1817 Woodsprings Road
 Jonesboro, Arkansas 72401-9371
 VOICE: (870) 972-1744
 FAX: (870) 972-1762
Jonesboro@banking.state.ar.us

John K. Householder - Certified Examinations Manager
 William R. Milum - Bank Senior Examiner
 Shaun G. Perkins - Certified Bank Senior Examiner
 W. Nathan Elliott - Certified Bank Senior Examiner
 Seth D. Parsley – Commissioned Bank Senior Examiner
 Peyton L. Tillman - Bank Junior Examiner
 Abigale G. Thompson - Bank Assistant Examiner
 J. Tanner Ballard - Bank Examiner Trainee
 Reed H. Middleton - Bank Examiner Trainee
 T. Andrew Griggs - Bank Examiner Trainee

LARGE BANK SUPERVISION

Mark G. Rye - Certified Bank Senior Examiner

TRUST

Stacey D. Leder - Certified Examinations Manager
Kelly R. Davis – Commissioned Bank Senior Examiner
M. Lance Black - Bank Senior Examiner
Dustin R. Hill - Bank Assistant 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 - Commissioned Bank Senior Examiner
Elliott R. Hartle - Bank Senior Examiner
Patrick W. Seung - Bank Examiner Trainee

BANK ANALYSIS AND APPLICATIONS

John W. Ashby - Certified Examinations Manager
M. Gregg Qualls - Certified Bank Senior Examiner
Kevin C. Mosley - Certified Bank Senior Examiner

Self-Examinations
Bank Reports of Condition and Income
Bank Holding Company Reports
Research and Financial Analysis
Public Information Requests
Application Analysis
Consumer Complaints

TRAINING

Jacklyn G. Powell – Bank Examinations Manager/Training Coordinator
Kelly Shewmaker – Certified Bank Senior Examiner
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
 J. Kevin Douglas - Systems Specialist

Research and Development
 Application Programming
 Data Processing Support

ADMINISTRATION DIVISION

Jessica J. Wallace - Agency Fiscal Officer
 Vicki A. Wise – Fiscal Support Manager
 Devan E. May – Budget Manager

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
 Barbara A. Robinson – Research Project Analyst
 Melinda F. Jones - Administrative Analyst
 Elizabeth A. Swaim – 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

CHARTER CONVERSIONS FROM JULY 1, 2021 TO JUNE 30, 2022

NAME / CHARTER / LOCATION

First National Bank of North Arkansas
Nationally Chartered Bank
305 – 307 Public Square
Berryville, Arkansas

NAME / CHARTER / LOCATION

Bank of 1889
State Chartered Bank
305 – 307 Public Square
Berryville, Arkansas

The above institution's charter conversion and name change were both effective June 28, 2022.

BRANCHES APPROVED FROM JULY 1, 2021 TO JUNE 30, 2022

BANK	LOCATION
Southern Bancorp Bank Arkadelphia, Arkansas	3917 West 12 th Street, Suite 101 Little Rock, Arkansas
Southern Bancorp Bank Arkadelphia, Arkansas	648 East Pearce Street Canton, Mississippi
FNBC Bank Ash Flat, Arkansas	175 West End Way Mountain Home, Arkansas
Riverwind Bank Augusta, Arkansas	901 North ASU Boulevard Beebe, Arkansas
First Community Bank Batesville, Arkansas	1710 East 32 nd Street Joplin, Missouri
Arvest Bank Fayetteville, Arkansas	Highway 49 & Canera Drive Jonesboro, Arkansas
Arvest Bank Fayetteville, Arkansas	155 East 150 th Place South Glenpool, Oklahoma
Signature Bank of Arkansas Fayetteville, Arkansas	303 North Main Street Harrison, Arkansas
Signature Bank of Arkansas Fayetteville, Arkansas	111 East Jackson Street Jonesboro, Arkansas
Signature Bank of Arkansas Fayetteville, Arkansas	114 South 1 st Street Rogers, Arkansas
Armor Bank Forrest City, Arkansas	1100 South 52 nd Street Rogers, Arkansas
Partners Bank Helena, Arkansas	1055 Steel Avenue, Suite 110 Conway, Arkansas
Horatio State Bank Horatio, Arkansas	110 Main Street Ashdown, Arkansas
Bank OZK Little Rock, Arkansas	17701 Biscayne Boulevard Aventura, Florida

BANK**LOCATION**

Bank OZK
Little Rock, Arkansas

6072 Youngerman Circle
Jacksonville, Florida

Bank OZK
Little Rock, Arkansas

3288 Third Street South
Jacksonville Beach, Florida

Bank OZK
Little Rock, Arkansas

3215 Peachtree Road NE
Atlanta, Georgia

Encore Bank
Little Rock, Arkansas

2101 Old Columbiana Road
Birmingham, Alabama

Encore Bank
Little Rock, Arkansas

2501 N. Rocky Point Dr., Suite 360
Tampa, Florida

Encore Bank
Little Rock, Arkansas

450 N. Patterson Ave., Suite 200
Winston-Salem, North Carolina

Encore Bank
Little Rock, Arkansas

1859 Summerville Ave., Suite 200
Charleston, South Carolina

Encore Bank
Little Rock, Arkansas

7800 N. Dallas Parkway, Suite 155
Plano, Texas

Encore Bank
Little Rock, Arkansas

711 Broadway Street, Suite 350
San Antonio, Texas

Farmers Bank and Trust Company
Magnolia, Arkansas

3000 Lamar Avenue
Paris, Arkansas

Simmons Bank
Pine Bluff, Arkansas

17901 Chenal Parkway
Little Rock, Arkansas

Simmons Bank
Pine Bluff, Arkansas

1400 East Harding Avenue
Pine Bluff, Arkansas

Simmons Bank
Pine Bluff, Arkansas

1305 Robin Road
White Hall, Arkansas

Simmons Bank
Pine Bluff, Arkansas

7800 Forsyth Boulevard
Clayton, Missouri

Simmons Bank
Pine Bluff, Arkansas

1408 North Kingshighway Boulevard
St. Louis, Missouri

BANK**LOCATION**

Simmons Bank
Pine Bluff, Arkansas

4135 Elvis Presley Boulevard
Memphis, Tennessee

Simmons Bank
Pine Bluff, Arkansas

6075 Poplar Avenue
Memphis, Tennessee

Simmons Bank
Pine Bluff, Arkansas

7144 Highway 70 South
Nashville, Tennessee

Simmons Bank
Pine Bluff, Arkansas

655 West Illinois Avenue, Suite 65
Dallas, Texas

First State Bank
Russellville, Arkansas

3654 North Investment Drive
Fayetteville, Arkansas

United Bank
Springdale, Arkansas

2411 SW 14th Street
Bentonville, Arkansas

Bodcaw Bank
Stamps, Arkansas

3625 Richmond Road
Texarkana, Texas

Evolve Bank & Trust
West Memphis, Arkansas

111 East Huntington Ave., Suite A
Jonesboro, Arkansas

Fidelity Bank
West Memphis, Arkansas

1015 Highway 64
Wynne, Arkansas

STATE CHARTERED BANKS SUBCHAPTER S CORPORATIONS

BANK	CITY
FNBC Bank	Ash Flat
Bank of Bearden	Bearden
Bank of 1889	Berryville
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 & 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

Security Bank

First State Bank of Warren

Warren Bank and Trust Company

Fidelity Bank

CITY

Stephens

Warren

Warren

West Memphis

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2021, through June 30, 2022.

RECEIPTS

Cash Balance July 1, 2021.....	25,460,519.48
Examination and Assessment Fees.....	11,999,628.17
Charter and Amendment Fees.....	60,975.00
Interstate Sharing Fees.....	0.00
Miscellaneous/Non-Revenue Income	19,949.21
Reimbursement for M & R Sales.....	17,250.00
Refund to Expenditures – Prior Year	0.00
Refund to Expenditures – Current Year	0.00
Total Receipts	<u>12,097,802.38</u>
	\$37,558,321.86

DISBURSEMENTS

Salaries	6,345,195.51
Extra Help Salaries	21,265.86
Social Security, Retirement and Insurance	
Matching.....	1,882,565.19
Maintenance and General Operations	1,232,995.18
Conference Fees and Travel.....	82,222.60
Professional Fees and Services.....	38,720.36
Capital Outlay.....	153,001.27
Refunds Issued	0.00
Service Charge by State Treasurer.....	186,914.23
Total Disbursements	9,942,880.20
Cash Balance June 30, 2022	<u>27,615,441.66</u>
	\$37,558,321.86

FEDERAL DEPOSIT INSURANCE CORPORATION

Dallas Regional Office
 600 North Pearl Street
 Dallas, Texas 75201
 VOICE: (214) 754-0098
 FAX: (972) 761-2080
<https://www.fdic.gov>

- Kristie K. Elmquist Regional Director/Risk Management
- Julie Banfield Deputy Regional Director/Consumer Protection
- Serena Owens Deputy Regional Director/Risk Management
- Anthony Clark Assistant Regional Director/Risk Management
- Eric Guyot Assistant Regional Director/Risk Management
- Mark Love Assistant Regional Director/Risk Management
- Joe Meade Assistant Regional Director/Risk Management
- Cindy Scott Assistant Regional Director/Risk Management
- Mark Taylor Assistant Regional Director/Risk Management
- Art Kahn Assistant Regional Director/Consumer Protection
- Chris Finnegan Assistant Regional Director/Consumer Protection
- Stephen Zachary Regional Counsel/Supervision

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/Consumer Protection

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 Kirchofer Senior Vice President
Audit
- Allen North Vice President
Community Bank Safety & Soundness
- Jim Warren Vice President
Regional Bank Safety & Soundness
- Doug Kerr Vice President
Consumer Affairs
- David Whan Vice President
People & Culture
- Vacant 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 (10th Floor)
Little Rock, Arkansas 72201
VOICE: (501) 324-8300
FAX: (501) 324-8201

Matuschka Briggs..... Vice President

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

Douglas ScarboroSenior Vice President

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

Seema Sheth.....Senior Vice President

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://occ.gov>

Troy L. Thornton..... Deputy Comptroller
Lori Bittner Acting Associate Deputy Comptroller
Terence Mack..... Associate Deputy Comptroller
Gerald Williams Acting Risk & Operations Officer
Randall M. Ryskamp.....District Counsel
Carolina Ledesma Director for District Licensing

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 63rd 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>

- Rohit Chopra Director
- Zixta MartinezDeputy Director
- Jan Singelmann..... Chief of Staff
- Jocelyn Sutton..... Deputy Chief of Staff
- Melissa Brand..... Civil Rights
Assistant Director
- Wendy Kamenshine..... Ombudsman
- Robert Cameron.....Private Education Loan Ombudsman
- Jean Chang Operations
Chief Operating Officer
- Karen Andre Consumer Education & External Affairs
Associate Director
- David UejioSupervision, Enforcement & Fair Lending
Associate Director
- Janis Pappalardo Research, Markets & Regulations
Associate Director
- Seth Frotman..... 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
- Randy Scott..... Chairman
Chairman, President & CEO
Farmers Bank and Trust Company, Blytheville
- Jim Taylor Chairman-Elect
Senior Vice President
First Security Bank, Searcy
- Brad Chambless..... Vice Chairman
President & CEO
The Farmers and Merchants Bank, Stuttgart
- Lori Ross..... Treasurer
City President - Arkadelphia
The Citizens Bank, Batesville
- Jim Cargill..... Past Chairman
President & CEO – Central, Northeast and Southwest Arkansas
Arvest Bank, Fayetteville

EMERGING LEADERS SECTION

- Derek Eckelhoff.....President
Vice President, Commercial Lending - Rogers
First Security Bank, Searcy
- Duncan Bellingrath.....Vice President
Community Banker
Simmons Bank, Pine Bluff
- Latrecia Branch Secretary/Treasurer
Senior Vice President/Operations Manager – Little Rock
Stone Bank, Mountain View

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

Chris Padgett..... Executive Director

Gary Head President
 Chairman, President & CEO
 Signature Bank of Arkansas, Fayetteville

Lee Swearingen Vice President
 SVP & Cashier
 Bank of Little Rock, Little Rock

John Beller Treasurer
 President & CEO
 Bank of Cave City, Cave City

Kyle Baltz Secretary
 President & CEO
 RiverBank, Pocahontas

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

CONFERENCE OF STATE BANK SUPERVISORS

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

Jim CooperPresident & CEO
John “Buz” Gorman..... Executive Vice President, Office of the General Counsel
Vicki Peck..... Interim Executive Vice President, Products & Solutions
Jim Cooper Interim Executive Vice President, Policy & Supervision
Kelly Haire Executive Vice President, People Operations
Margaret Liu Executive Vice President, Strategic Engagement
Ngoc VuExecutive Vice President, Chief Information Officer
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 PeckSenior Vice President, NMLS Operations
Mary Beth Quist..... Senior Vice President, Bank Supervision
Dana BarbieriVice President, Legislative Policy
Laura Fisher Vice President, Communications
Leila GreenVice President, Chief Financial Officer
Sebastien Monnet Vice President, Learning & Development
Matt Comber..... Senior Director, Accreditation

CONSOLIDATED REPORT OF CONDITION DATA 74 STATE CHARTERED COMMERCIAL BANKS (in millions)

JUNE 30, 2022

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$1,619
b. Interest-bearing balances	7,863
Securities:	
a. Held to maturity	6,574
b. Available-for sale.....	29,470
c. Equity securities with readily determinable fair values	42
Federal funds sold and securities purchased under agreements to resell	533
Net Loans and Leases.....	88,232
Trading assets	11
Premises and fixed assets.....	2,964
Other real estate owned	37
Goodwill and other intangibles	4,810
All other assets	5,010
Total assets.....	\$147,165

LIABILITIES

Deposits:	
a. In domestic offices	\$122,773
(1) Noninterest-bearing	29,491
(2) Interest-bearing.....	93,282
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	952
Trading liabilities	75
Other borrowed money.....	3,559
Subordinated notes and debentures	468
All other liabilities	1,467
Total liabilities.....	129,294

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	4
Perpetual preferred stock	341
Common stock	17
Surplus.....	10,877
Undivided profits	6,632
Total equity capital.....	17,871
Total liabilities, minority interest and equity capital	\$147,165

CONSOLIDATED STATEMENT OF CONDITION OF THE 46 STATE CHARTERED TRUST DEPARTMENTS

(in millions)

JUNE 30, 2022

ASSETS

1. Non-Interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	\$48
b. Other Institutions	0
2. Interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	779
b. Other Institutions	11,169
3. U.S. Government and Agency Obligations	1,965
4. State, County and Municipal Obligations	990
5. Other Short-Term Obligations	2
6. Other Notes and Bonds	634
7. Money Market Funds	1,774
8. Other Mutual Funds	3,663
9. Stocks	5,499
10. Collective Investment Fund Units	626
11. Real Estate Mortgages	6
12. Real Estate	709
13. Miscellaneous Assets	1,899
14. Other	3,227
15. Total	\$32,990

LIABILITIES

Personal Accounts:

16. Personal Trusts	\$5,574
17. Estates & Guardianships	94
18. Investment Management & Advisory	2,963
19. Custodial	16,622
20. Agencies	1,400

Employee Benefit Accounts:

21. Trusts	2,104
22. Agencies	354
23. Custodial	1,573

Corporate and Municipal Securities Appointments:

24. Bond Trusteeships	1,366
25. Agencies	352

Collective Investment Funds:

26. Personal	550
27. Employee Benefit	37

Internal Accounts:

28. Profit Accounts	0
29. Suspense Accounts	1

30. Total	\$32,990
-----------------	----------

CONSOLIDATED REPORT OF CONDITION DATA NINE NATIONAL BANKS (in millions)

JUNE 30, 2022

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$176
b. Interest-bearing balances	451
Securities:	
a. Held-to-maturity	231
b. Available-for-sale	1,380
c. Equity securities with readily determinable fair values	0
Federal funds sold and securities purchased under agreements to resell	49
Net loans and leases	5,409
Trading assets	0
Premises and fixed assets	221
Other real estate owned	1
Goodwill and other intangibles	62
All other assets	272
Total assets	\$8,252

LIABILITIES

Deposits:	
a. In domestic offices	\$7,179
(1) Noninterest-bearing	2,075
(2) Interest-bearing	5,104
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	164
Subordinated notes and debentures	0
All other liabilities	49
Total liabilities	7,392

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	0
Perpetual preferred stock	0
Common stock	5
Surplus	380
Undivided profits	475
Total equity capital	860
Total liabilities, minority interest and equity capital	\$8,252

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2022

BANK	CITY	RATIO
Southern Bancorp Bank	Arkadelphia	8.71
FNBC Bank	Ash Flat	9.29
RiverWind Bank	Augusta	9.73
First Community Bank	Batesville	9.04
The Citizens Bank	Batesville	8.85
Bank of Bearden	Bearden	6.90
Bank of 1889	Berryville	9.42
Farmers Bank And Trust Company	Blytheville	9.09
First Western Bank	Booneville	9.01
Community State Bank	Bradley	12.01
The First National Bank of Izard County	Calico Rock	29.34
Bank of Cave City	Cave City	8.97
The Merchants and Planters Bank	Clarendon	12.32
Centennial Bank	Conway	9.94
Chambers Bank	Danville	11.20
Bank of Delight	Delight	13.17
First State Bank of DeQueen	DeQueen	9.59
Merchants & Farmers Bank	Dumas	10.60
First Financial Bank	El Dorado	11.47
Bank of England	England	13.43
CS Bank	Eureka Springs	9.67
Arvest Bank	Fayetteville	8.61
Signature Bank of Arkansas	Fayetteville	10.29
FBT Bank & Mortgage	Fordyce	10.91
Armor Bank	Forrest City	9.07
First National Bank of Eastern Arkansas	Forrest City	9.11
The First National Bank of Fort Smith	Fort Smith	9.56
Anstaff Bank	Green Forest	8.72
First Service Bank	Greenbrier	11.53
Farmers Bank	Greenwood	15.09
Partners Bank	Helena	9.08
Horatio State Bank	Horatio	12.88
Today's Bank	Huntsville	9.74
First Arkansas Bank & Trust	Jacksonville	10.23
Premier Bank of Arkansas	Jonesboro	7.99

BANK	CITY	RATIO
Bank of Lake Village	Lake Village	12.48
Bank of Little Rock	Little Rock	8.50
Bank OZK	Little Rock	15.81
Central Bank	Little Rock	8.63
Eagle Bank & Trust Company	Little Rock	14.83
Encore Bank	Little Rock	10.07
First State Bank	Lonoke	9.59
Farmers Bank and Trust Company	Magnolia	9.83
The Peoples Bank	Magnolia	10.23
The Malvern National Bank	Malvern	9.06
First NaturalState Bank	McGehee	10.19
McGehee Bank	McGehee	12.09
The Union Bank of Mena	Mena	9.94
Commercial Bank & Trust Company	Monticello	9.57
Union Bank & Trust Company	Monticello	10.07
Petit Jean State Bank	Morrilton	14.15
Stone Bank	Mountain View	9.75
Diamond Bank	Murfreesboro	9.98
Merchants & Planters Bank	Newport	9.01
First National Bank	Paragould	10.40
The First National Bank at Paris	Paris	10.70
Piggott State Bank	Piggott	8.64
Relyance Bank, National Association	Pine Bluff	12.95
Simmons Bank	Pine Bluff	10.01
RiverBank	Pocahontas	14.89
Home Bank of Arkansas	Portland	10.44
Gateway Bank	Rison	9.94
Generations Bank	Rogers	11.03
First State Bank	Russellville	9.99
Bank of Salem	Salem	10.55
Logan County Bank	Scranton	19.38
First Security Bank	Searcy	14.76
Peoples Bank	Sheridan	14.37
Smackover State Bank	Smackover	11.77
Riverside Bank	Sparkman	8.70
Legacy National Bank	Springdale	8.51
United Bank	Springdale	9.45
Bodcaw Bank	Stamps	9.83
Connect Bank	Star City	14.50
Security Bank	Stephens	11.20
The Farmers and Merchants Bank	Stuttgart	9.38

BANK	CITY	RATIO
Citizens Bank & Trust Company	Van Buren	10.43
The First National Bank of Lawrence County	Walnut Ridge	9.57
First State Bank of Warren	Warren	11.73
Warren Bank and Trust Company	Warren	14.23
Evolve Bank & Trust	West Memphis	8.77
Fidelity Bank	West Memphis	10.39
Cross County Bank	Wynne	9.96

NATIONAL BANKS HEADQUARTERED IN ARKANSAS

JUNE 30, 2022

(000's omitted)

BANK	CITY	ASSETS
The First National Bank of IZARD County	Calico Rock	210,346
First National Bank of Eastern Arkansas	Forrest City	548,986
The First National Bank of Fort Smith	Fort Smith	1,907,214
The Malvern National Bank	Malvern	651,605
First National Bank	Paragould	2,246,272
The First National Bank at Paris	Paris	241,595
Relyance Bank, National Association	Pine Bluff	1,182,233
Legacy National Bank	Springdale	982,686
The First National Bank of Lawrence County	Walnut Ridge	281,549

REPORT OF THE

SEVENTY-FOUR

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2022

(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

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:..... 43,574
Federal Funds and Repos: 50
Investments: 587,238
Net Loans: 1,317,749
Premises and Fixed Assets:..... 38,763
Other Real Estate: 865
Other Assets: 131,565
Total Assets: 2,119,804
Total Trust Assets: 46,724

Deposits: 1,772,614
Federal Funds and Borrowings: 139,386
Other Liabilities: 7,335
Subordinated Debt: 0
Total Liabilities: 1,919,335
Total Equity Capital: 200,469
Total Liabilities and Capital: 2,119,804
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

Member of Federal Reserve System

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

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

EVP: Dana Batterton
CFO: Michael Burris

Cash and Due from:.....	15,076	Deposits:.....	577,688
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	77,000
Investments:.....	213,872	Other Liabilities:.....	3,350
Net Loans:.....	432,847	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	20,747	Total Liabilities:.....	658,038
Other Real Estate:.....	282		
Other Assets:.....	19,270	Total Equity Capital:.....	44,056
Total Assets:.....	702,094	Total Liabilities and Capital:.....	702,094
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 Grove[MO], Mountain Home, Salem, West Plains[MO]

**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

Bank Holding Company
None

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

Pres: Casey Cullipher
SVP: Victoria Cansler

Cash and Due from:.....	3,601	Deposits:.....	116,095
Federal Funds and Repos:.....	6,175	Federal Funds and Borrowings:.....	3,000
Investments:.....	35,196	Other Liabilities:.....	3,205
Net Loans:.....	74,679	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,888	Total Liabilities:.....	122,300
Other Real Estate:.....	0		
Other Assets:.....	6,761	Total Equity Capital:.....	7,000
Total Assets:.....	129,300	Total Liabilities and Capital:.....	129,300
Total Trust Assets:.....	2,193	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: Beebe, 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

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:..... 36,953
Federal Funds and Repos: 0
Investments:..... 250,841
Net Loans:..... 1,732,999
Premises and Fixed Assets:..... 68,447
Other Real Estate:..... 480
Other Assets:..... 49,808
Total Assets:..... 2,139,528
Total Trust Assets:..... 186,013

Deposits: 1,791,991
Federal Funds and Borrowings: 178,013
Other Liabilities:..... 10,255
Subordinated Debt:..... 0
Total Liabilities:..... 1,980,259
Total Equity Capital:..... 159,269
Total Liabilities and Capital: 2,139,528
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; Frank Tripp; Sheila Wagon; Keith Webb

Branches in Town: Three

Other Branches: Bald Knob, Bay, Brookland, Cabot (2), Cave City, Cherokee Village, Conway (2), 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) 698-6241
Trust Powers: Yes

655 St. Louis Street
72501

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

Home Page: www.thecitizensbank.net

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

CEO/Pres: Adam Mitchell

EVP/CFO: Karen Shaw

Cash and Due from:..... 17,210
Federal Funds and Repos: 0
Investments:..... 102,689
Net Loans:..... 983,343
Premises and Fixed Assets:..... 43,049
Other Real Estate:..... 0
Other Assets:..... 44,654
Total Assets:..... 1,190,945
Total Trust Assets:..... 106,209

Deposits: 1,056,774
Federal Funds and Borrowings: 22,706
Other Liabilities:..... 3,900
Subordinated Debt:..... 0
Total Liabilities:..... 1,083,380
Total Equity Capital:..... 107,565
Total Liabilities and Capital: 1,190,945
Number of Shares Outstanding:..... 16,500

Directors: John Carter, Mark Forbis; Russell Harrington; Adam Mitchell; Dr. Lackey G. Moody, M.D.; Jay F. Shell; Kay Southerland; Jeffery F. Teague

Branches in Town: Three

Other Branches: Arkadelphia, Fayetteville (2), Hot Springs (2), 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

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

Chm/Pres: Rick Green
EVP/Sec: Brett Wood

VP: Donnie Castleberry
VP/Cash: Susan Lusby

Cash and Due from:	6,305	Deposits:	89,095
Federal Funds and Repos:	48,475	Federal Funds and Borrowings:	0
Investments:	15,327	Other Liabilities:	20
Net Loans:	23,707	Subordinated Debt:	0
Premises and Fixed Assets:	160	Total Liabilities:	89,115
Other Real Estate:	0		
Other Assets:	152	Total Equity Capital:	5,011
Total Assets:	94,126	Total Liabilities and Capital:	94,126
Total Trust Assets:	0	Number of Shares Outstanding:	8,300

Directors: Edwin C. Anthony; John E. Anthony; Steven M. Anthony; Rick Green; Don Morehead; Brett Wood; Betty Word; Steve Wright

Branches in Town: None

Other Branches: None

**Bank of 1889
Berryville, AR**

VOICE: (870) 423-6601
FAX: (870) 423-2786
Trust Powers: Yes

305 - 307 Public Square
72616

Charter Number: 805
Date: June 28, 2022
FDIC Certificate Number: 3854

Home Page: www.1889.bank

Member of Federal Reserve System

Bank Holding Company
First Carroll Bankshares, Inc., Berryville, AR

CEO: William A. Hudspeth, III

Pres/CLO: Doug Carr

Cash and Due from:	9,712	Deposits:	263,506
Federal Funds and Repos:	15,650	Federal Funds and Borrowings:	0
Investments:	69,913	Other Liabilities:	1,529
Net Loans:	183,394	Subordinated Debt:	0
Premises and Fixed Assets:	9,798	Total Liabilities:	265,035
Other Real Estate:	23		
Other Assets:	3,808	Total Equity Capital:	27,263
Total Assets:	292,298	Total Liabilities and Capital:	292,298
Total Trust Assets:	71,884	Number of Shares Outstanding:	57,000

Directors: Kevin Barrows; Doug Carr; William A. Hudspeth, III; Alan Hunnicutt; Kristy Noble-Tesch; Jim Richiert; Phil Thompson; Wade Williams

Branches in Town: Two

Other Branches: Elkins, Eureka Springs, Green Forest, Harrison (2), Huntsville, Marshall, Yellville

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

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:..... 16,232
Federal Funds and Repos: 25,000
Investments:..... 16,661
Net Loans:..... 256,205
Premises and Fixed Assets:..... 5,333
Other Real Estate:..... 0
Other Assets:..... 6,855
Total Assets:..... 326,286
Total Trust Assets:..... 0

Deposits: 293,875
Federal Funds and Borrowings: 0
Other Liabilities:..... 913
Subordinated Debt:..... 0
Total Liabilities:..... 294,788
Total Equity Capital:..... 31,498
Total Liabilities and Capital: 326,286
Number of Shares Outstanding:..... 40,000

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

Branches in Town: Two

Other Branches: Gosnell, 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

Member of Federal Reserve System

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

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

Pres/COO: Landon Taylor

Cash and Due from:..... 16,514
Federal Funds and Repos: 0
Investments:..... 62,388
Net Loans:..... 473,681
Premises and Fixed Assets:..... 13,681
Other Real Estate:..... 0
Other Assets:..... 24,719
Total Assets:..... 590,983
Total Trust Assets:..... 0

Deposits: 524,284
Federal Funds and Borrowings: 11,875
Other Liabilities:..... 5,245
Subordinated Debt:..... 0
Total Liabilities:..... 541,404
Total Equity Capital:..... 49,579
Total Liabilities and Capital: 590,983
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

Bank Holding Company
None

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

VP/Cash: Regina Smith

Cash and Due from:	1,810	Deposits:	22,028
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	361	Other Liabilities:	34
Net Loans:	22,468	Subordinated Debt:	0
Premises and Fixed Assets:	512	Total Liabilities:	22,062
Other Real Estate:	0		
Other Assets:	526	Total Equity Capital:	3,615
Total Assets:	25,677	Total Liabilities and Capital:	25,677
Total Trust Assets:	0	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

Member of Federal Reserve System

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

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

SVP/Cash: Ronele Smith
SVP/CCO: Sandra Barr

Cash and Due from:	3,028	Deposits:	141,564
Federal Funds and Repos:	2,375	Federal Funds and Borrowings:	4,471
Investments:	41,464	Other Liabilities:	3,071
Net Loans:	97,986	Subordinated Debt:	0
Premises and Fixed Assets:	4,954	Total Liabilities:	149,106
Other Real Estate:	277		
Other Assets:	7,380	Total Equity Capital:	8,358
Total Assets:	157,464	Total Liabilities and Capital:	157,464
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:..... 1,034
Federal Funds and Repos: 2,200
Investments:..... 25,247
Net Loans:..... 12,666
Premises and Fixed Assets:..... 270
Other Real Estate:..... 54
Other Assets:..... 1,219
Total Assets:..... 42,690
Total Trust Assets:..... 0

Deposits: 39,365
Federal Funds and Borrowings: 0
Other Liabilities:..... 76
Subordinated Debt:..... 0
Total Liabilities:..... 39,441
Total Equity Capital:..... 3,249
Total Liabilities and Capital: 42,690
Number of Shares Outstanding:..... 6,000

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

Branches in Town: None

Other Branches: None

**Centennial Bank
Conway, AR**

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

620 Chestnut Street
72032

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

Home Page: www.my100bank.com

Member of Federal Reserve System

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

Chm/CEO/Pres: Tracy French
CFO/Treas: Brian Davis

COO: Stephen Tipton
TO: Kevin Orr

Cash and Due from:.....	2,811,643	Deposits:.....	19,936,684
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	518,573
Investments:.....	5,150,194	Other Liabilities:.....	190,317
Net Loans:.....	13,629,605	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	415,056	Total Liabilities:.....	20,645,574
Other Real Estate:.....	373		
Other Assets:.....	2,189,634	Total Equity Capital:.....	3,550,931
Total Assets:.....	24,196,505	Total Liabilities and Capital:.....	24,196,505
Total Trust Assets:.....	4,724,992	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: Abilene[TX], Addison[TX], Allen[TX], Amarillo[TX] (11), Apalachicola[FL], Atkins, Austin[TX], Batesville (2), Bedford[TX], Beebe (2), Bentonville, Big Pine Key[FL], Blountstown[FL], Boca Raton[FL], Boerne[TX], Borger[TX], Bovina[TX], Bristol[FL], Bryant, Cabot (4), Canadian[TX], Canyon[TX], Carrabelle[FL], Clarksville, Clearwater[FL], Cooper City[FL], Coral Gables[FL], Coral Springs[FL], Crawfordville[FL], Dade City[FL], Dalhart[TX], Dania Beach[FL], Dardanella, Davie[FL], Destin[FL], Dimmitt[TX], Dorai[FL], Dumas[TX], Eastpoint[FL] (2), Elberta[AL], Englewood[FL], Fairhope[AL], Fayetteville (2), Floydada[TX], Foley[AL], Fort Smith (2), Fort Worth[TX], Fredericksburg[TX], Ft. Lauderdale[FL] (3), Ft. Myers[FL], Greenbrier, Gulf Shores[AL], Happy[TX], Hart[TX], Heber Springs, Hereford[TX], Hialeah[FL], Higgins[TX], Highland, Hollywood[FL], Islamorada[FL], Jacksonville (2), Jonesboro (6), Jupiter[FL], Kerrville[TX] (2), Key Largo[FL], Key West[FL] (3), Kissimmee[FL], Lake Mary[FL], Lakeland[FL], Little Rock (7), Lockney[TX], Lubbock[TX] (4), Lutz[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Memphis[TX], Metador[TX], Mexico Beach[FL], Mobeetie[TX], Monette, Morrilton, Mountain Home, Mountain View (2), Muleshoe[TX], Naples[FL], Navarre[FL], New Braunfels[TX], New York[NY], North Little Rock (6), Olton[TX], Orange Beach[AL], Orlando[FL], Pampa[TX], Panama City[FL] (2), Panama City Beach[FL] (2), Panhandle[TX], Paragould (3), Pensacola[FL] (2), Plainview[TX] (2), Plant City[FL], Plantation[FL], Pompano Beach[FL], Port Saint Joe[FL], Post[TX], Pottsville, Punta Gorda[FL], Quincy[FL], Quitman, Rector, Rogers, Round Rock[TX], Russellville (3), Saint James City[FL], Saint Petersburg[FL], Santa Rosa Beach[FL] (2), Sarasota[FL] (2), Searcy (3), Shamrock[TX], Sherwood, Siloam Springs (2), Silverton[TX], Slaton[TX], Spring Hill[FL], Springdale, St. Cloud[FL], Stratford[TX], Sunray[TX], Tahoka[TX], Tallahassee[FL] (6), Tampa[FL] (3), Texline[TX], Tontitown, Tulia[TX], Turkey[TX], Van Buren, Venice[FL], Vilonia, Ward, West Palm Beach[FL], Weston [FL], Wewahitchka[FL], Wheeler[TX], White Deer[TX], 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

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:..... 28,262
Federal Funds and Repos: 79,425
Investments:..... 97,426
Net Loans: 977,984
Premises and Fixed Assets:..... 25,895
Other Real Estate: 1,472
Other Assets:..... 45,710
Total Assets:..... 1,256,174
Total Trust Assets:..... 0

Deposits: 1,022,396
Federal Funds and Borrowings: 79,934
Other Liabilities: 8,069
Subordinated Debt: 0
Total Liabilities: 1,110,399
Total Equity Capital:..... 145,775
Total Liabilities and Capital: 1,256,174
Number of Shares Outstanding:..... 10,000

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

Branches in Town: One

Other Branches: Amity, Atkins, Conway (2), Dardanelle (2), Dover, Elkins (2), Fayetteville, Fort Smith, Havana, Hot Springs, Hot Springs Village, 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

Bank Holding Company
None

Chm/CEO: Darwin Hendrix

Pres/COO: Vince Grimes

Cash and Due from:..... 5,528
Federal Funds and Repos: 17,350
Investments:..... 17,977
Net Loans: 119,002
Premises and Fixed Assets:..... 555
Other Real Estate: 142
Other Assets:..... 1,810
Total Assets:..... 162,364
Total Trust Assets:..... 0

Deposits: 130,422
Federal Funds and Borrowings: 10,425
Other Liabilities: 129
Subordinated Debt: 0
Total Liabilities: 140,976
Total Equity Capital:..... 21,388
Total Liabilities and Capital: 162,364
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

Member of Federal Reserve System

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

Chm: Dennis Smiley
CEO/Pres: Noel Bard

Reg Pres: Jay Oneal

Cash and Due from:.....	9,754	Deposits:.....	274,550
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	7,242
Investments:.....	55,942	Other Liabilities:.....	4,118
Net Loans:.....	222,405	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,773	Total Liabilities:.....	285,910
Other Real Estate:.....	0		
Other Assets:.....	11,615	Total Equity Capital:.....	20,579
Total Assets:.....	306,489	Total Liabilities and Capital:.....	306,489
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	76,000

Directors: Noel Bard; Julie Brown; Gary Dan Futrell; Pace King; 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

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:.....	5,088	Deposits:.....	170,186
Federal Funds and Repos:.....	10,325	Federal Funds and Borrowings:.....	10,143
Investments:.....	14,836	Other Liabilities:.....	355
Net Loans:.....	155,439	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,035	Total Liabilities:.....	180,684
Other Real Estate:.....	0		
Other Assets:.....	8,793	Total Equity Capital:.....	19,832
Total Assets:.....	200,516	Total Liabilities and Capital:.....	200,516
Total Trust Assets:.....	92,850	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; Lance Penfield; William W. Shea; Betty B. Trites

Branches in Town: None

Other Branches: Benton, 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

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
CRO: Sean Williams

Cash and Due from:..... 185,895
Federal Funds and Repos: 27,498
Investments:..... 181,789
Net Loans:..... 966,337
Premises and Fixed Assets:..... 15,492
Other Real Estate:..... 6,945
Other Assets:..... 86,156
Total Assets:..... 1,470,112
Total Trust Assets:..... 0

Deposits:..... 1,230,592
Federal Funds and Borrowings:..... 45,083
Other Liabilities:..... 9,957
Subordinated Debt:..... 0
Total Liabilities:..... 1,285,632
Total Equity Capital:..... 184,480
Total Liabilities and Capital:..... 1,470,112
Number of Shares Outstanding:..... 704,757

Directors: Jerry Bullard; J. Stephen Cameron; Chris Hegi; Melissa J. Jerry; 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

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:..... 122,541
Federal Funds and Repos: 0
Investments:..... 43,623
Net Loans:..... 291,496
Premises and Fixed Assets:..... 9,755
Other Real Estate:..... 702
Other Assets:..... 63,211
Total Assets:..... 531,328
Total Trust Assets:..... 0

Deposits:..... 392,663
Federal Funds and Borrowings:..... 22,500
Other Liabilities:..... 33,902
Subordinated Debt:..... 0
Total Liabilities:..... 449,065
Total Equity Capital:..... 82,263
Total Liabilities and Capital:..... 531,328
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

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

CEO: Charles T. Cross

Pres/CLO: Jason F. Tennant

Cash and Due from:	77,965	Deposits:	412,223
Federal Funds and Repos:	0	Federal Funds and Borrowings:	35,560
Investments:	36,225	Other Liabilities:	3,863
Net Loans:	355,918	Subordinated Debt:	0
Premises and Fixed Assets:	17,860	Total Liabilities:	451,646
Other Real Estate:	133		
Other Assets:	11,593	Total Equity Capital:	48,048
Total Assets:	499,694	Total Liabilities and Capital:	499,694
Total Trust Assets:	0	Number of Shares Outstanding:	40,000

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

Branches in Town: One

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

Arvest Bank
Fayetteville, AR

VOICE: (479) 750-1400
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

Member of Federal Reserve System

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

Chm: Jim C. Walton

EVP/CFO: Karla S. Payne

CEO/Pres: K. Kevin Sabin

Cash and Due from:.....	1,713,956	Deposits:	23,542,085
Federal Funds and Repos:	15,000	Federal Funds and Borrowings:	515,499
Investments:	8,579,566	Other Liabilities:	467,508
Net Loans:	14,092,087	Subordinated Debt:	0
Premises and Fixed Assets:.....	505,687	Total Liabilities:	24,525,092
Other Real Estate:	5,143	Total Equity Capital:.....	2,067,891
Other Assets:	1,681,544	Total Liabilities and Capital:	26,592,983
Total Assets:	26,592,983	Number of Shares Outstanding:.....	350,692
Total Trust Assets:.....	3,595,129		

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

Branches in Town: Six

Other Branches: Alma, Anderson[MO], Aurora[MO], Bartlesville[OK] (4), Bella Vista (3), Belton[MO], Benton, Bentonville (7), Berryville, Branson[MO], Branson West[MO], Broken Arrow[OK] (3), Bryant, Cabot, Carthage[MO] (2), Cassville[MO], Centerton, Chickasha[OK], Clarksville, Conway (4), Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (3), Elgin[OK], Elkins, Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (6), Gardner[KS], Gentry, Gladstone[MO], Gravette, Greenwood, Grove[OK], Harrison (2), Hollister[MO], Hot Springs (4), Hot Springs Village, Huntsville (2), Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Jonesboro (2), Joplin[MO] (4), Kansas [OK], Kansas City[MO] (6), Lamar[MO], Lawton[OK] (4), Leawood[KS], Lebanon[MO], Lee's Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (8), Lockwood[MO], Lowell, Marshfield[MO], McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Monett[MO], Moore[OK] (2), Morrilton, Mountain Home (3), Muskogee[OK] (2), Neosho[MO], Nevada[MO], Nixa[MO], Norman[OK] (6), North Little Rock (3), Nowata[OK] (2), Oklahoma City[OK] (5), Okmulgee[OK], Olathe[KS], Ottawa[KS], Overland Park[KS] (2), Owasso[OK] (2), Pea Ridge, Pittsburg[KS], Poteau[OK], Prairie Grove, Pryor[OK], Rogers (7), Russellville (3), Sallisaw[OK], Sapulpa[OK], Shawnee[KS], Shawnee[OK] (2), Sherwood (2), Siloam Springs (3), Springdale (7), Springfield[MO] (5), Stillwater[OK], Stilwell[OK], Tahlequah[OK] (3), Tulsa[OK] (15), Van Buren (2), Wagoner[OK], Waldron, Webb City[MO], West Fork, Westville[OK], Yellville, Yukon[OK]

Signature Bank of Arkansas Fayetteville, AR

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

Home Page: www.signature.bank

Bank Holding Company
 White River Bancshares Company, Fayetteville, AR

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

Cash and Due from:	50,559	Deposits:	780,383
Federal Funds and Repos:	0	Federal Funds and Borrowings:	10,852
Investments:	95,838	Other Liabilities:	19,611
Net Loans:	710,165	Subordinated Debt:	0
Premises and Fixed Assets:	28,030	Total Liabilities:	810,846
Other Real Estate:	0		
Other Assets:	11,313	Total Equity Capital:	85,059
Total Assets:	895,905	Total Liabilities and Capital:	895,905
Total Trust Assets:	0	Number of Shares Outstanding:	30,000

Directors: Adam Arroyos; Dr. John A. Dominick; Gary R. Head; Michael E. Hill; Greg W. Lee; Hope W. Lundt; David McConnell; Todd Simmons; Robert C. Smith; Matthew Trulove

Branches in Town: None

Other Branches: Bentonville, Brinkley (2), Harrison, Jonesboro, 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

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:	25,875	Deposits:	171,610
Federal Funds and Repos:	0	Federal Funds and Borrowings:	18,000
Investments:	53,680	Other Liabilities:	623
Net Loans:	112,199	Subordinated Debt:	0
Premises and Fixed Assets:	2,396	Total Liabilities:	190,233
Other Real Estate:	0		
Other Assets:	6,105	Total Equity Capital:	10,022
Total Assets:	200,255	Total Liabilities and Capital:	200,255
Total Trust Assets:	1,156	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

Member of Federal Reserve System

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:..... 8,141
Federal Funds and Repos: 8,950
Investments:..... 52,191
Net Loans:..... 278,639
Premises and Fixed Assets:..... 16,835
Other Real Estate:..... 0
Other Assets:..... 8,409
Total Assets:..... 373,165
Total Trust Assets:..... 0

Deposits: 325,057
Federal Funds and Borrowings: 18,000
Other Liabilities:..... 562
Subordinated Debt:..... 0
Total Liabilities:..... 343,619
Total Equity Capital:..... 29,546
Total Liabilities and Capital: 373,165
Number of Shares Outstanding:..... 229,233

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

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

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

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

Cash and Due from:..... 19,706
Federal Funds and Repos: 61,500
Investments:..... 197,693
Net Loans:..... 651,894
Premises and Fixed Assets:..... 18,838
Other Real Estate:..... 85
Other Assets:..... 30,187
Total Assets:..... 979,903
Total Trust Assets:..... 0

Deposits: 902,725
Federal Funds and Borrowings: 1,312
Other Liabilities:..... 6,562
Subordinated Debt:..... 0
Total Liabilities:..... 910,599
Total Equity Capital:..... 69,304
Total Liabilities and Capital: 979,903
Number of Shares Outstanding:..... 7,500

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

Branches in Town: One

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

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

CEO/Pres: Thomas H. Grumbles
SVP: Darla McJunkins

COO/Mtg CEO: Robin Hackett
CFO/TO: Andy Grumbles

Cash and Due from:	15,389	Deposits:	437,572
Federal Funds and Repos:	18,625	Federal Funds and Borrowings:	11
Investments:	41,774	Other Liabilities:	2,331
Net Loans:	388,715	Subordinated Debt:	0
Premises and Fixed Assets:	10,611	Total Liabilities:	439,914
Other Real Estate:	1,185	Total Equity Capital:	52,075
Other Assets:	15,690	Total Liabilities and Capital:	491,989
Total Assets:	491,989	Number of Shares Outstanding:	15,000
Total Trust Assets:	0		

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

Branches in Town: None

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

**Farmers Bank
Greenwood, AR**

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

71 West Center
72936

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

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson

Pres: Edward Wilkinson
TO: Norman Wilkinson

Cash and Due from:	4,858	Deposits:	235,512
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	90,764	Other Liabilities:	838
Net Loans:	146,654	Subordinated Debt:	0
Premises and Fixed Assets:	11,246	Total Liabilities:	236,350
Other Real Estate:	0	Total Equity Capital:	31,020
Other Assets:	13,848	Total Liabilities and Capital:	267,370
Total Assets:	267,370	Number of Shares Outstanding:	7,500
Total Trust Assets:	1,062		

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

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

Interim CEO/Pres: Vance G. St. Columbia
EVP/CFO: Leslie Harp

EVP/CCO: Phil Thomas
EVP: Brenda Eldridge

Cash and Due from:.....	77,793	Deposits:	366,324
Federal Funds and Repos:	0	Federal Funds and Borrowings:	30,000
Investments:	24,552	Other Liabilities:	1,744
Net Loans:	309,942	Subordinated Debt:	0
Premises and Fixed Assets:.....	4,246	Total Liabilities:.....	398,068
Other Real Estate:	0		
Other Assets:.....	13,194	Total Equity Capital:.....	31,659
Total Assets:.....	429,727	Total Liabilities and Capital:	429,727
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	50,000

Directors: Murray Benton; John S. Cooper; Thomas "Larry" Delk; Leslie Harp; Jerry L. Kelley; Barry Lawrence; 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

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:	14,960	Deposits:	220,588
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	28,760	Other Liabilities:	242
Net Loans:	196,881	Subordinated Debt:	0
Premises and Fixed Assets:	1,453	Total Liabilities:	220,830
Other Real Estate:	0		
Other Assets:	8,401	Total Equity Capital:	29,625
Total Assets:	250,455	Total Liabilities and Capital:	250,455
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: Ashdown, 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

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:	22,872	Deposits:	240,800
Federal Funds and Repos:	0	Federal Funds and Borrowings:	28,386
Investments:	47,463	Other Liabilities:	3,685
Net Loans:	208,335	Subordinated Debt:	0
Premises and Fixed Assets:	7,984	Total Liabilities:	272,871
Other Real Estate:	203		
Other Assets:	7,814	Total Equity Capital:	21,800
Total Assets:	294,671	Total Liabilities and Capital:	294,671
Total Trust Assets:	0	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

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

Chm/CEO: Larry T. Wilson
Pres/COO: Mark Wilson

EVP/CFO: Kim Cullum
SVP/TO: Shelia De Armond

Cash and Due from:..... 33,089
Federal Funds and Repos: 0
Investments:..... 234,623
Net Loans:..... 605,283
Premises and Fixed Assets:..... 21,452
Other Real Estate:..... 176
Other Assets:..... 71,988
Total Assets:..... 966,611
Total Trust Assets:..... 273,613

Deposits: 845,467
Federal Funds and Borrowings: 24,369
Other Liabilities:..... 10,636
Subordinated Debt:..... 0
Total Liabilities:..... 880,472
Total Equity Capital:..... 86,139
Total Liabilities and Capital: 966,611
Number of Shares Outstanding:..... 200,000

Directors: Tommy Bond; Jamie Cobb; Chevron Ergle; James E. Peacock; Kathryn W. Roberts; Ali Sugg; Larry T. Wilson; Mark Wilson; Michael K. Wilson

Branches in Town: Four

Other Branches: Austin, Cabot (3), Clinton, Conway, Damascus, Gravel Ridge, Greenbrier, Greers Ferry, Guy, Heber Springs (2), Quitman, Sherwood (2)

Premier Bank of Arkansas Jonesboro, AR

VOICE: (870) 739-7300
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

Member of Federal Reserve System
Bank Holding Company
FCB Financial Services, Inc., Marion, AR

Chm: John Olaimey
CEO/Pres: Donny Underwood

CFO: T. J. Anderson

Cash and Due from:..... 41,456
Federal Funds and Repos: 0
Investments:..... 2,169
Net Loans:..... 160,065
Premises and Fixed Assets:..... 3,522
Other Real Estate:..... 0
Other Assets:..... 18,172
Total Assets:..... 225,384
Total Trust Assets:..... 0

Deposits: 194,548
Federal Funds and Borrowings: 0
Other Liabilities:..... 1,030
Subordinated Debt:..... 0
Total Liabilities:..... 195,578
Total Equity Capital:..... 29,806
Total Liabilities and Capital: 225,384
Number of Shares Outstanding:..... 60,000

Directors: John Olaimey; Donny Underwood; Chris Wewers; Darrin Williams

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

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:.....	3,903	Deposits:.....	73,601
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	776
Investments:.....	23,522	Other Liabilities:.....	225
Net Loans:.....	52,222	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	861	Total Liabilities:.....	74,602
Other Real Estate:.....	0		
Other Assets:.....	2,100	Total Equity Capital:.....	8,006
Total Assets:.....	82,608	Total Liabilities and Capital:.....	82,608
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	60,000

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

Branches in Town: One

Other Branches: None

**Bank of Little Rock
Little Rock, AR**

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

200 North State Street
72201

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

Home Page: www.bankoflittlerock.com

Member of Federal Reserve System

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

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

SVP/Cash: Lee A. Swearingen

Cash and Due from:.....	5,910	Deposits:.....	261,306
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	500
Investments:.....	176,419	Other Liabilities:.....	790
Net Loans:.....	93,725	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,199	Total Liabilities:.....	262,596
Other Real Estate:.....	575		
Other Assets:.....	4,585	Total Equity Capital:.....	23,817
Total Assets:.....	286,413	Total Liabilities and Capital:.....	286,413
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

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

Bank Holding Company
None

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

TO: Chris Henry

Cash and Due from:.....	1,140,448	Deposits:	19,984,187
Federal Funds and Repos:	0	Federal Funds and Borrowings:	505,221
Investments:	3,705,807	Other Liabilities:	355,929
Net Loans:	18,551,922	Subordinated Debt:	467,846
Premises and Fixed Assets:.....	687,093	Total Liabilities:	21,313,183
Other Real Estate:	2,246		
Other Assets:	1,832,449	Total Equity Capital:.....	4,606,782
Total Assets:	25,919,965	Total Liabilities and Capital:	25,919,965
Total Trust Assets:.....	2,346,384	Number of Shares Outstanding:.....	132,996,021

Directors: Nicholas A. Brown; Paula Cholmondeley; Beverly Cole; Robert C. East; Kathleen M. Franklin; Jeffrey Gearhart; George G. Gleason, II; Peter C. Kenny; Bill Koefoed; Christopher Orndorff; Steven Sadoff; Ross M. Whipple

Branches in Town: Eight

Other Branches: Adairsville[GA], Advance[NC], Allen[TX], Alma, Altus, Apollo Beach[FL], Arkadelphia (2), Asheboro[NC], Atlanta[GA], Auburn[GA], Austin[TX], Aventura[FL], 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), Dahlonoga[GA], Dallas[GA], Dallas[TX] (2), Dalton[GA], Dawsonville[GA], Decatur[GA], Doral[FL], Douglasville[GA] (2), East Point[GA], Ellijay[GA] (2), 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], Harrisburg[NC], Harrison (2), Hope (2), Hot Springs (6), Hot Springs Village, Houston[TX] (4), Jacksonville[FL], Jacksonville Beach[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), Malvern (2), Marble Hill[GA], Marietta[GA], Marshall, Maumelle, McDonough[GA], McKinney[TX], Miami[FL], Miami Beach[FL], Mocksville[NC], Mountain Home (2), Mulberry, 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], 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

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

Home Page: 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:	22,083	Deposits:	363,249
Federal Funds and Repos:	44,632	Federal Funds and Borrowings:	25,724
Investments:	54,110	Other Liabilities:	788
Net Loans:	293,091	Subordinated Debt:	0
Premises and Fixed Assets:	2,088	Total Liabilities:	389,761
Other Real Estate:	0		
Other Assets:	6,318	Total Equity Capital:	32,561
Total Assets:	422,322	Total Liabilities and Capital:	422,322
Total Trust Assets:	0	Number of Shares Outstanding:	184,019

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

Branches in Town: One

Other Branches: Bentonville

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

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

650 South Shackleford, Suite 150
72211

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

Home Page: www.eaglebank.com

Member of Federal Reserve System

Bank Holding Company
State Holding Company, Little Rock, AR

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

EVP: Paul Castleberry

Cash and Due from:	9,863	Deposits:	417,429
Federal Funds and Repos:	29,082	Federal Funds and Borrowings:	400
Investments:	251,296	Other Liabilities:	1,869
Net Loans:	156,782	Subordinated Debt:	0
Premises and Fixed Assets:	8,034	Total Liabilities:	419,698
Other Real Estate:	4,514		
Other Assets:	17,908	Total Equity Capital:	57,781
Total Assets:	477,479	Total Liabilities and Capital:	477,479
Total Trust Assets:	0	Number of Shares Outstanding:	27,965

Directors: Andrew H. Hastings; H. Lee Hastings, III; Harry L. Hastings, Jr.; Stanley Hastings, Sr.; Bill G. Lynch; Jeff Lynch; Cathy H. Owen

Branches in Town: None

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

Encore Bank Little Rock, AR

VOICE: (501) 228-6000

1801 Rahling Road, Suite 100

Charter Number: 771

FAX: (501) 228-6006

72223

Date: July 30, 1997

Trust Powers: Yes

FDIC Certificate Number: 34562

Home Page: www.bankencore.com

Member of Federal Reserve System

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

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

Cash and Due from:..... 17,701

Deposits: 1,935,717

Federal Funds and Repos: 0

Federal Funds and Borrowings: 300,350

Investments: 346,171

Other Liabilities: 21,916

Net Loans: 1,957,606

Subordinated Debt: 0

Premises and Fixed Assets:..... 25,376

Total Liabilities:..... 2,257,983

Other Real Estate: 0

Other Assets: 84,237

Total Equity Capital:..... 173,108

Total Assets:..... 2,431,091

Total Liabilities and Capital: 2,431,091

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:** Austin[TX], Dallas[TX], Fayetteville, Fort Worth[TX], Jonesboro, Rogers, San Antonio[TX], Springfield[MO]

First State Bank Lonoke, AR

VOICE: (501) 676-3106

101 South Center Street

Charter Number: 670

FAX: (501) 676-5046

72086

Date: March 9, 1935

Trust Powers: No

FDIC Certificate Number: 15050

Home Page: www.firststatebk.com

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

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

Cash and Due from:..... 15,416

Deposits: 261,477

Federal Funds and Repos: 0

Federal Funds and Borrowings: 2,000

Investments: 68,113

Other Liabilities: 446

Net Loans: 194,888

Subordinated Debt: 0

Premises and Fixed Assets:..... 6,044

Total Liabilities:..... 263,923

Other Real Estate: 618

Other Assets: 4,504

Total Equity Capital:..... 25,660

Total Assets:..... 289,583

Total Liabilities and Capital: 289,583

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; Ginger M. Stuart**Branches in Town:** One**Other Branches:** Carlisle, Fayetteville, Gurdon, Heber Springs

**Farmers Bank and Trust Company
Magnolia, AR**

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

200 East Main Street
71753

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

Home Page: www.myfarmers.bank

Member of Federal Reserve System

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

CEO/Pres: Chris Gosnell
CFO: Drew Chandler

CLO: Dave White

Cash and Due from:.....	98,728	Deposits:.....	2,259,821
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	18,176
Investments:.....	628,502	Other Liabilities:.....	23,643
Net Loans:.....	1,582,771	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	52,725	Total Liabilities:.....	2,301,640
Other Real Estate:.....	0		
Other Assets:.....	125,493	Total Equity Capital:.....	186,579
Total Assets:.....	2,488,219	Total Liabilities and Capital:.....	2,488,219
Total Trust Assets:.....	144,930	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: Ashdown, Broken Bow[OK], Bryant, Camden (3), DeQueen, Dierks, Glenwood, Haskell, Hope (2), Idabel[OK], Lewisville, Malvern (2), Mount Ida, Nashville, New Boston[TX], Paris, 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

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:.....	13,188	Deposits:.....	160,664
Federal Funds and Repos:.....	5,425	Federal Funds and Borrowings:.....	46,578
Investments:.....	15,260	Other Liabilities:.....	779
Net Loans:.....	184,091	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,815	Total Liabilities:.....	208,021
Other Real Estate:.....	61		
Other Assets:.....	9,675	Total Equity Capital:.....	25,494
Total Assets:.....	233,515	Total Liabilities and Capital:.....	233,515
Total Trust Assets:.....	0	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: Two

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.fnsbank.com

Member of Federal Reserve System

Bank Holding Company
First National Financial Corporation, McGehee, AR

CEO/Pres: Jim R. Daniels
SVP: Jacob Box

SVP: Fran Childress
SVP/CFO: Andrea Williams

Cash and Due from:..... 3,717
Federal Funds and Repos: 3,750
Investments: 16,788
Net Loans: 60,463
Premises and Fixed Assets:..... 707
Other Real Estate: 0
Other Assets: 1,484
Total Assets: 86,909
Total Trust Assets: 41

Deposits: 78,753
Federal Funds and Borrowings: 0
Other Liabilities: 280
Subordinated Debt: 0
Total Liabilities: 79,033
Total Equity Capital: 7,876
Total Liabilities and Capital: 86,909
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

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

CEO/Pres: James M. Smith
EVP: Jim S. Youngblood

SVP: Clarissa Herren
VP/Cash: Stephen Wilson

Cash and Due from:..... 3,778
Federal Funds and Repos: 22,525
Investments: 31,995
Net Loans: 94,828
Premises and Fixed Assets:..... 525
Other Real Estate: 0
Other Assets: 5,816
Total Assets: 159,467
Total Trust Assets: 109,182

Deposits: 140,030
Federal Funds and Borrowings: 0
Other Liabilities: 651
Subordinated Debt: 0
Total Liabilities: 140,681
Total Equity Capital: 18,786
Total Liabilities and Capital: 159,467
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; Jim Youngblood

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

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:.....	19,133	Deposits:.....	319,407
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	111,981	Other Liabilities:.....	3,544
Net Loans:.....	208,694	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,480	Total Liabilities:.....	322,951
Other Real Estate:.....	0		
Other Assets:.....	6,661	Total Equity Capital:.....	26,998
Total Assets:.....	349,949	Total Liabilities and Capital:.....	349,949
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,000

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

Member of Federal Reserve System

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

Chm/CEO: Bennie Ryburn, III
Pres/COO: Todd D. Smith

SVP: Michael Efirid
VP/TO: Nick Temple

Cash and Due from:.....	7,671	Deposits:.....	234,453
Federal Funds and Repos:.....	2,050	Federal Funds and Borrowings:.....	0
Investments:.....	88,523	Other Liabilities:.....	280
Net Loans:.....	136,579	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,432	Total Liabilities:.....	234,733
Other Real Estate:.....	110		
Other Assets:.....	8,606	Total Equity Capital:.....	10,238
Total Assets:.....	244,971	Total Liabilities and Capital:.....	244,971
Total Trust Assets:.....	19,343	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; Todd D. Smith; Mike Ward

Branches in Town: Four

Other Branches: None

Union Bank & Trust Company Monticello, AR

VOICE: (870) 460-6400
FAX: (870) 460-6464
Trust Powers: Yes

102 West McCloy
71657

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

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

CEO/Pres: Dave Dickson
TO: Gail Hooker

Cash and Due from:..... 9,489
Federal Funds and Repos: 0
Investments:..... 58,973
Net Loans:..... 192,367
Premises and Fixed Assets:..... 3,794
Other Real Estate:..... 0
Other Assets:..... 9,903
Total Assets:..... 274,526
Total Trust Assets:..... 41,234

Deposits:..... 245,530
Federal Funds and Borrowings:..... 7,077
Other Liabilities:..... 1,802
Subordinated Debt:..... 0
Total Liabilities:..... 254,409
Total Equity Capital:..... 20,117
Total Liabilities and Capital:..... 274,526
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

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:..... 42,801
Federal Funds and Repos: 0
Investments:..... 80,057
Net Loans:..... 100,124
Premises and Fixed Assets:..... 1,938
Other Real Estate:..... 0
Other Assets:..... 8,082
Total Assets:..... 233,002
Total Trust Assets:..... 0

Deposits:..... 193,203
Federal Funds and Borrowings:..... 5,634
Other Liabilities:..... 1,560
Subordinated Debt:..... 0
Total Liabilities:..... 200,397
Total Equity Capital:..... 32,605
Total Liabilities and Capital:..... 233,002
Number of Shares Outstanding:..... 50,000

Directors: Hall M. Calhoun, III; Brandi Cooper; Neil Corder; Karen Cree; Katherine Foust; Todd Haynes; Michael D. Koone; John Maus, III; Rich Moellers; Charles S. Penick; Stanton C. Willis; Brandon Zinser

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

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

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

CFO: Stephen Ragland
TO: David Jessup

Cash and Due from:	10,078	Deposits:	512,903
Federal Funds and Repos:	15	Federal Funds and Borrowings:	70,000
Investments:	77,543	Other Liabilities:	4,469
Net Loans:	495,748	Subordinated Debt:	0
Premises and Fixed Assets:	16,986	Total Liabilities:	587,372
Other Real Estate:	346		
Other Assets:	39,103	Total Equity Capital:	52,447
Total Assets:	639,819	Total Liabilities and Capital:	639,819
Total Trust Assets:	115,885	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

Member of Federal Reserve System

Bank Holding Company
Bainum Bancorp, Glenwood, AR

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

CFO: Brandy Porter

Cash and Due from:	26,314	Deposits:	684,573
Federal Funds and Repos:	0	Federal Funds and Borrowings:	10,000
Investments:	141,303	Other Liabilities:	3,394
Net Loans:	549,507	Subordinated Debt:	0
Premises and Fixed Assets:	12,356	Total Liabilities:	697,967
Other Real Estate:	0		
Other Assets:	26,879	Total Equity Capital:	58,392
Total Assets:	756,359	Total Liabilities and Capital:	756,359
Total Trust Assets:	0	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; Larry Mitchell; Mike Moore; Virgilio Martinez Morales; 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

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:..... 11,581
Federal Funds and Repos: 0
Investments:..... 140,144
Net Loans:..... 169,980
Premises and Fixed Assets:..... 10,040
Other Real Estate:..... 407
Other Assets:..... 17,638
Total Assets:..... 349,790
Total Trust Assets:..... 108,634

Deposits: 318,306
Federal Funds and Borrowings: 559
Other Liabilities:..... 3,871
Subordinated Debt:..... 0
Total Liabilities:..... 322,736
Total Equity Capital:..... 27,054
Total Liabilities and Capital: 349,790
Number of Shares Outstanding:..... 9,000

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) 598-2020
Trust Powers: No

212 West Cherry
72454

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

Home Page: www.piggottstatebank.com

Member of Federal Reserve System

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

Chm/CEO/Pres: Cody Knight
VP: Jo Cole

VP: Josh Hicks
VP: Jennifer Spence

Cash and Due from:..... 14,002
Federal Funds and Repos: 0
Investments:..... 45,815
Net Loans:..... 55,944
Premises and Fixed Assets:..... 750
Other Real Estate:..... 0
Other Assets:..... 2,617
Total Assets:..... 119,128
Total Trust Assets:..... 0

Deposits: 114,241
Federal Funds and Borrowings: 0
Other Liabilities:..... 190
Subordinated Debt:..... 0
Total Liabilities:..... 114,431
Total Equity Capital:..... 4,697
Total Liabilities and Capital: 119,128
Number of Shares Outstanding:..... 4,000

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

Branches in Town: One

Other Branches: Rector

Simmons Bank Pine Bluff, AR

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

501 Main Street
71601

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

Home Page: www.simmonsbank.com

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

Chm/CEO: George A. Makris, Jr.

EVP/CAO: Steve Massanelli

EVP/CBO: Matt Reddin

TO: Jimmy Crocker

Cash and Due from:.....	963,089	Deposits:.....	22,242,403
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	1,246,420
Investments:.....	8,188,817	Other Liabilities:.....	226,241
Net Loans:.....	14,936,184	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	513,032	Total Liabilities:.....	23,715,064
Other Real Estate:.....	3,410		
Other Assets:.....	2,566,778	Total Equity Capital:.....	3,456,246
Total Assets:.....	27,171,310	Total Liabilities and Capital:.....	27,171,310
Total Trust Assets:.....	5,914,361	Number of Shares Outstanding:.....	35,000

Directors: Dean Bass; 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; Russell Teubner; Mindy West

Branches in Town: Five

Other Branches: Ada[OK], Ardmore[OK], Arlington[TN], Arlington[TX], Athens[TN] (2), Athens[TX], Atoka[TN], Austin[TX], Beeville[TX], Benton, Bentonville, Bolivar[TN], Branson[MO], Brentwood[TN] (2), Brownsville[TN], Bryant, Burleson[TX], Cabool[MO], Cabot, Chandler[TX], Charleston, Chesterfield[MO], Chickasha[OK], Clarksville, Clinton, College Station[TX], Colleyville[TX], Collierville[TN] (2), Columbia[MO] (6), Comanche[TX], Conroe[TX], Conway (2), Corpus Christi[TX], Crane[MO], Dallas[TX] (4), 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] (6), Franklin[TN] (3), Frisco[TX], Frontenac[MO], Gainesville[TX], Gallatin[TN], Germantown[TN] (2), Goodlettsville[TN], Grapevine[TX] (2), Gunter[TX], Hamburg, Hendersonville[TN], Hensley, Hot Springs (3), Houston[MO], Houston[TX], Humboldt[TN], Hutchinson[KS], Jackson[TN] (3), Jonesboro (3), Joplin[MO], Kenton[TN], Kingston[TN], Lake Village, Lees Summit[MO], Lexington[TN], Lincoln, Little Rock (11), Lockwood[MO], Mabank[TX], Madill[OK] (2), Madisonville[TN], Magnolia[TX], Mammoth Spring, Manchester[MO], Mansfield[TX], Marshall, Marshfield[MO], Martin[TN], Maryville[TN], Maumelle, Memphis[TN] (4), Middleton[TN], Mineral Wells[TX], Mingus[TX], Montgomery[TX], Monticello, Mount Vernon[MO], Mountain View, Mountain View[MO], Nashville[TN] (2), Nixa[MO], North Little Rock (2), O'Fallon[MO], Oklahoma City[OK] (4), Olathe[KS], Ozark, Ozark[MO], Palo Pinto[TX], Paragould, Reeds Spring[MO], Rock Hill[MO], Rogers (2), Russellville (2), Saginaw[TX], Saint Peters[MO], San Antonio[TX] (2), Santo[TX], Searcy, Sedalia[MO], Seguin[TX], Seven Points[TX], Sharon[TN], Sherman[TX], Springdale, Springfield[MO] (4), St. Louis[MO] (7), Stafford[TX], Star City, Stillwater[OK] (4), Stockton[MO], Strong, Sweetwater[TN], The Woodlands[TX] (3), Tilden[TX], Tishomingo[OK], Tomball[TX], Tulsa[OK], Tyler[TX] (2), Union City[TX], Vonore[TN], Weatherford[TX], Weiner, Wentzville[MO], West Plains[MO], White Hall, White House[TN], Whitesboro[TX], Wichita[KS] (3), Willow Springs[MO], Wynnewood, Wynnewood[OK], Yorktown[TX]

**RiverBank
Pocahontas, AR**

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

203 West Broadway
72455

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

Home Page: www.eriverbank.com

Bank Holding Company
None

CEO/Pres: Kyle Baltz
COO: Joyce Radcliff

TO: Mark Holt

Cash and Due from:..... 2,439
Federal Funds and Repos: 3,350
Investments: 4,572
Net Loans: 72,191
Premises and Fixed Assets:..... 2,187
Other Real Estate: 0
Other Assets:..... 4,658
Total Assets:..... 89,397
Total Trust Assets:..... 3,763

Deposits: 74,183
Federal Funds and Borrowings: 927
Other Liabilities: 347
Subordinated Debt: 0
Total Liabilities: 75,457
Total Equity Capital:..... 13,940
Total Liabilities and Capital: 89,397
Number of Shares Outstanding:..... 37,812

Directors: Jeremy Baltz; Kyle Baltz; Gary Cochran; John Robert "Rob" Olvey; Joyce Radcliff; Chad Watson

Branches in Town: One

Other Branches: Corning

**Home Bank of Arkansas
Portland, AR**

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

113 Highway 165 South
71663

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

Home Page: www.homebankofar.com

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

Chm/CEO: John Stacks
Pres: Howard Beaty, Jr.

SVP: Nick B. Harness

Cash and Due from:..... 2,526
Federal Funds and Repos: 3,425
Investments: 10,056
Net Loans: 49,718
Premises and Fixed Assets:..... 2,681
Other Real Estate: 190
Other Assets:..... 887
Total Assets:..... 69,483
Total Trust Assets:..... 0

Deposits: 61,769
Federal Funds and Borrowings: 0
Other Liabilities: 329
Subordinated Debt: 0
Total Liabilities: 62,098
Total Equity Capital:..... 7,385
Total Liabilities and Capital: 69,483
Number of Shares Outstanding:..... 23,386

Directors: Tracy Bush; Roy Montgomery; 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

Member of Federal Reserve System

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

Chm: Lewis R. Gardner
CEO/Pres: Robi McDonald

SVP: Amber Offutt

Cash and Due from:	13,380	Deposits:	100,491
Federal Funds and Repos:	0	Federal Funds and Borrowings:	3,000
Investments:	1,354	Other Liabilities:	218
Net Loans:	97,530	Subordinated Debt:	0
Premises and Fixed Assets:	1,658	Total Liabilities:	103,709
Other Real Estate:	0		
Other Assets:	994	Total Equity Capital:	11,207
Total Assets:	114,916	Total Liabilities and Capital:	114,916
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: 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

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

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

CFO: Sandra Ferguson
COO: Lindsay Wilmott

Cash and Due from:	35,004	Deposits:	658,646
Federal Funds and Repos:	0	Federal Funds and Borrowings:	45,558
Investments:	135,029	Other Liabilities:	5,616
Net Loans:	567,981	Subordinated Debt:	0
Premises and Fixed Assets:	16,422	Total Liabilities:	709,820
Other Real Estate:	25		
Other Assets:	32,304	Total Equity Capital:	76,945
Total Assets:	786,765	Total Liabilities and Capital:	786,765
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, Kimberling City[MO], 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

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:..... 67,877
Federal Funds and Repos: 0
Investments: 107,979
Net Loans: 302,350
Premises and Fixed Assets:..... 8,506
Other Real Estate: 0
Other Assets: 16,060
Total Assets: 502,772
Total Trust Assets: 0

Deposits: 449,131
Federal Funds and Borrowings: 8,490
Other Liabilities: 1,256
Subordinated Debt: 0
Total Liabilities: 458,877
Total Equity Capital: 43,895
Total Liabilities and Capital: 502,772
Number of Shares Outstanding: 20,000

Directors: Patty Barker; Charles Blanchard; Charles B. "Chip" Blanchard; Terry Freeman; Max L. Mathis, III; Mike W. Miller; Johnny K. Morgan; James A. Streett; 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

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:..... 45,308
Federal Funds and Repos: 0
Investments: 17,328
Net Loans: 111,359
Premises and Fixed Assets:..... 1,371
Other Real Estate: 0
Other Assets: 7,428
Total Assets: 182,794
Total Trust Assets: 0

Deposits: 164,735
Federal Funds and Borrowings: 0
Other Liabilities: 194
Subordinated Debt: 0
Total Liabilities: 164,929
Total Equity Capital: 17,865
Total Liabilities and Capital: 182,794
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

524 Main Street
72863

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

Home Page: www.logancountybank.net

Bank Holding Company
None

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

VP/Cash: Don Fritsche

Cash and Due from:	2,418	Deposits:	80,374
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	43,223	Other Liabilities:	74
Net Loans:	46,988	Subordinated Debt:	0
Premises and Fixed Assets:	2,595	Total Liabilities:	80,448
Other Real Estate:	0		
Other Assets:	1,482	Total Equity Capital:	16,258
Total Assets:	96,706	Total Liabilities and Capital:	96,706
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Eddie F. Ahne; Adam Fritsche; Don Fritsche; Gary Fritsche; Charles 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

Member of Federal Reserve System

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:	988,734
Federal Funds and Repos:	27,075
Investments:	3,359,891
Net Loans:	3,308,220
Premises and Fixed Assets:	133,711
Other Real Estate:	4,383
Other Assets:	171,445
Total Assets:	7,993,459
Total Trust Assets:	2,343,368

Deposits:	6,645,783
Federal Funds and Borrowings:	314,318
Other Liabilities:	6,348
Subordinated Debt:	0
Total Liabilities:	6,966,449
Total Equity Capital:	1,027,010
Total Liabilities and Capital:	7,993,459
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; James Stake; Jim Tarkington; James G. Wilson

Branches in Town: Three

Other Branches: Beebe (2), Benton (3), Bentonville (2), Bryant (3), Bull Shoals, Cabot (3), Centerton, Clarksville (2), Clinton, Conway (5), Farmington, Fayetteville (5), Fort Smith (2), Gassville, Greenbrier, Heber Springs (2), Hot Springs (3), Jonesboro (3), Judsonia, Little Rock (7), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (3), Pangburn, Rogers (3), Russellville, Sherwood, Springdale (5), Vilonia

**Peoples Bank
Sheridan, AR**

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

1120 S. Rock Street
72150

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

Home Page: www.peoplesbankar.com

Member of Federal Reserve System

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

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

Cont: Aaron Reed

Cash and Due from:.....	26,318	Deposits:.....	180,660
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	82,545	Other Liabilities:.....	458
Net Loans:.....	89,031	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,224	Total Liabilities:.....	181,118
Other Real Estate:.....	0		
Other Assets:.....	6,102	Total Equity Capital:.....	25,102
Total Assets:.....	206,220	Total Liabilities and Capital:.....	206,220
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

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

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

VP: Tresa White

Cash and Due from:.....	10,010	Deposits:.....	196,454
Federal Funds and Repos:.....	1,600	Federal Funds and Borrowings:.....	0
Investments:.....	95,419	Other Liabilities:.....	384
Net Loans:.....	108,628	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,955	Total Liabilities:.....	196,838
Other Real Estate:.....	0		
Other Assets:.....	2,112	Total Equity Capital:.....	22,886
Total Assets:.....	219,724	Total Liabilities and Capital:.....	219,724
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

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

CEO/VChm: Stephen C. Davis

Pres: Robert G. Dudley, Jr.

Cash and Due from:..... 2,033
Federal Funds and Repos: 0
Investments:..... 1,848
Net Loans:..... 54,418
Premises and Fixed Assets:..... 1,969
Other Real Estate:..... 778
Other Assets:..... 2,098
Total Assets:..... 63,144
Total Trust Assets:..... 0

Deposits:..... 53,353
Federal Funds and Borrowings: 4,075
Other Liabilities:..... 162
Subordinated Debt:..... 0
Total Liabilities:..... 57,590
Total Equity Capital:..... 5,554
Total Liabilities and Capital: 63,144
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

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:..... 26,129
Federal Funds and Repos: 0
Investments:..... 3,310
Net Loans:..... 215,326
Premises and Fixed Assets:..... 8,006
Other Real Estate:..... 0
Other Assets:..... 2,768
Total Assets:..... 255,539
Total Trust Assets:..... 0

Deposits:..... 223,746
Federal Funds and Borrowings: 6,011
Other Liabilities:..... 1,402
Subordinated Debt:..... 0
Total Liabilities:..... 231,159
Total Equity Capital:..... 24,380
Total Liabilities and Capital: 255,539
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

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

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

CLO: Chris Lannom

Cash and Due from:	6,954	Deposits:	182,803
Federal Funds and Repos:	7,250	Federal Funds and Borrowings:	2,000
Investments:	17,733	Other Liabilities:	205
Net Loans:	164,940	Subordinated Debt:	0
Premises and Fixed Assets:	3,130	Total Liabilities:	185,008
Other Real Estate:	0		
Other Assets:	2,112	Total Equity Capital:	17,111
Total Assets:	202,119	Total Liabilities and Capital:	202,119
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.;

Branches in Town: None

Other Branches: Magnolia, Texarkana[TX]

**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

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:	3,040	Deposits:	96,270
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,151
Investments:	32,891	Other Liabilities:	95
Net Loans:	67,868	Subordinated Debt:	0
Premises and Fixed Assets:	3,179	Total Liabilities:	98,516
Other Real Estate:	0		
Other Assets:	3,415	Total Equity Capital:	11,877
Total Assets:	110,393	Total Liabilities and Capital:	110,393
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

Directors: John Ashcraft; 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

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

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

EVP/CFO/COO: Cheryl Brown

Cash and Due from:.....	4,704	Deposits:	55,484
Federal Funds and Repos:	150	Federal Funds and Borrowings:	0
Investments:	4,344	Other Liabilities:	1,103
Net Loans:	50,924	Subordinated Debt:	0
Premises and Fixed Assets:.....	1,396	Total Liabilities:	56,587
Other Real Estate:	67		
Other Assets:	1,973	Total Equity Capital:.....	6,971
Total Assets:	63,558	Total Liabilities and Capital:	63,558
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

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:.....	36,965	Deposits:	1,535,842
Federal Funds and Repos:	26,024	Federal Funds and Borrowings:	13,234
Investments:	425,400	Other Liabilities:	11,573
Net Loans:	1,085,076	Subordinated Debt:	0
Premises and Fixed Assets:.....	34,189	Total Liabilities:	1,560,649
Other Real Estate:	53		
Other Assets:	136,338	Total Equity Capital:.....	183,396
Total Assets:	1,744,045	Total Liabilities and Capital:	1,744,045
Total Trust Assets:	344,033	Number of Shares Outstanding:.....	1,000

Directors: Gerald Carter; Brad Chambless; Greg Connell; Gary Hudson; Margaret Johnston; Kyle Ludwig; Dr. Chris Morgan; Mickey Pierce; James Samuel Tarkington; Kirk Vansandt

Branches in Town: Two

Other Branches: Bentonville, Des Arc, DeWitt, Farmington, Fayetteville (4), Flippin, Gassville, Hazen, Jonesboro (2), 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

Member of Federal Reserve System

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

CEO/Pres: P. Brent Taylor
EVP: Lance L. Lanier

SVP/TO: Joe Dan Stewart

Cash and Due from:.....	95,500	Deposits:.....	489,170
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	188,969	Other Liabilities:.....	1,445
Net Loans:.....	230,447	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,010	Total Liabilities:.....	490,615
Other Real Estate:.....	0		
Other Assets:.....	20,471	Total Equity Capital:.....	48,782
Total Assets:.....	539,397	Total Liabilities and Capital:.....	539,397
Total Trust Assets:.....	9,000	Number of Shares Outstanding:.....	16,000

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

Branches in Town: Three

Other Branches: Alma, Cedarville, Mountainburg

**First State Bank of Warren
Warren, AR**

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

104 S. Main Street
71671

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

Home Page: www.firststatewarren.com

Member of Federal Reserve System

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

Chm/CEO: Bennie Ryburn, III
Pres/COO: Todd D. Smith

EVP/TO: Hugh Quimby
SVP/CLO: Pat Newton

Cash and Due from:.....	4,886	Deposits:.....	107,007
Federal Funds and Repos:.....	250	Federal Funds and Borrowings:.....	250
Investments:.....	52,792	Other Liabilities:.....	107
Net Loans:.....	50,054	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	912	Total Liabilities:.....	107,364
Other Real Estate:.....	109		
Other Assets:.....	4,320	Total Equity Capital:.....	5,959
Total Assets:.....	113,323	Total Liabilities and Capital:.....	113,323
Total Trust Assets:.....	212	Number of Shares Outstanding:.....	59,000

Directors: Roger George; Robert E. Green, Jr.; Hugh A. Quimby; Bennie Ryburn, III; Ray Ryburn; Todd D. Smith; 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

Member of Federal Reserve System

Bank Holding Company
None

Chm: Thomas Frazer

Pres/TO: Kelly Ashcraft

Cash and Due from:..... 4,328
Federal Funds and Repos: 17,900
Investments:..... 70,582
Net Loans:..... 59,465
Premises and Fixed Assets:..... 452
Other Real Estate:..... 0
Other Assets:..... 1,365
Total Assets:..... 154,092
Total Trust Assets:..... 18,514

Deposits: 133,463
Federal Funds and Borrowings: 3,490
Other Liabilities:..... 36
Subordinated Debt:..... 0
Total Liabilities:..... 136,989
Total Equity Capital:..... 17,103
Total Liabilities and Capital: 154,092
Number of Shares Outstanding:..... 48,000

Directors: Kelly Ashcraft; Dr. Donnie R. Bryant; Gerald D. Burton; 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

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

Home Page: www.getevolved.com

Member of Federal Reserve System

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

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

EVP/CFO: Mark Mosteller
TO: Andy Cook

Cash and Due from:..... 169,708
Federal Funds and Repos: 0
Investments:..... 394,344
Net Loans:..... 614,728
Premises and Fixed Assets:..... 21,290
Other Real Estate:..... 0
Other Assets:..... 99,342
Total Assets:..... 1,299,412
Total Trust Assets:..... 12,349,366

Deposits: 1,123,686
Federal Funds and Borrowings: 40,198
Other Liabilities:..... 47,748
Subordinated Debt:..... 0
Total Liabilities:..... 1,211,632
Total Equity Capital:..... 87,780
Total Liabilities and Capital: 1,299,412
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; Monica Wharton

Branches in Town: None

Other Branches: Jonesboro, 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

Member of Federal Reserve System

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

CEO/Pres: Charles E. Horton

EVP: Andy Horton

EVP: Kirby H. Carlson

SVP/CFO: Chris Blaylock

Cash and Due from:.....	2,912	Deposits:.....	503,546
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	15,065
Investments:.....	297,029	Other Liabilities:.....	1,438
Net Loans:.....	245,591	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,295	Total Liabilities:.....	520,049
Other Real Estate:.....	0		
Other Assets:.....	12,256	Total Equity Capital:.....	41,034
Total Assets:.....	561,083	Total Liabilities and Capital:.....	561,083
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; Dr. Susan Ward-Jones

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

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

Chm: Dr. Willard G. Burks

SVP/CFO: Beth Dildine

CEO/Pres/TO: David Dowd

SVP/CLO: King Casbeer

Cash and Due from:.....	46,137	Deposits:.....	334,318
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	495
Investments:.....	12,712	Other Liabilities:.....	774
Net Loans:.....	299,243	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	7,850	Total Liabilities:.....	335,587
Other Real Estate:.....	640		
Other Assets:.....	10,675	Total Equity Capital:.....	41,670
Total Assets:.....	377,257	Total Liabilities and Capital:.....	377,257
Total Trust Assets:.....	19,877	Number of Shares Outstanding:.....	4,000

Directors: Dr. Willard G. Burks; Ronald R. Caldwell; Guy E. Fisher; Kenneth L. Johnson, Jr.; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. Reddmann; R. Joe Rennicke

Branches in Town: One

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

REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2022

**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

Bank Holding Company
None

Chm: Kevin Burns

CEO: Sam Walls, III

Cash and Due from:..... 1,364
Federal Funds and Repos: 0
Investments:..... 9,037
Net Loans:..... 14,464
Premises and Fixed Assets:..... 646
Other Real Estate:..... 0
Other Assets:..... 2,145
Total Assets:..... 27,656
Total Trust Assets:..... 0

Deposits: 0
Federal Funds and Borrowings: 9,099
Other Liabilities:..... 604
Subordinated Debt:..... 0
Total Liabilities:..... 9,703
Total Equity Capital:..... 17,953
Total Liabilities and Capital: 27,656
Number of Shares Outstanding:..... 987

Directors: Jeff Amerine; Kevin Burns; Laura Fine; 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; Sam Walls, III

Branches in Town: None

Other Branches: None

REPORT OF THE

**STATE CHARTERED
TRUST COMPANY**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2022

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2022

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: Aug. 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**

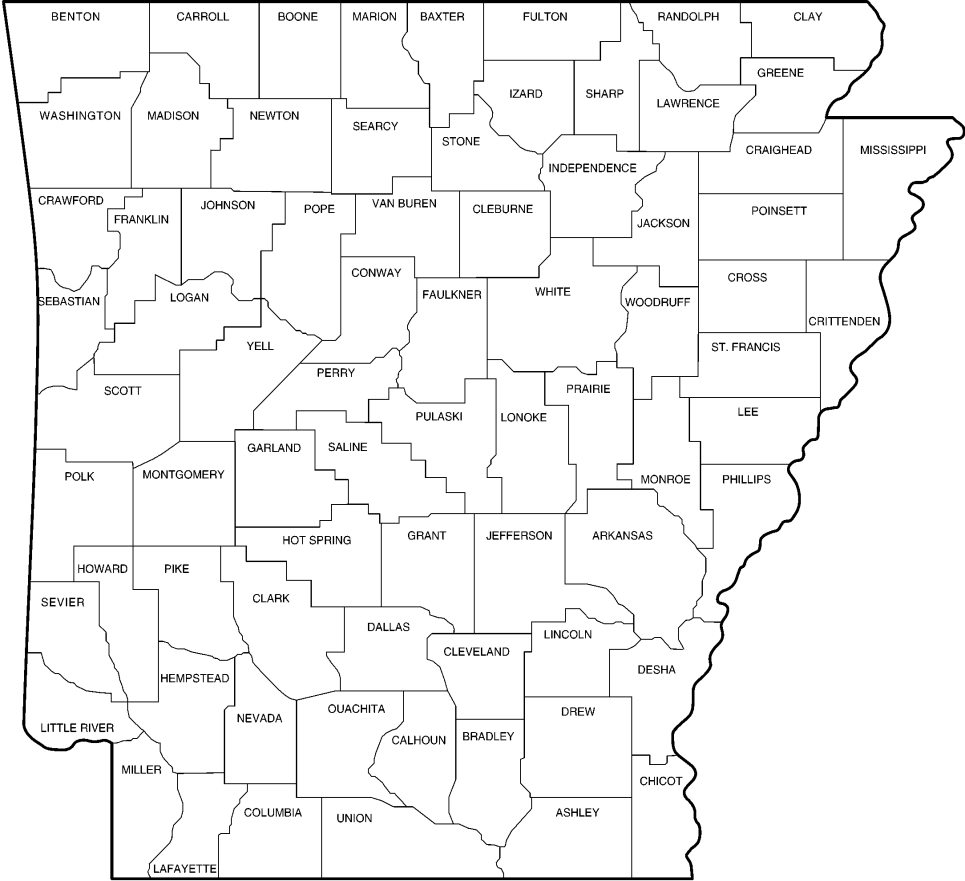
JUNE 30, 2022

COUNTY	BANK	CITY
Arkansas	The Farmers and Merchants Bank	Stuttgart
Ashley	Home Bank of Arkansas	Portland
Benton	Generations Bank	Rogers
Bradley	First State Bank of Warren Warren Bank and Trust Company	Warren Warren
Carroll	Bank of 1889 CS Bank Anstaff Bank	Berryville Eureka Springs Green Forest
Chicot	The Bank of Lake Village	Lake Village
Clark	Southern Bancorp Bank	Arkadelphia
Clay	Piggott State Bank	Piggott
Cleveland	Gateway Bank	Rison
Columbia	Farmers Bank and Trust Company The Peoples Bank	Magnolia Magnolia
Conway	Petit Jean State Bank	Morrilton
Craighead	Premier Bank of Arkansas	Jonesboro
Crawford	Citizens Bank & Trust Company	Van Buren
Crittenden	Evolve Bank & Trust Fidelity Bank	West Memphis West Memphis
Cross	Cross County Bank	Wynne
Dallas	FBT Bank & Mortgage Riverside Bank	Fordyce Sparkman
Desha	Merchants & Farmers Bank First NaturalState Bank McGehee Bank	Dumas McGehee McGehee
Drew	Commercial Bank & Trust Company Union Bank & Trust Company	Monticello Monticello
Faulkner	Centennial Bank First Service Bank	Conway Greenbrier

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

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

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2022

**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 (Little Rock, AR)
71923 / (72211)

Chm: Glen Jones
CEO: Darrin Williams

CFO: Christopher Wewers

Subsidiaries:

FCB Financial Services, Inc.	Marion, AR
Premier Bank of Arkansas	Jonesboro, AR
Southern Bancorp Bank	Arkadelphia, AR
LH Village Real Co, LLC	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
SBI Acquisition III, 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: Dana Batterton

VP: Marty Sellars
Sec: Terri French

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) 698-6241

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

CEO: Jeffery Teague
Pres: 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.
WR Holding Co., LLC

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: Brett Wood

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

Subsidiaries:

Arvest Holdings, Inc.	Bentonville, AR
Arvest Bank	Fayetteville, AR
Arvest Central Mortgage Company	Little Rock, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
RHV, LLC	Lowell, AR
RHV2, LLC	Lowell, AR
First Place on the Creeks, LLC	Rogers, AR
WACO Title Company	Springdale, AR
ABR Investments, Inc.	Joplin, MO
Southwest Cattlemen's Corporation	Tulsa, OK
Superior Finance Company	Tulsa, OK
CFB Aviation, LLC	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

Subsidiaries:

Arvest Bank	Fayetteville, AR
Arvest Central Mortgage Company	Little Rock, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
RHV, LLC	Lowell, AR
RHV2, LLC	Lowell, AR
First Place on the Creeks, LLC	Rogers, AR
WACO Title Company	Springdale, AR
ABR Investments, Inc.	Joplin, MO
Southwest Cattlemen's Corporation	Tulsa, OK
Superior Finance Company	Tulsa, OK

**First National Bank of North Arkansas Employee Stock
Ownership Trust
Berryville, AR**

RSSD Number: 2027412
VOICE: (870) 423-6601
FAX: (870) 423-2786

305 - 307 Public Square
P.O. Box 367
72616

Pres: William A. Hudspeth III

Subsidiaries:

First Carroll Bankshares, Inc.
Bank of 1889
First Carroll Leasing Company
First Carroll Properties, Inc.
First Carroll Services, Inc.

Berryville, AR
Berryville, AR
Berryville, AR
Berryville, AR
Berryville, AR

**First Carroll Bankshares, Inc.
Berryville, AR**

RSSD Number: 2197548
VOICE: (870) 423-6601
FAX: (870) 423-2786

305 - 307 Public Square
P.O. Box 367
72616

Bank Holding Company

First National Bank of North Arkansas Employee Stock Ownership Trust, Berryville, AR

Chm: William A. Hudspeth III
VChm: Doug Carr

Sec: John Eoff

Subsidiaries:

Bank of 1889
First Carroll Leasing Company
First Carroll Properties, Inc.
First Carroll Services, Inc.

Berryville, AR
Berryville, AR
Berryville, AR
Berryville, AR

**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
Pres: Ty Hampton

VP/Sec: Debbie Danekas

Subsidiaries:

First Western Bank
 First Western Financial, Inc.
 First Western Insurance Agency, Inc.
 First Western Mortgage, Inc.
First Western 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
3704 Southern Hills Blvd (Rogers, AR)
71701 / (72758)

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
GoldStar Trust Company	Jonesboro, AR
Cook Insurance Agency, Inc.	Apalachicola, FL
Regent Bank Project Finance, Inc.	Davie, FL
Centennial AL Holdings, Inc.	New York, NY
1908 Properties, LLC	Amarillo, TX
Ag Excite	Amarillo, TX
Air Happy, LLC	Amarillo, TX
Goldstar Protective Services, LLC	Amarillo, TX
Happy Insurance Services, Inc.	Amarillo, TX
SAPH, LLC	Amarillo, TX
HBI Insurance, Inc.	Conway, AR
Centennial (AR) Statutory Trust I	Wilmington, DE
Happy Capital Trust I	Wilmington, DE
Liberty Statutory Trust I	Wilmington, DE
Liberty Statutory Trust II	Wilmington, DE
Regent Capital Trust II	Wilmington, DE
Regent Capital Trust III	Wilmington, DE
Russellville Statutory Trust I	Wilmington, DE
Signature Capital Trust	Dallas, TX

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
Treas: Cindy Beatty

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: Shea Montgomery

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

**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

**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

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

**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
CFO: Edward Riendeau

COO/Treas: Brant Ward

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.
VP: 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
Central National Bank of Poteau
BHC Insurance
FBC Acquisition, Inc.
First Asset Holdings, LLC
Placid Hills Management, LLC
Realty Appraisals, Inc.

Fort Smith, AR
Fort Smith, AR
Van Buren, AR
Van Buren, AR
Van Buren, AR
Poteau, OK
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR

**Bainum Bancorp
Glenwood, AR**

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

205 Hwy 70 East
P. O. Box 500
71943

Chm/CEO: Timothy E. Bainum

CFO: Laura Habighorst

Subsidiaries:
Diamond Bank

Murfreesboro, AR

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

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

100 First National Avenue
P. O. Box 1900
72638

Chm/Pres: Stephen Stafford
SVP: Shelby Bruffett

Sec: L. Scott Stafford

Subsidiaries:
Anstaff Bank

Green Forest, AR

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

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

136 South Broadview
P. O. Box 190
72058

CEO/Pres: Thomas H. Grumbles

Treas/Sec: Robin Hackett

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

Portland, 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

EVP: Vance G. St. Columbia
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

1801 Rahling Road
 P. O. Box 8210
 72223

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

EVP/COO: Burt Hicks

Subsidiaries:

Encore Bank

Little Rock, AR

Little Rock Bankshares, Inc.
Little Rock, AR

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

200 North State Street
 P. O. Box 34090
 72203

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

SVP/Cash: Lee A. Swearingen
Sec: Cindy Spencer 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

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

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
 71654

Bank Holding Company
 Southern Bancorp Inc., Arkadelphia, AR

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 878
 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
EVP/CFO: 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.
EVP/CFO/Sec: Jim Youngblood

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

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) 367-6221
FAX: (870) 367-1151

212 West Gaines
P. O. Box 150
71657

Chm/CEO: Bennie Ryburn, III
Pres/COO: Todd D. Smith

SVP: Michael Efird
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 & 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 Shackleford, Suite 200 (Little Rock, AR)
72560 / (72211)

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 Lowrey

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 Lowrey

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) 598-2020

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
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, LLC	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 V, LLC	Columbia, MO
Capital Partners Series SB VI, 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
Simmons First REIT of MO, LLC	Springfield, MO
Springfield Finance and Development Corp.	Springfield, 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 4, LLC	Durant, OK
REI Subsidiary CDE 12, LLC	Durant, OK
Stillwater NMTC, LLC	Stillwater, OK
Stillwater NMTC II, 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.	Union City, TN
Simmons First Insurance Services of TN, LLC	Union City, TN

Simmons First Properties, Inc.
 Simmons First Special Assets, Inc.
 Harob, Inc.
 Simmons First Mortgage Company
 Landco Partners II, LP
 Landrum Statutory Trust III
 Landrum Statutory Trust IV
 LBI Capital Trust V
 Gateway Neighborhood Fund, LLC
 Simmons First Risk Management, Inc.
 Hardeman County Statutory Trust I
 Community First Statutory Trust III
 SWB Recovery Corp.

Union City, TN
 Union City, TN
 Fort Worth, TX
 Pine Bluff, AR
 Columbia, MO
 Columbia, MO
 Columbia, MO
 Springfield, MO
 St. Louis, MO
 Las Vegas, NV
 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

CEO/Pres: Robi McDonald

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

Searcy, AR
Benton, AR
Mountain Home, AR
Searcy, AR
Searcy, AR
Las Vegas, NV
Little Rock, AR
Little Rock, AR
Little Rock, AR
Searcy, AR
Searcy, AR
Wilmington, DE
Leawood, KS

Peoples Bancorp, Inc. Sheridan, AR

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

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

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

Sec: James W. Lancaster

Subsidiaries:

Peoples Bank

Sheridan, AR

Smackover Bancshares, Inc. Smackover, AR

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

708 North Broadway
P. O. Box 107
71762

Chm: J. Drew Tennyson

Pres: James B. Yeager

Subsidiaries:

Smackover State Bank

Smackover, AR

Mathias Bancshares, Inc.
Springdale, AR

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

5571 Bleaux Ave.
 P. O. Box 6485
 72766

Chm/Pres: Sam Mathias
VChm: Arthur Thurman

VSec: 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
 UB Financial, LLC

Springdale, AR
 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
VChm: Keith Griffin

Treas: R. Mark Owen
Sec: Wanda R. Grace

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 Chambless

VChm: Gary Hudson
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

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 (Memphis, TN)
 72301 / (38119)

Chm: Scot Lenoir

Sec: W. Scott Stafford

Cont: Robin Bedsole

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

EVP: King Casbeer

CEO/Pres: David Dowd

Treas/Sec: Sheila 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

NOTES