

REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2023



SARAH HUCKABEE SANDERS
Governor

HUGH MCDONALD
Secretary

SUSANNAH T. MARSHALL
Bank Commissioner

**ONE HUNDRED AND NINTH
ANNUAL**

**REPORT OF
THE
BANK COMMISSIONER**

JUNE 30, 2023

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 2023

Hugh McDonald
Secretary of the Arkansas Department of Commerce
Little Rock, Arkansas

Secretary McDonald:

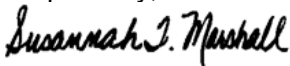
I am pleased to submit to you the One Hundred and Ninth Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2023.

The banking sector has witnessed a variety of challenges during the past year; however, the industry remains resilient both nationally and here in Arkansas. Total assets in Arkansas state-chartered banks have continued to exhibit notable growth in recent years. As of June 30, 2023, Arkansas banks continue to perform and compare favorably in relation to the national average. Increasing interest rates, competition for liquidity and earnings performance are the main focal points in the current environment. I am pleased to see the continuation of strong asset quality metrics. The overall capital position of Arkansas's 73 state-chartered banks also remains strong as the average Tier 1 Leverage Capital ratio is 11.14 percent for fiscal year-end 2023.

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

We thank you for the support you and your staff provide and assure you of our continuing efforts to maintain the highest level of professionalism in the performance of our responsibilities.

Respectfully,



Susannah T. Marshall
Bank Commissioner

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LEGAL HOLIDAYS

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

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

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

Memorial Day Last Monday in May

Independence Day July 4th

Labor Day First Monday in September

Veterans Day..... November 11th

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve December 24th

Christmas Day December 25th

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

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 71657-0150
VOICE: (870) 367-6221
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. Rusty Lanier
3901 Foxcroft Road
Little Rock, AR 72227
VOICE: (501) 766-6668
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 - Certified Bank Senior Examiner

Scott M. Lambert - Certified Bank Senior Examiner

Joel T. Futrell - Commissioned Bank Senior Examiner

Ricky T. Puloma - Bank Senior Examiner

Jace T. Denker - Bank Junior Examiner

K. Tyler Lucas - Bank Assistant Examiner
Shawn C. Smith - Bank Assistant Examiner

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 Senior Examiner
Kendal B. Williams - Bank Senior Examiner
Dallas E. Gipson - Bank Junior Examiner
Lane P. Hardee - Bank Assistant Examiner
Paige A. Whitley - Bank Assistant Examiner

NORTHWEST ARKANSAS OFFICE

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

R.D. Jackson - Bank Examinations Manager
Ken H. Leavell - Certified Bank Senior Examiner
Chris K. Davis - Certified Bank Senior Examiner
Chris A. Dillon - Certified Bank Senior Examiner
Andrew D. McCormick - Certified Bank Senior Examiner
Adam W. Chase - Certified Bank Senior Examiner
Jacob B. Spradlin - Bank Junior 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
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 Senior Examiner
Abigale G. Thompson - Bank Junior Examiner
J. Tanner Ballard - Bank Assistant Examiner
Reed H. Middleton - Bank Assistant Examiner
T. Andrew Griggs - Bank Assistant Examiner

LARGE BANK SUPERVISION

Caleb M. Hamilton - Bank Examinations Manager
Mark G. Rye - Certified Bank Senior Examiner

TRUST

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

INFORMATION SYSTEMS

Jeffrey A. Cameron - Certified Examinations Manager
Donna J. Dodge - Certified Bank Senior Examiner
Ashish V. Patel - Commissioned Bank Senior Examiner
Elliott R. Hartle - Commissioned Bank Senior Examiner
Patrick W. Seung - Bank Assistant Examiner

BANK ANALYSIS AND APPLICATIONS

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

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

TRAINING

Jacklyn G. Powell - Certified Examinations Manager/Training Coordinator
Kelly M. Shewmaker - Certified Bank Senior Examiner

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
Larry J. Tate - Database Specialist
Darla A. Bryant - Database 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
B. Chance Brown - Research Project Analyst
Melinda F. Jones - Administrative Analyst
Elizabeth A. Swaim - Administrative Analyst

Administrative Support
Examination Support and Processing
Rules and Regulations Manual Distribution Inquiries
Charter Amendments and Charter Information
Certificates of Good Standing
Data Entry

CHARTER CONVERSIONS FROM JULY 1, 2022, TO JUNE 30, 2023

NAME / CHARTER / LOCATION

Relyance Bank, National Association
Nationally Chartered Bank
8500 Sheridan Road
White Hall, Arkansas

NAME / CHARTER / LOCATION

Relyance Bank
State Chartered Bank
8500 Sheridan Road
White Hall, Arkansas

The above bank's charter conversion and name change were both effective October 21, 2022.

CORPORATE NAME CHANGES FROM JULY 1, 2022, TO JUNE 30, 2023

NAME / LOCATION

Cross County Bank
Wynne, Arkansas

NAME / LOCATION

Cross Bank
Wynne, Arkansas

The above bank's name change was effective November 21, 2022.

STATE CHARTERED BANKS LIQUIDATED FROM JULY 1, 2022, TO JUNE 30, 2023

BANK

Home Bank of Arkansas

LOCATION

Portland, Arkansas

The above bank's voluntary liquidation was effective October 14, 2022.

STATE CHARTERED BANKS MERGED FROM JULY 1, 2022, TO JUNE 30, 2023

BANK

Premier Bank of Arkansas
Jonesboro, Arkansas

MERGED INTO

Southern Bancorp Bank
Arkadelphia, Arkansas

The above bank merger was effective February 17, 2023.

BRANCHES APPROVED FROM JULY 1, 2022, TO JUNE 30, 2023

BANK	LOCATION
First Community Bank Batesville, Arkansas	2427 West Center Street, Ste. 2067 Beebe, Arkansas
First Community Bank Batesville, Arkansas	910 Chancery Lane Jonesboro, Arkansas
First Community Bank Batesville, Arkansas	5100 West Park Avenue, Suite A124 Rogers, Arkansas
The Citizens Bank Batesville, Arkansas	2416 Malvern Avenue Hot Springs, Arkansas
Arvest Bank Fayetteville, Arkansas	17421 Chenal Parkway Little Rock, Arkansas
Arvest Bank Fayetteville, Arkansas	535 West Walnut Street, Suite 101 Springfield, Missouri
Partners Bank Helena, Arkansas	10800 Fin. Centre Pkwy., Ste. 465 Little Rock, Arkansas
Bank OZK Little Rock, Arkansas	2227 Gallatin Pike North Madison, Tennessee
Encore Bank Little Rock, Arkansas	1911 11 th Street, Suite 400 Boulder, Colorado
Encore Bank Little Rock, Arkansas	6900 East Layton Ave., Suite 1350 Denver, Colorado
Encore Bank Little Rock, Arkansas	3151 Apex Drive, Suite 102A Charlotte, North Carolina
Encore Bank Little Rock, Arkansas	18 South Markley Street, Ste. A Greenville, South Carolina
Encore Bank Little Rock, Arkansas	1030 16 th Avenue South, Suite 300 Nashville, Tennessee
Diamond Bank Murfreesboro, Arkansas	5712 Richmond Road Texarkana, Texas

BANK**LOCATION**

Simmons Bank
Pine Bluff, Arkansas

2815 Longview Drive
Jonesboro, Arkansas

Simmons Bank
Pine Bluff, Arkansas

501 Southwest Drive
Jonesboro, Arkansas

Simmons Bank
Pine Bluff, Arkansas

201 Franklin Road, Suite 100
Brentwood, Tennessee

Simmons Bank
Pine Bluff, Arkansas

510 Tillman Street, Suite 101
Memphis, Tennessee

Simmons Bank
Pine Bluff, Arkansas

3309 West Camp Wisdom Road
Dallas, Texas

Simmons Bank
Pine Bluff, Arkansas

2498 West Illinois Avenue
Dallas, Texas

Simmons Bank
Pine Bluff, Arkansas

5411 Plaza Drive, Suite A
Texarkana, Texas

Gateway Bank
Rison, Arkansas

17328 Interstate 30, Units 1 & 2
Benton, Arkansas

Peoples Bank
Sheridan, Arkansas

1800 Military Road
Benton, 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
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

CITY

Security Bank

Stephens

First State Bank of Warren

Warren

Warren Bank and Trust Company

Warren

Fidelity Bank

West Memphis

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2022, through June 30, 2023.

RECEIPTS

Cash Balance July 1, 2022.....	27,615,441.66
Examination and Assessment Fees.....	14,426,401.16
Charter and Amendment Fees.....	23,725.00
Interstate Sharing Fees.....	0.00
Miscellaneous/Non-Revenue Income	26,423.85
Reimbursement for M & R Sales	0.00
Refund to Expenditures – Prior Year	3,380.00
Refund to Expenditures – Current Year.....	0.00
Total Receipts	<u>14,479,930.01</u>
	\$42,095,371.67

DISBURSEMENTS

Salaries	7,225,580.14
Extra Help Salaries	19,794.23
Social Security, Retirement and Insurance	
Matching	2,140,550.80
Maintenance and General Operations	1,579,422.56
Conference Fees and Travel	273,979.73
Professional Fees and Services	32,797.26
Capital Outlay	93,452.30
Refunds Issued	0.00
Service Charge by State Treasurer	223,976.99
Total Disbursements	<u>11,589,554.01</u>
Cash Balance June 30, 2023	<u>30,505,817.66</u>
	\$42,095,371.67

FEDERAL DEPOSIT INSURANCE CORPORATION

Dallas Regional Office
600 North Pearl Street, Suite 700
Dallas, Texas 75201
VOICE: (214) 754-0098
FAX: (972) 761-2080
<https://www.fdic.gov>

Kristie Elmquist.....Regional Director/Risk Management & Consumer Protection
David Wright..... 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
Matthew Zamora..... Assistant Regional Director/Consumer Protection
Rafael Valle..... 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

Adrienne Washington.....Acting Field Supervisor/Risk Management
Polly Radford.....Acting 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
- François G. Henriquez II.....Executive Vice President
General Counsel & Corporate Secretary
- 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 & Learning Division
- Carlos Garriga.....Senior Vice President
Director of Research
- Karen L. Branding..... Senior Vice President
External Engagement & Corporate Communications
- David Wheelock..... Senior Vice President
Deputy Director of Research
- Terry Kirchhofer Senior Vice President
Audit
- Scott M. Trilling Group Vice President
CFO/Financial Management
- David Whan Group Vice President
People & Culture
- Allen NorthVice President
Community Bank Safety & Soundness
- Jim Warren.....Vice President
Regional Bank Safety & Soundness
- Doug Kerr.....Vice President
Consumer Affairs
- Timothy C. Brown Vice President
Cash Management/Administration
- Jim Fuchs..... Vice President
Mergers & Acquisitions, Statistics, & Credit Risk Management

**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..... Senior Vice President/Regional Branch Executive

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

Douglas Scarboro Senior Vice President/Regional Branch Executive

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

Seema Sheth..... Senior Vice President/Regional Branch Executive

COMPTROLLER OF THE CURRENCY

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

Troy L. Thornton..... Deputy Comptroller
 Dixie Claybrook 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 NW
Washington, D.C. 20552
VOICE: (855) 411-2372
Fax: (202) 435-7330
<https://www.consumerfinance.gov>

Rohit Chopra Director
Zixta MartinezDeputy Director
Jan Singelmann..... Chief of Staff
Jocelyn Sutton Deputy Chief of Staff
Wendy Kamenshine Ombudsman
Adam Martinez Operations
Chief Operating Officer
Jean Chang Operations
Deputy Chief Operating Officer
Karen Andre Consumer Education & External Affairs
Associate Director
Christopher Johnson Consumer Education & External Affairs
Assistant Director
David UejoSupervision, Enforcement & Fair Lending
Associate Director
David BleikenSupervision, Enforcement & Fair Lending
Deputy 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

Jim Taylor Chairman
Senior Vice President
First Security Bank, Searcy

Brad Chambless..... Chairman-Elect
President & CEO
The Farmers and Merchants Bank, Stuttgart

Chris Gosnell..... Vice Chairman
President & CEO
Farmers Bank and Trust Company, Magnolia

Scott Safford..... Treasurer
Executive Vice President/Chief Lending Officer
Union Bank & Trust Company, Monticello

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

EMERGING LEADERS SECTION

Duncan Bellingrath.....President
Community President – Hot Springs
Simmons Bank, Pine Bluff

LatreCIA Carroll.....Vice President
Senior Vice President/Operations Manager – Little Rock
Stone Bank, Mountain View

Ian Bryan Secretary/Treasurer
Community Banker/Commercial Lending – Russellville
Simmons Bank, Pine Bluff

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

Chris Padgett..... Executive Director

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

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

Kyle Baltz Treasurer
President & CEO
RiverBank, Pocahontas

Ed Wilkinson Secretary
President
Farmers Bank, Greenwood

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

CONFERENCE OF STATE BANK SUPERVISORS

1300 I Street, NW, Suite 700 East
Washington, DC 20005
VOICE: (202) 296-2840
FAX: (202) 296-1928
<https://www.csbs.org>

- Jim CooperPresident & CEO
- Leila Green Executive Vice President, Chief Financial Officer
- John “Buz” Gorman..... Executive Vice President, Office of the General Counsel
- Kelly Haire Executive Vice President, People Operations
- Karen Lawson Executive Vice President, Policy & Supervision
- Margaret Liu Executive Vice President, Strategic Engagement
- Vicki Peck.....Executive Vice President, Products & Solutions
- Ngoc Vu.....Executive Vice President, Chief Information Officer
- Dave DwyerSenior Vice President, Business Services
- Mary Beth Quist..... Senior Vice President, Bank Supervision
- Dana BarbieriVice President, Legislative Policy
- Laura Fisher Vice President, Communications
- Sebastian Monnet Vice President, Learning & Development
- Nathan Ross..... Vice President, Policy
- Tony VasileVice President, NonBank Supervision & Enforcement
- Bill YoungVice President, Product Operations
- Matt Comber..... Senior Director, Accreditation

CONSOLIDATED REPORT OF CONDITION DATA 73 STATE CHARTERED COMMERCIAL BANKS (in millions)

JUNE 30, 2023

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$1,592
b. Interest-bearing balances	3,915
Securities:	
a. Held to maturity	6,274
b. Available-for sale	26,973
c. Equity securities with readily determinable fair values	29
Federal funds sold and securities purchased under agreements to resell	
	455
Net Loans and Leases	102,759
Trading assets	27
Premises and fixed assets	3,053
Other real estate owned	88
Goodwill and other intangibles	4,835
All other assets	5,824
Total assets	\$155,824

LIABILITIES

Deposits:	
a. In domestic offices	\$124,623
(1) Noninterest-bearing	25,854
(2) Interest-bearing	98,769
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	
	942
Trading liabilities	103
Other borrowed money	9,582
Subordinated notes and debentures	469
All other liabilities	1,574
Total liabilities	137,293

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	2
Perpetual preferred stock	341
Common stock	16
Surplus	11,105
Undivided profits	7,067
Total equity capital	18,529
Total liabilities, minority interest and equity capital	\$155,824

CONSOLIDATED STATEMENT OF CONDITION OF THE 46 STATE CHARTERED TRUST DEPARTMENTS (in millions)

JUNE 30, 2023

ASSETS

1.	Non-Interest Bearing Deposits:		
	a. Own Bank and Affiliate Institutions		\$12
	b. Other Institutions		0
2.	Interest Bearing Deposits:		
	a. Own Bank and Affiliate Institutions	885	
	b. Other Institutions	5,363	
3.	U.S. Government and Agency Obligations	3,076	
4.	State, County and Municipal Obligations	1,014	
5.	Other Short-Term Obligations	3	
6.	Other Notes and Bonds	638	
7.	Money Market Funds	1,902	
8.	Other Mutual Funds	3,829	
9.	Stocks	5,834	
10.	Collective Investment Fund Units	556	
11.	Real Estate Mortgages	11	
12.	Real Estate	846	
13.	Miscellaneous Assets	1,667	
14.	Other	3,394	
15.	Total		\$29,030

LIABILITIES

Personal Accounts:			
16.	Personal Trusts		\$5,423
17.	Estates & Guardianships		86
18.	Investment Management & Advisory		4,346
19.	Custodial		11,475
20.	Agencies		1,132
Employee Benefit Accounts:			
21.	Trusts	2,002	
22.	Agencies	441	
23.	Custodial	1,847	
Corporate and Municipal Securities Appointments:			
24.	Bond Trusteeships	1,584	
25.	Agencies	155	
Collective Investment Funds:			
26.	Personal	494	
27.	Employee Benefit	37	
Internal Accounts:			
28.	Profit Accounts	6	
29.	Suspense Accounts	2	
30.	Total		\$29,030

CONSOLIDATED REPORT OF CONDITION DATA EIGHT NATIONAL BANKS

(in millions)

JUNE 30, 2023

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$122
b. Interest-bearing balances	354
Securities:	
a. Held-to-maturity	248
b. Available-for-sale	1,131
c. Equity securities with readily determinable fair values	0
Federal funds sold and securities purchased under agreements to resell	3
Net loans and leases	5,048
Trading assets	0
Premises and fixed assets	188
Other real estate owned	1
Goodwill and other intangibles	69
All other assets	245
Total assets	\$7,409

LIABILITIES

Deposits:	
a. In domestic offices	\$6,316
(1) Noninterest-bearing	1,603
(2) Interest-bearing	4,713
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	246
Subordinated notes and debentures	0
All other liabilities	57
Total liabilities	6,619

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	0
Perpetual preferred stock	0
Common stock	5
Surplus	280
Undivided profits	505
Total equity capital	790
Total liabilities, minority interest and equity capital	\$7,409

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2023

BANK	CITY	RATIO
Southern Bancorp Bank	Arkadelphia	12.60
FNBC Bank	Ash Flat	8.58
RiverWind Bank	Augusta	9.73
First Community Bank	Batesville	8.56
The Citizens Bank	Batesville	8.65
Bank of Bearden	Bearden	9.11
Bank of 1889	Berryville	10.48
Farmers Bank And Trust Company	Blytheville	9.23
First Western Bank	Booneville	8.92
Community State Bank	Bradley	10.75
The First National Bank of Izard County	Calico Rock	31.77
Bank of Cave City	Cave City	8.31
The Merchants and Planters Bank	Clarendon	12.38
Centennial Bank	Conway	11.69
Chambers Bank	Danville	11.91
Bank of Delight	Delight	14.09
First State Bank of DeQueen	DeQueen	10.12
Merchants & Farmers Bank	Dumas	10.89
First Financial Bank	El Dorado	12.27
Bank of England	England	14.46
CS Bank	Eureka Springs	10.69
Arvest Bank	Fayetteville	8.21
Signature Bank of Arkansas	Fayetteville	9.85
FBT Bank & Mortgage	Fordyce	10.03
Armor Bank	Forrest City	8.62
First National Bank of Eastern Arkansas	Forrest City	10.12
The First National Bank of Fort Smith	Fort Smith	10.46
Anstaff Bank	Green Forest	9.35
First Service Bank	Greenbrier	9.94
Farmers Bank	Greenwood	15.22
Partners Bank	Helena	10.59
Horatio State Bank	Horatio	12.44
Today's Bank	Huntsville	8.87
First Arkansas Bank & Trust	Jacksonville	10.59
Bank of Lake Village	Lake Village	13.90

BANK	CITY	RATIO
Bank of Little Rock	Little Rock	7.46
Bank OZK	Little Rock	14.74
Central Bank	Little Rock	9.57
Eagle Bank & Trust Company	Little Rock	16.07
Encore Bank	Little Rock	8.40
First State Bank	Lonoke	10.37
Farmers Bank and Trust Company	Magnolia	8.68
The Peoples Bank	Magnolia	10.45
The Malvern National Bank	Malvern	9.41
First NaturalState Bank	McGehee	11.08
McGehee Bank	McGehee	16.66
The Union Bank of Mena	Mena	10.68
Commercial Bank & Trust Company	Monticello	9.88
Union Bank & Trust Company	Monticello	9.83
Petit Jean State Bank	Morrilton	15.03
Stone Bank	Mountain View	9.18
Diamond Bank	Murfreesboro	9.98
Merchants & Planters Bank	Newport	10.64
First National Bank	Paragould	10.32
The First National Bank at Paris	Paris	11.42
Piggott State Bank	Piggott	8.48
Simmons Bank	Pine Bluff	9.80
RiverBank	Pocahontas	15.90
Gateway Bank	Rison	9.28
Generations Bank	Rogers	11.13
First State Bank	Russellville	11.36
Bank of Salem	Salem	11.37
Logan County Bank	Scranton	18.39
First Security Bank	Searcy	17.07
Peoples Bank	Sheridan	15.13
Smackover State Bank	Smackover	11.43
Riverside Bank	Sparkman	8.97
Legacy National Bank	Springdale	9.10
United Bank	Springdale	9.13
Bodcaw Bank	Stamps	9.14
Connect Bank	Star City	14.96
Security Bank	Stephens	11.90
The Farmers and Merchants Bank	Stuttgart	9.92
Citizens Bank & Trust Company	Van Buren	11.30
The First National Bank of Lawrence County	Walnut Ridge	9.97
First State Bank of Warren	Warren	11.66

BANK	CITY	RATIO
Warren Bank and Trust Company	Warren	14.92
Evolve Bank & Trust	West Memphis	8.57
Fidelity Bank	West Memphis	10.59
Relyance Bank	White Hall	12.73
Cross Bank	Wynne	10.58

**NATIONAL BANKS
HEADQUARTERED IN ARKANSAS****JUNE 30, 2023****(000's omitted)**

BANK	CITY	ASSETS
The First National Bank of Izard County	Calico Rock	199,101
First National Bank of Eastern Arkansas	Forrest City	542,337
The First National Bank of Fort Smith	Fort Smith	2,165,864
The Malvern National Bank	Malvern	640,490
First National Bank	Paragould	2,378,937
The First National Bank at Paris	Paris	250,829
Legacy National Bank	Springdale	962,469
The First National Bank of Lawrence County	Walnut Ridge	269,389

REPORT OF THE

SEVENTY-THREE

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2023

(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:	143,217
Federal Funds and Repos:	52
Investments:	573,343
Net Loans:	1,540,459
Premises and Fixed Assets:	40,916
Other Real Estate:	375
Other Assets:	169,771
Total Assets:	2,468,133
Total Trust Assets:	36,355

Deposits:	1,962,103
Federal Funds and Borrowings:	160,946
Other Liabilities:	14,443
Subordinated Debt:	0
Total Liabilities:	2,137,492
Total Equity Capital:	330,641
Total Liabilities and Capital:	2,468,133
Number of Shares Outstanding:	24,000

Directors: Hugh Arant, Jr.; Jerry Damerow; Kim Evans; James "Jim" Franks; Donna Gambrell; Glen Jones; 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), Canton[MS], 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], Jonesboro, Lambert[MS], Leland[MS], Little Rock, Lockesburg, Lula[MS], Madison[MS], Malvern, Manila, Marion, Marvell, Mound Bayou[MS], Mount Ida, Picayune[MS], Ruleville[MS], Shelby[MS], Sledge[MS], Stuttgart, Trumann, Webb[MS], West Memphis

**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:.....	11,991	Deposits:.....	570,665
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	121,800
Investments:.....	219,714	Other Liabilities:.....	3,432
Net Loans:.....	464,381	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	20,953	Total Liabilities:.....	695,897
Other Real Estate:.....	65		
Other Assets:.....	23,093	Total Equity Capital:.....	44,300
Total Assets:.....	740,197	Total Liabilities and Capital:.....	740,197
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 (2), 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

Member of Federal Reserve System

Bank Holding Company
None

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

Pres: Casey Cullipher
SVP: Victoria Cansler

Cash and Due from:.....	3,615	Deposits:.....	126,628
Federal Funds and Repos:.....	8,625	Federal Funds and Borrowings:.....	0
Investments:.....	34,965	Other Liabilities:.....	3,431
Net Loans:.....	80,219	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,937	Total Liabilities:.....	130,059
Other Real Estate:.....	0		
Other Assets:.....	7,045	Total Equity Capital:.....	7,347
Total Assets:.....	137,406	Total Liabilities and Capital:.....	137,406
Total Trust Assets:.....	2,181	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

1325 Harrison Street

Charter Number: 770

FAX: (870) 612-3412

72501

Date: June 20, 1997

Trust Powers: Yes

FDIC Certificate Number: 34533

Home Page: www.firstcommunity.net

Bank Holding Company

First Community Bancshares, Inc., Batesville, AR

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

Cash and Due from:..... 112,223

Deposits: 2,021,753

Federal Funds and Repos: 1,075

Federal Funds and Borrowings: 399,979

Investments: 252,229

Other Liabilities: 13,735

Net Loans: 2,115,776

Subordinated Debt: 0

Premises and Fixed Assets:..... 74,188

Total Liabilities: 2,435,467

Other Real Estate: 271

Total Equity Capital:..... 183,148

Other Assets: 62,853

Total Liabilities and Capital: 2,618,615

Total Assets: 2,618,615

Number of Shares Outstanding:..... 34,523

Total Trust Assets: 204,930

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, Beebe, Brookland, Cabot (2), Cave City, Cherokee Village, Conway (2), Goodman[MO], Harrison, Jonesboro (3), Joplin[MO], Lepanto, Little Rock (2), Mountain Home, Neosho[MO] (2), Newport, Pineville[MO], Rogers, Searcy (3)

The Citizens Bank Batesville, AR

VOICE: (870) 793-4441

655 St. Louis Street

Charter Number: 705

FAX: (870) 698-6241

72501

Date: February 19, 1953

Trust Powers: Yes

FDIC Certificate Number: 17211

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

Bank Holding Company

Citizens Bancshares of Batesville, Inc., Batesville, AR

CEO/Pres: Adam Mitchell**SVP/TO:** Chris Treat**EVP/CFO:** Karen Shaw

Cash and Due from:..... 27,444

Deposits: 1,220,062

Federal Funds and Repos: 175

Federal Funds and Borrowings: 36,730

Investments: 98,159

Other Liabilities: 5,130

Net Loans: 1,154,274

Subordinated Debt: 0

Premises and Fixed Assets:..... 44,204

Total Liabilities: 1,261,922

Other Real Estate: 0

Total Equity Capital:..... 111,555

Other Assets: 49,221

Total Liabilities and Capital: 1,373,477

Total Assets: 1,373,477

Number of Shares Outstanding:..... 16,500

Total Trust Assets: 89,301

Directors: Mark Forbis; Russell Harrington; T. J. Lefler; 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:	6,265	Deposits:	74,132
Federal Funds and Repos:	23,750	Federal Funds and Borrowings:	0
Investments:	18,246	Other Liabilities:	55
Net Loans:	31,021	Subordinated Debt:	0
Premises and Fixed Assets:	133	Total Liabilities:	74,187
Other Real Estate:	0		
Other Assets:	262	Total Equity Capital:	5,490
Total Assets:	79,677	Total Liabilities and Capital:	79,677
Total Trust Assets:	0	Number of Shares Outstanding:	8,300

Directors: Addison Anthony; Edwin C. Anthony; Steven M. Anthony; Wilson Anthony; Rick Green; Don Morehead; Brett Wood; 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 Hudspeth, III
Pres/CCO: Doug Carr

CAO/CFO: John Eoff
TO: Terri McCall

Cash and Due from:	9,996	Deposits:	258,769
Federal Funds and Repos:	31,525	Federal Funds and Borrowings:	0
Investments:	40,445	Other Liabilities:	1,959
Net Loans:	195,426	Subordinated Debt:	0
Premises and Fixed Assets:	9,772	Total Liabilities:	260,728
Other Real Estate:	0		
Other Assets:	4,045	Total Equity Capital:	30,481
Total Assets:	291,209	Total Liabilities and Capital:	291,209
Total Trust Assets:	68,554	Number of Shares Outstanding:	57,000

Directors: Kevin Barrows; Doug Carr; William 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:..... 22,512
Federal Funds and Repos: 25,000
Investments: 14,472
Net Loans: 285,956
Premises and Fixed Assets:..... 4,526
Other Real Estate: 0
Other Assets: 8,358
Total Assets: 360,824
Total Trust Assets: 0

Deposits: 327,366
Federal Funds and Borrowings: 0
Other Liabilities: 1,476
Subordinated Debt: 0
Total Liabilities: 328,842
Total Equity Capital: 31,982
Total Liabilities and Capital: 360,824
Number of Shares Outstanding: 40,000

Directors: Justin 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: Landon Taylor

Cash and Due from:..... 16,059
Federal Funds and Repos: 1,900
Investments: 57,153
Net Loans: 513,564
Premises and Fixed Assets:..... 17,370
Other Real Estate: 0
Other Assets: 26,921
Total Assets: 632,967
Total Trust Assets: 0

Deposits: 550,629
Federal Funds and Borrowings: 19,000
Other Liabilities: 9,759
Subordinated Debt: 0
Total Liabilities: 579,388
Total Equity Capital: 53,579
Total Liabilities and Capital: 632,967
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 Fourth Street
71826

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

Home Page: www.csbankansas.com

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

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

VP/Cash: Regina Smith

Cash and Due from:.....	5,504	Deposits:.....	29,962
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	263	Other Liabilities:.....	131
Net Loans:.....	27,079	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	469	Total Liabilities:.....	30,093
Other Real Estate:.....	0		
Other Assets:.....	563	Total Equity Capital:.....	3,785
Total Assets:.....	33,878	Total Liabilities and Capital:.....	33,878
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Taylor Chandler; Jeff C. Hobbs; Blake Miller; 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/CCO: Sandra Barr

EVP/CFO: Kim Nunnally
SVP/Cash: Charlotte Engleman

Cash and Due from:.....	3,235	Deposits:.....	142,985
Federal Funds and Repos:.....	1,000	Federal Funds and Borrowings:.....	22,027
Investments:.....	36,588	Other Liabilities:.....	3,238
Net Loans:.....	121,922	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,058	Total Liabilities:.....	168,250
Other Real Estate:.....	260		
Other Assets:.....	8,172	Total Equity Capital:.....	7,985
Total Assets:.....	176,235	Total Liabilities and Capital:.....	176,235
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

Home Page: None

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

Chm: J. Baxter Sharp, III

Pres: J. Kendall Henry

Cash and Due from:..... 2,016
Federal Funds and Repos: 2,700
Investments:..... 24,971
Net Loans:..... 16,021
Premises and Fixed Assets:..... 258
Other Real Estate:..... 54
Other Assets:..... 1,402
Total Assets:..... 47,422
Total Trust Assets:..... 0

Deposits: 44,693
Federal Funds and Borrowings: 0
Other Liabilities:..... 141
Subordinated Debt:..... 0
Total Liabilities:..... 44,834
Total Equity Capital:..... 2,588
Total Liabilities and Capital: 47,422
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:.....	605,976	Deposits:.....	17,433,213
Federal Funds and Repos:.....	1,550	Federal Funds and Borrowings:.....	861,899
Investments:.....	4,928,588	Other Liabilities:.....	165,866
Net Loans:.....	13,895,289	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	397,315	Total Liabilities:.....	18,460,978
Other Real Estate:.....	724		
Other Assets:.....	2,230,609	Total Equity Capital:.....	3,599,073
Total Assets:.....	22,060,051	Total Liabilities and Capital:.....	22,060,051
Total Trust Assets:.....	4,900,964	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], Matador[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) 495-4681
Trust Powers: Yes

901 Main Street
72833

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

Home Page: www.chambers.bank

Member of Federal Reserve System

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:..... 14,193
Federal Funds and Repos: 142,700
Investments:..... 66,815
Net Loans:..... 976,882
Premises and Fixed Assets:..... 26,904
Other Real Estate:..... 51
Other Assets:..... 46,968
Total Assets:..... 1,274,513
Total Trust Assets:..... 0

Deposits:..... 1,035,253
Federal Funds and Borrowings:..... 74,718
Other Liabilities:..... 9,973
Subordinated Debt:..... 0
Total Liabilities:..... 1,119,944
Total Equity Capital:..... 154,569
Total Liabilities and Capital:..... 1,274,513
Number of Shares Outstanding:..... 16,000

Directors: Danny Bunting; John Ed Chambers, III; Bill Donnell; Mike Donnell; Nathan George; Larry Hillyard; John Russell Meeks; Robert Mitchell; Tommy Papasan; 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

EVP/CCO: Shane Meador

Cash and Due from:..... 9,185
Federal Funds and Repos: 8,825
Investments:..... 16,119
Net Loans:..... 131,003
Premises and Fixed Assets:..... 516
Other Real Estate:..... 142
Other Assets:..... 2,214
Total Assets:..... 168,004
Total Trust Assets:..... 0

Deposits:..... 134,093
Federal Funds and Borrowings:..... 10,221
Other Liabilities:..... 495
Subordinated Debt:..... 0
Total Liabilities:..... 144,809
Total Equity Capital:..... 23,195
Total Liabilities and Capital:..... 168,004
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

EVP: Jay O'Neal

Cash and Due from:.....	6,218	Deposits:.....	273,270
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	8,549
Investments:.....	54,358	Other Liabilities:.....	4,317
Net Loans:.....	226,701	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,694	Total Liabilities:.....	286,136
Other Real Estate:.....	15		
Other Assets:.....	11,694	Total Equity Capital:.....	19,544
Total Assets:.....	305,680	Total Liabilities and Capital:.....	305,680
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/CLO: B. Page Gill

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

Cash and Due from:.....	6,157	Deposits:.....	194,694
Federal Funds and Repos:.....	9,325	Federal Funds and Borrowings:.....	10,134
Investments:.....	13,062	Other Liabilities:.....	1,130
Net Loans:.....	185,923	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,043	Total Liabilities:.....	205,958
Other Real Estate:.....	0		
Other Assets:.....	9,759	Total Equity Capital:.....	24,311
Total Assets:.....	230,269	Total Liabilities and Capital:.....	230,269
Total Trust Assets:.....	118,085	Number of Shares Outstanding:.....	40,000

Directors: L. Ashton Adcock; L. Sue Frank; John F. Freeman; Bruce Gasaway; B. Page Gill; Brooks A. Gill; James L. Hill; J. Michael Jones; Don Livingston; Lance Penfield; William W. Shea; David Walt

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

300 East Peach 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 H. Williams

Cash and Due from:..... 78,252
Federal Funds and Repos: 627
Investments:..... 158,456
Net Loans:..... 1,197,011
Premises and Fixed Assets:..... 22,208
Other Real Estate:..... 8,927
Other Assets:..... 89,830
Total Assets:..... 1,555,311
Total Trust Assets:..... 0

Deposits:..... 1,237,121
Federal Funds and Borrowings:..... 120,014
Other Liabilities:..... 9,428
Subordinated Debt:..... 0
Total Liabilities:..... 1,366,563
Total Equity Capital:..... 188,748
Total Liabilities and Capital:..... 1,555,311
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; Blake Williamson

Branches in Town: Five

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/Pres: Gary Canada, Jr.
CFO: Amanda Robinson

Cash: Christy Mackey

Cash and Due from:..... 40,817
Federal Funds and Repos: 1,775
Investments:..... 82,635
Net Loans:..... 273,525
Premises and Fixed Assets:..... 8,506
Other Real Estate:..... 139
Other Assets:..... 60,698
Total Assets:..... 468,095
Total Trust Assets:..... 0

Deposits:..... 322,036
Federal Funds and Borrowings:..... 48,000
Other Liabilities:..... 23,225
Subordinated Debt:..... 0
Total Liabilities:..... 393,261
Total Equity Capital:..... 74,834
Total Liabilities and Capital:..... 468,095
Number of Shares Outstanding:..... 10,000

Directors: Gary Canada, Jr.; Gary Canada, Sr.; 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

EVP: Melissa Casey

Pres/CLO: Jason F. Tennant

Cash and Due from:	23,989	Deposits:	418,376
Federal Funds and Repos:	375	Federal Funds and Borrowings:	31,248
Investments:	36,137	Other Liabilities:	5,529
Net Loans:	417,398	Subordinated Debt:	0
Premises and Fixed Assets:	19,037	Total Liabilities:	455,153
Other Real Estate:	77		
Other Assets:	12,583	Total Equity Capital:	54,443
Total Assets:	509,596	Total Liabilities and Capital:	509,596
Total Trust Assets:	0	Number of Shares Outstanding:	40,000

Directors: Genes L. Bland; Booker Cox, III; Charles T. Cross; John F. Cross, Sr.; Johnice Cross; 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 Avenue
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
CEO/Pres: K. Kevin Sabin

EVP/CFO: Karla S. Payne
EVP/CRO: Cara James

Cash and Due from:..... 726,092
Federal Funds and Repos: 0
Investments: 7,614,315
Net Loans: 16,545,689
Premises and Fixed Assets:..... 522,404
Other Real Estate: 3,689
Other Assets: 1,849,669
Total Assets: 27,261,858
Total Trust Assets: 4,103,665

Deposits: 21,256,764
Federal Funds and Borrowings: 3,736,113
Other Liabilities: 464,330
Subordinated Debt: 0
Total Liabilities: 25,457,207
Total Equity Capital: 1,804,651
Total Liabilities and Capital: 27,261,858
Number of Shares Outstanding: 350,692

Directors: Laura Andress; Cara James; 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], Glenpool[OK], 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 (7), 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] (5), 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] (6), Stillwater[OK], Stilwell[OK], Tahlequah[OK] (2), 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
FAX: (479) 684-3797
Trust Powers: Yes

3878 N. Crossover Road, Suite 20
72703

Charter Number: 660
Date: August 28, 1933
FDIC Certificate Number: 89

Home Page: www.signature.bank

Member of Federal Reserve System

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

Chm/CEO: Gary R. Head
Pres: Brant Ward

CFO: Edward P. Riendeau
CLO/Sec: Daniel J. Lewis

Cash and Due from: 32,194
Federal Funds and Repos: 0
Investments: 98,506
Net Loans: 865,100
Premises and Fixed Assets: 29,717
Other Real Estate: 0
Other Assets: 28,463
Total Assets: 1,053,980
Total Trust Assets: 0

Deposits: 892,526
Federal Funds and Borrowings: 38,018
Other Liabilities: 25,120
Subordinated Debt: 0
Total Liabilities: 955,664
Total Equity Capital: 98,316
Total Liabilities and Capital: 1,053,980
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; Matthew Trulove

Branches in Town: None

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

**FBT Bank & Mortgage
Fordyce, AR**

VOICE: (870) 352-3107
FAX: (870) 352-5202
Trust Powers: Yes

200 West Fourth Street
71742

Charter Number: 631
Date: January 5, 1931
FDIC Certificate Number: 1028

Home Page: www.fbtbank.com

Member of Federal Reserve System

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

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

EVP: Lance Nutt

Cash and Due from: 43,396
Federal Funds and Repos: 0
Investments: 58,420
Net Loans: 125,801
Premises and Fixed Assets: 2,318
Other Real Estate: 0
Other Assets: 5,575
Total Assets: 235,510
Total Trust Assets: 1,064

Deposits: 204,015
Federal Funds and Borrowings: 18,000
Other Liabilities: 1,290
Subordinated Debt: 0
Total Liabilities: 223,305
Total Equity Capital: 12,205
Total Liabilities and Capital: 235,510
Number of Shares Outstanding: 8,000

Directors: Joe D. Barnes; 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 M. Waldrip
CLO: T. Courtney Menefee

Cash and Due from:..... 12,504
Federal Funds and Repos: 7,425
Investments:..... 48,603
Net Loans:..... 309,464
Premises and Fixed Assets:..... 19,846
Other Real Estate:..... 0
Other Assets:..... 9,496
Total Assets:..... 407,338
Total Trust Assets:..... 0

Deposits:..... 372,147
Federal Funds and Borrowings: 3,000
Other Liabilities:..... 1,209
Subordinated Debt:..... 0
Total Liabilities:..... 376,356
Total Equity Capital:..... 30,982
Total Liabilities and Capital: 407,338
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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 22,661
Federal Funds and Repos: 40,500
Investments:..... 183,478
Net Loans:..... 702,410
Premises and Fixed Assets:..... 19,562
Other Real Estate:..... 0
Other Assets:..... 33,849
Total Assets:..... 1,002,460
Total Trust Assets:..... 0

Deposits:..... 906,202
Federal Funds and Borrowings: 10,916
Other Liabilities:..... 10,379
Subordinated Debt:..... 0
Total Liabilities:..... 927,497
Total Equity Capital:..... 74,963
Total Liabilities and Capital: 1,002,460
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

CFO: Andy Grumbles
COO/Mtg CEO: Robin Hackett

Cash and Due from:	14,524	Deposits:	512,334
Federal Funds and Repos:	16,200	Federal Funds and Borrowings:	25,000
Investments:	39,062	Other Liabilities:	3,608
Net Loans:	492,043	Subordinated Debt:	0
Premises and Fixed Assets:	13,814	Total Liabilities:	540,942
Other Real Estate:	974		
Other Assets:	18,694	Total Equity Capital:	54,369
Total Assets:	595,311	Total Liabilities and Capital:	595,311
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

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 Street
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:	7,359	Deposits:	247,739
Federal Funds and Repos:	10,125	Federal Funds and Borrowings:	0
Investments:	81,838	Other Liabilities:	1,010
Net Loans:	156,745	Subordinated Debt:	0
Premises and Fixed Assets:	10,731	Total Liabilities:	248,749
Other Real Estate:	71		
Other Assets:	13,980	Total Equity Capital:	32,100
Total Assets:	280,849	Total Liabilities and Capital:	280,849
Total Trust Assets:	1,074	Number of Shares Outstanding:	7,500

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

Branches in Town: One

Other Branches: 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

CEO/Pres: Vance G. St. Columbia
EVP/CCO: Phil Thomas

EVP/CFO: Leslie Harp

Cash and Due from:..... 11,757
Federal Funds and Repos: 375
Investments:..... 27,761
Net Loans:..... 354,627
Premises and Fixed Assets:..... 4,917
Other Real Estate:..... 0
Other Assets:..... 14,033
Total Assets:..... 413,470
Total Trust Assets:..... 0

Deposits: 334,269
Federal Funds and Borrowings: 36,500
Other Liabilities:..... 2,729
Subordinated Debt:..... 0
Total Liabilities:..... 373,498
Total Equity Capital:..... 39,972
Total Liabilities and Capital: 413,470
Number of Shares Outstanding:..... 500,000

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: Conway, 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:..... 13,998
Federal Funds and Repos: 250
Investments:..... 28,482
Net Loans:..... 225,839
Premises and Fixed Assets:..... 1,563
Other Real Estate:..... 18
Other Assets:..... 9,016
Total Assets:..... 279,166
Total Trust Assets:..... 0

Deposits: 247,861
Federal Funds and Borrowings: 0
Other Liabilities:..... 646
Subordinated Debt:..... 0
Total Liabilities:..... 248,507
Total Equity Capital:..... 30,659
Total Liabilities and Capital: 279,166
Number of Shares Outstanding:..... 2,000

Directors: Margaret S. Griffin; Michael B. Griffin; Carl E. Hendrix, III; Dani Hendrix; Edith H. 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:	31,194	Deposits:	278,945
Federal Funds and Repos:	650	Federal Funds and Borrowings:	26,365
Investments:	49,674	Other Liabilities:	4,954
Net Loans:	231,936	Subordinated Debt:	0
Premises and Fixed Assets:	8,142	Total Liabilities:	310,264
Other Real Estate:	2,574		
Other Assets:	8,018	Total Equity Capital:	21,924
Total Assets:	332,188	Total Liabilities and Capital:	332,188
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 Street
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:	15,464	Deposits:	820,564
Federal Funds and Repos:	0	Federal Funds and Borrowings:	80,782
Investments:	218,518	Other Liabilities:	17,138
Net Loans:	666,798	Subordinated Debt:	0
Premises and Fixed Assets:	21,714	Total Liabilities:	918,484
Other Real Estate:	685		
Other Assets:	76,446	Total Equity Capital:	81,141
Total Assets:	999,625	Total Liabilities and Capital:	999,625
Total Trust Assets:	237,189	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)

**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:.....	3,662	Deposits:	70,342
Federal Funds and Repos:	0	Federal Funds and Borrowings:	8,500
Investments:	21,495	Other Liabilities:	259
Net Loans:	59,341	Subordinated Debt:	0
Premises and Fixed Assets:.....	793	Total Liabilities:	79,101
Other Real Estate:	0		
Other Assets:	3,246	Total Equity Capital:.....	9,436
Total Assets:	88,537	Total Liabilities and Capital:	88,537
Total Trust Assets:	0	Number of Shares Outstanding:.....	60,000

Directors: Terence J. Alpe; Sam E. Angel, II; 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

CFO: Donna Hall

Cash and Due from:.....	6,071	Deposits:	267,473
Federal Funds and Repos:	8,100	Federal Funds and Borrowings:	0
Investments:	163,253	Other Liabilities:	15,324
Net Loans:	115,978	Subordinated Debt:	0
Premises and Fixed Assets:.....	6,918	Total Liabilities:	282,797
Other Real Estate:	0		
Other Assets:	4,011	Total Equity Capital:.....	21,534
Total Assets:	304,331	Total Liabilities and Capital:	304,331
Total Trust Assets:	0	Number of Shares Outstanding:.....	100,000

Directors: Eugene L. Maris; Kim Markland; 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:	1,454,789	Deposits:	23,983,397
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,104,478
Investments:	3,262,366	Other Liabilities:	395,102
Net Loans:	23,344,258	Subordinated Debt:	469,002
Premises and Fixed Assets:	670,262	Total Liabilities:	25,951,979
Other Real Estate:	61,564		
Other Assets:	1,968,631	Total Equity Capital:	4,809,891
Total Assets:	30,761,870	Total Liabilities and Capital:	30,761,870
Total Trust Assets:	2,617,402	Number of Shares Outstanding:	127,145,449

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] (2), 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], 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] (2), 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], Oldsmar[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] (4), Texarkana, Texarkana[TX], The Colony[GA], 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:..... 5,400
Federal Funds and Repos: 14,162
Investments:..... 54,921
Net Loans:..... 390,075
Premises and Fixed Assets:..... 1,733
Other Real Estate:..... 0
Other Assets:..... 8,222
Total Assets:..... 474,513
Total Trust Assets:..... 0

Deposits: 391,709
Federal Funds and Borrowings:..... 41,507
Other Liabilities:..... 1,462
Subordinated Debt:..... 0
Total Liabilities:..... 434,678
Total Equity Capital:..... 39,835
Total Liabilities and Capital: 474,513
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:..... 9,773
Federal Funds and Repos: 137
Investments:..... 258,409
Net Loans:..... 162,793
Premises and Fixed Assets:..... 8,299
Other Real Estate:..... 1,947
Other Assets:..... 19,477
Total Assets:..... 460,835
Total Trust Assets:..... 0

Deposits: 402,516
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 2,824
Subordinated Debt:..... 0
Total Liabilities:..... 405,340
Total Equity Capital:..... 55,495
Total Liabilities and Capital: 460,835
Number of Shares Outstanding:..... 27,965

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

Branches in Town: None

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

**Encore Bank
Little Rock, AR**

VOICE: (501) 228-6000
FAX: (501) 228-6006
Trust Powers: Yes

1801 Rahling Road, Suite 100
72223

Charter Number: 771
Date: July 30, 1997

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/CBO: Phillip Jett

EVP/COO: Burt Hicks

Cash and Due from:.....	35,513	Deposits:.....	2,705,818
Federal Funds and Repos:.....	200	Federal Funds and Borrowings:.....	997,900
Investments:.....	815,615	Other Liabilities:.....	45,868
Net Loans:.....	2,957,016	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	34,772	Total Liabilities:.....	3,749,586
Other Real Estate:.....	0		
Other Assets:.....	182,232	Total Equity Capital:.....	275,762
Total Assets:.....	4,025,348	Total Liabilities and Capital:.....	4,025,348
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	32,013

Directors: John Allen; Derek Alley; Kelly Brown; Brian A. Butler; Marcella "Marcy" Doderer; Garrett Frost; Elizabeth Glasbrenner; Burt Hicks; Phillip Jett; Matt Johnner; Rita Lowman; Chad McNair; Tim O'Reilly; Chris Roberts

Branches in Town: One

Other Branches: Austin[TX], Charleston[SC], Charlotte[NC] (2), Dallas[TX], Fayetteville, Fort Worth[TX], Jonesboro, Nashville[TN] (2), Plano[TX], Rogers, San Antonio[TX], Springfield[MO], Tampa[FL], Winston-Salem[NC]

**First State Bank
Lonoke, AR**

VOICE: (501) 676-3106
FAX: (501) 676-5046
Trust Powers: No

101 South Center Street
72086

Charter Number: 670
Date: March 9, 1935

FDIC Certificate Number: 15050

Home Page: www.firststatebk.com

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

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

CFO: Melissa Halpain

Cash and Due from:.....	11,764	Deposits:.....	266,386
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	65,290	Other Liabilities:.....	502
Net Loans:.....	205,505	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,979	Total Liabilities:.....	266,888
Other Real Estate:.....	0		
Other Assets:.....	4,612	Total Equity Capital:.....	26,262
Total Assets:.....	293,150	Total Liabilities and Capital:.....	293,150
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

200 East Main Street

Charter Number: 217

FAX: (870) 235-7008

71753

Date: September 26, 1906

Trust Powers: Yes

FDIC Certificate Number: 1291

Home Page: www.myfarmers.bank

Member of Federal Reserve System

Bank Holding Company

Magnolia Banking Corporation, Magnolia, AR

CEO/Pres: Chris Gosnell**CLO:** Dave White**CFO:** Drew Chandler

Cash and Due from:	51,868
Federal Funds and Repos:	12,275
Investments:	575,857
Net Loans:	1,845,940
Premises and Fixed Assets:	57,390
Other Real Estate:	0
Other Assets:	129,728
Total Assets:	2,673,058
Total Trust Assets:	126,412

Deposits:	2,408,494
Federal Funds and Borrowings:	55,051
Other Liabilities:	20,200
Subordinated Debt:	0
Total Liabilities:	2,483,745
Total Equity Capital:	189,313
Total Liabilities and Capital:	2,673,058
Number of Shares Outstanding:	100,000

Directors: John E. Alexander, Jr.; Mike Boyd; Bob L. Burns; Dr. Jason Franks; Chris Gosnell; Sonja Hubbard; 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] (2), Prescott, Prosper[TX], Taylor, Texarkana (2), Texarkana[TX] (2)

The Peoples Bank Magnolia, AR

VOICE: (870) 234-5777

500 North Jackson

Charter Number: 313

FAX: (870) 912-0647

71753

Date: June 22, 1910

Trust Powers: Yes

FDIC Certificate Number: 12531

Home Page: www.pbmag.com

Bank Holding Company

Golden Oaks Bancshares, Inc., Magnolia, AR

Chm: S. Clark Fincher**Pres:** Jamie Waller**CEO:** Mary L. Fowler**CFO:** Jonathan Baird

Cash and Due from:	11,105
Federal Funds and Repos:	5,600
Investments:	18,301
Net Loans:	187,018
Premises and Fixed Assets:	5,292
Other Real Estate:	0
Other Assets:	9,791
Total Assets:	237,107
Total Trust Assets:	0

Deposits:	168,037
Federal Funds and Borrowings:	42,155
Other Liabilities:	722
Subordinated Debt:	0
Total Liabilities:	210,914
Total Equity Capital:	26,193
Total Liabilities and Capital:	237,107
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 Street
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:2,749
Federal Funds and Repos: 0
Investments: 15,065
Net Loans:66,838
Premises and Fixed Assets:775
Other Real Estate: 0
Other Assets: 1,767
Total Assets:87,194
Total Trust Assets:627

Deposits:75,215
Federal Funds and Borrowings:3,625
Other Liabilities: 138
Subordinated Debt: 0
Total Liabilities:78,978
Total Equity Capital:8,216
Total Liabilities and Capital:87,194
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/CFO: Jim S. Youngblood

SVP: Clarissa Herren
VP/Cash: Stephen Wilson

Cash and Due from:4,169
Federal Funds and Repos:5,825
Investments:35,202
Net Loans:99,137
Premises and Fixed Assets:563
Other Real Estate: 0
Other Assets:6,494
Total Assets:151,390
Total Trust Assets:120,968

Deposits:124,639
Federal Funds and Borrowings: 0
Other Liabilities: 909
Subordinated Debt: 0
Total Liabilities:125,548
Total Equity Capital:25,842
Total Liabilities and Capital:151,390
Number of Shares Outstanding:355,000

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

Cash and Due from:..... 10,840
Federal Funds and Repos: 0
Investments:..... 102,987
Net Loans:..... 222,399
Premises and Fixed Assets:..... 3,409
Other Real Estate:..... 0
Other Assets:..... 7,064
Total Assets:..... 346,699
Total Trust Assets:..... 0

Deposits:..... 294,637
Federal Funds and Borrowings:..... 20,800
Other Liabilities:..... 3,725
Subordinated Debt:..... 0
Total Liabilities:..... 319,162
Total Equity Capital:..... 27,537
Total Liabilities and Capital:..... 346,699
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
TO: Nick Temple

Cash and Due from:..... 9,827
Federal Funds and Repos: 0
Investments:..... 80,015
Net Loans:..... 150,155
Premises and Fixed Assets:..... 1,385
Other Real Estate:..... 74
Other Assets:..... 9,173
Total Assets:..... 250,629
Total Trust Assets:..... 17,851

Deposits:..... 231,283
Federal Funds and Borrowings:..... 9,675
Other Liabilities:..... 589
Subordinated Debt:..... 0
Total Liabilities:..... 241,547
Total Equity Capital:..... 9,082
Total Liabilities and Capital:..... 250,629
Number of Shares Outstanding:..... 8,000

Directors: 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: 7,106
Federal Funds and Repos: 0
Investments: 52,984
Net Loans: 224,603
Premises and Fixed Assets: 3,714
Other Real Estate: 0
Other Assets: 10,881
Total Assets: 299,288
Total Trust Assets: 33,648

Deposits: 254,558
Federal Funds and Borrowings: 21,549
Other Liabilities: 2,404
Subordinated Debt: 0
Total Liabilities: 278,511
Total Equity Capital: 20,777
Total Liabilities and Capital: 299,288
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: 45,436
Federal Funds and Repos: 476
Investments: 76,717
Net Loans: 106,128
Premises and Fixed Assets: 1,835
Other Real Estate: 0
Other Assets: 8,293
Total Assets: 238,885
Total Trust Assets: 0

Deposits: 195,510
Federal Funds and Borrowings: 6,165
Other Liabilities: 1,788
Subordinated Debt: 0
Total Liabilities: 203,463
Total Equity Capital: 35,422
Total Liabilities and Capital: 238,885
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:..... 25,303
Federal Funds and Repos: 507
Investments:..... 76,682
Net Loans: 569,493
Premises and Fixed Assets:..... 27,277
Other Real Estate:..... 1,823
Other Assets:..... 39,845
Total Assets:..... 740,930
Total Trust Assets:..... 112,050

Deposits: 582,285
Federal Funds and Borrowings: 95,000
Other Liabilities:..... 5,598
Subordinated Debt:..... 0
Total Liabilities:..... 682,883
Total Equity Capital:..... 58,047
Total Liabilities and Capital: 740,930
Number of Shares Outstanding:..... 1,338,371

Directors: Kendall Combs; Michael D. Combs; Randall Combs; Marnie B. Oldner; Stephen Ragland; Nick Roach

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:..... 25,083
Federal Funds and Repos: 375
Investments:..... 131,315
Net Loans: 597,107
Premises and Fixed Assets:..... 12,773
Other Real Estate:..... 200
Other Assets:..... 27,526
Total Assets:..... 794,379
Total Trust Assets:..... 0

Deposits: 724,311
Federal Funds and Borrowings: 5,000
Other Liabilities:..... 4,327
Subordinated Debt:..... 0
Total Liabilities:..... 733,638
Total Equity Capital:..... 60,741
Total Liabilities and Capital: 794,379
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 Street
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:	17,965	Deposits:	278,581
Federal Funds and Repos:	3,525	Federal Funds and Borrowings:	10,495
Investments:	108,243	Other Liabilities:	4,405
Net Loans:	162,979	Subordinated Debt:	0
Premises and Fixed Assets:	9,738	Total Liabilities:	293,481
Other Real Estate:	118		
Other Assets:	18,214	Total Equity Capital:	27,301
Total Assets:	320,782	Total Liabilities and Capital:	320,782
Total Trust Assets:	123,021	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 Street
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:	24,015	Deposits:	106,471
Federal Funds and Repos:	0	Federal Funds and Borrowings:	20,000
Investments:	35,305	Other Liabilities:	276
Net Loans:	67,240	Subordinated Debt:	0
Premises and Fixed Assets:	759	Total Liabilities:	126,747
Other Real Estate:	0		
Other Assets:	3,469	Total Equity Capital:	4,041
Total Assets:	130,788	Total Liabilities and Capital:	130,788
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Paula O. Blackwell; Cody Knight; Stephanie Lowe; Jim Poole

Branches in Town: One

Other Branches: Rector

Simmons Bank Pine Bluff, AR

VOICE: (501) 558-3141
FAX: (501) 558-3145
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: George A. Makris, Jr.
CEO: Robert A. Fehlman

Pres/CFO: Jay Brogdon
TO: Jimmy Crocker

Cash and Due from:	745,343
Federal Funds and Repos:	0
Investments:	7,350,921
Net Loans:	16,633,908
Premises and Fixed Assets:	528,793
Other Real Estate:	3,469
Other Assets:	2,649,832
Total Assets:	27,912,266
Total Trust Assets:	5,826,619

Deposits:	22,646,177
Federal Funds and Borrowings:	1,514,321
Other Liabilities:	239,237
Subordinated Debt:	0
Total Liabilities:	24,399,735
Total Equity Capital:	3,512,531
Total Liabilities and Capital:	27,912,266
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: Four

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, Clayton[MO], 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 (5), 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] (3), Stockton[MO], Strong, Sweetwater[TN], Texarkana[TX], The Woodlands[TX] (3), Tilden[TX], Tishomingo[OK], Tomball[TX], Tulsa[OK], Tyler[TX] (2), Union City[TN], Vonore[TN], Weatherford[TX], Weiner, Wentzville[MO], West Plains[MO], White Hall (2), White House[TN], Whitesboro[TX], Wichita[KS] (3), Willow Springs[MO], 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:.....	2,382	Deposits:.....	77,765
Federal Funds and Repos:.....	2,000	Federal Funds and Borrowings:.....	9,548
Investments:.....	5,014	Other Liabilities:.....	714
Net Loans:.....	86,459	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,053	Total Liabilities:.....	88,027
Other Real Estate:.....	0		
Other Assets:.....	5,503	Total Equity Capital:.....	15,384
Total Assets:.....	103,411	Total Liabilities and Capital:.....	103,411
Total Trust Assets:.....	4,037	Number of Shares Outstanding:.....	36,363

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

Branches in Town: One

Other Branches: Corning

**Gateway Bank
Rison, AR**

VOICE: (870) 325-6251
FAX: (870) 380-5421
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:.....	2,142	Deposits:.....	112,709
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	14,275
Investments:.....	797	Other Liabilities:.....	763
Net Loans:.....	133,373	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,739	Total Liabilities:.....	127,747
Other Real Estate:.....	0		
Other Assets:.....	1,578	Total Equity Capital:.....	12,882
Total Assets:.....	140,629	Total Liabilities and Capital:.....	140,629
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Lewis R. Gardner; Ryan Holder; Robi McDonald; Charles S. Searcy; James W. Searcy

Branches in Town: None

Other Branches: Benton, Bryant

Generations Bank Rogers, AR

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

Home Page: www.mygenerations.bank

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

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

CFO: Sandra Ferguson
COO: Lindsay Wilmott

Cash and Due from:.....	19,486	Deposits:	696,822
Federal Funds and Repos:	1,775	Federal Funds and Borrowings:	55,056
Investments:	162,034	Other Liabilities:	6,590
Net Loans:	609,129	Subordinated Debt:	0
Premises and Fixed Assets:.....	16,333	Total Liabilities:	758,468
Other Real Estate:	0		
Other Assets:	33,249	Total Equity Capital:.....	83,538
Total Assets:	842,006	Total Liabilities and Capital:	842,006
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 3103 East Main Street Charter Number: 663
FAX: (479) 498-2465 72802 Date: January 12, 1934
Trust Powers: No FDIC Certificate Number: 13632

Home Page: www.fsbmybank.com

Member of Federal Reserve System

Bank Holding Company
First State Banking Corporation, Russellville, AR

Chm/CEO/Pres: Charles B. "Chip" Blanchard
VChm: Charles Blanchard

EVP/CLO: Barton Allen
EVP/Sec: Toni B. Laws

Cash and Due from:.....	23,781	Deposits:	432,559
Federal Funds and Repos:	375	Federal Funds and Borrowings:	14,205
Investments:	95,408	Other Liabilities:	1,899
Net Loans:	351,511	Subordinated Debt:	0
Premises and Fixed Assets:.....	8,681	Total Liabilities:	448,663
Other Real Estate:	0		
Other Assets:	16,680	Total Equity Capital:.....	47,773
Total Assets:	496,436	Total Liabilities and Capital:	496,436
Total Trust Assets:	0	Number of Shares Outstanding:.....	20,000

Directors: Barton Allen; 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: Fayetteville, 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:.....	28,887	Deposits:.....	157,636
Federal Funds and Repos:.....	725	Federal Funds and Borrowings:.....	0
Investments:.....	13,360	Other Liabilities:.....	196
Net Loans:.....	124,857	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,414	Total Liabilities:.....	157,832
Other Real Estate:.....	0		
Other Assets:.....	7,535	Total Equity Capital:.....	18,946
Total Assets:.....	176,778	Total Liabilities and Capital:.....	176,778
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	19,650

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

Branches in Town: None

Other Branches: Mammoth Spring, Viola

**Logan County Bank
Scranton, AR**

VOICE: (479) 938-2511
FAX: (479) 938-7084
Trust Powers: No

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:.....	2,925	Deposits:.....	86,484
Federal Funds and Repos:.....	3,000	Federal Funds and Borrowings:.....	0
Investments:.....	38,692	Other Liabilities:.....	100
Net Loans:.....	53,877	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,020	Total Liabilities:.....	86,584
Other Real Estate:.....	0		
Other Assets:.....	1,555	Total Equity Capital:.....	16,485
Total Assets:.....	103,069	Total Liabilities and Capital:.....	103,069
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

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

VP: Mike Hendricks
TO: Frank Faust

Cash and Due from:	470,297
Federal Funds and Repos:	23,100
Investments:	2,938,908
Net Loans:	3,819,880
Premises and Fixed Assets:	138,555
Other Real Estate:	0
Other Assets:	172,080
Total Assets:	7,562,820
Total Trust Assets:	2,725,767

Deposits:	6,164,428
Federal Funds and Borrowings:	253,310
Other Liabilities:	13,123
Subordinated Debt:	0
Total Liabilities:	6,430,861
Total Equity Capital:	1,131,959
Total Liabilities and Capital:	7,562,820
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 H. 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 South 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

Cont: Aaron Reed

Cash and Due from:	25,095	Deposits:	186,396
Federal Funds and Repos:	375	Federal Funds and Borrowings:	0
Investments:	79,512	Other Liabilities:	2,308
Net Loans:	100,371	Subordinated Debt:	0
Premises and Fixed Assets:	3,928	Total Liabilities:	188,704
Other Real Estate:	0		
Other Assets:	6,314	Total Equity Capital:	26,891
Total Assets:	215,595	Total Liabilities and Capital:	215,595
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: Benton, 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

VP: Lindsey Yeager

CEO/Pres: James B. Yeager

Cash and Due from:	6,610	Deposits:	186,030
Federal Funds and Repos:	0	Federal Funds and Borrowings:	16,000
Investments:	87,679	Other Liabilities:	551
Net Loans:	125,375	Subordinated Debt:	0
Premises and Fixed Assets:	1,870	Total Liabilities:	202,581
Other Real Estate:	0		
Other Assets:	2,865	Total Equity Capital:	21,818
Total Assets:	224,399	Total Liabilities and Capital:	224,399
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:..... 709
Federal Funds and Repos: 2,400
Investments:..... 1,962
Net Loans:..... 50,733
Premises and Fixed Assets:..... 1,472
Other Real Estate:..... 0
Other Assets:..... 2,113
Total Assets:..... 59,389
Total Trust Assets:..... 0

Deposits:..... 50,679
Federal Funds and Borrowings: 3,000
Other Liabilities:..... 138
Subordinated Debt:..... 0
Total Liabilities:..... 53,817
Total Equity Capital:..... 5,572
Total Liabilities and Capital: 59,389
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:..... 33,876
Federal Funds and Repos: 0
Investments:..... 2,721
Net Loans:..... 232,196
Premises and Fixed Assets:..... 8,431
Other Real Estate:..... 0
Other Assets:..... 4,832
Total Assets:..... 282,056
Total Trust Assets:..... 0

Deposits:..... 215,654
Federal Funds and Borrowings: 38,797
Other Liabilities:..... 2,708
Subordinated Debt:..... 0
Total Liabilities:..... 257,159
Total Equity Capital:..... 24,897
Total Liabilities and Capital: 282,056
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: Bentonville, 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.bodcaw.bank

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

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

CLO: Chris Lannom

Cash and Due from:	6,510	Deposits:	206,559
Federal Funds and Repos:	0	Federal Funds and Borrowings:	6,350
Investments:	16,852	Other Liabilities:	660
Net Loans:	203,971	Subordinated Debt:	0
Premises and Fixed Assets:	3,152	Total Liabilities:	213,569
Other Real Estate:	20		
Other Assets:	2,416	Total Equity Capital:	19,352
Total Assets:	232,921	Total Liabilities and Capital:	232,921
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:	2,651	Deposits:	91,959
Federal Funds and Repos:	0	Federal Funds and Borrowings:	5,661
Investments:	28,598	Other Liabilities:	143
Net Loans:	71,495	Subordinated Debt:	0
Premises and Fixed Assets:	2,964	Total Liabilities:	97,763
Other Real Estate:	24		
Other Assets:	3,428	Total Equity Capital:	11,397
Total Assets:	109,160	Total Liabilities and Capital:	109,160
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

Directors: John Ashcraft; Britt Burris; 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:.....	6,998	Deposits:	57,565
Federal Funds and Repos:	150	Federal Funds and Borrowings:	0
Investments:	3,796	Other Liabilities:	1,144
Net Loans:	52,003	Subordinated Debt:	0
Premises and Fixed Assets:.....	1,356	Total Liabilities:	58,709
Other Real Estate:	0		
Other Assets:	2,092	Total Equity Capital:.....	7,686
Total Assets:	66,395	Total Liabilities and Capital:	66,395
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 South 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: Charlene Julian

Cash and Due from:.....	31,848	Deposits:	1,419,859
Federal Funds and Repos:	4,589	Federal Funds and Borrowings:	128,408
Investments:	371,227	Other Liabilities:	14,372
Net Loans:	1,159,809	Subordinated Debt:	0
Premises and Fixed Assets:.....	32,068	Total Liabilities:	1,562,639
Other Real Estate:	134		
Other Assets:	141,496	Total Equity Capital:.....	178,532
Total Assets:	1,741,171	Total Liabilities and Capital:	1,741,171
Total Trust Assets:	380,870	Number of Shares Outstanding:.....	1,000

Directors: Gerald Carter; Brad Chambless; Greg Connell; David Erstine; 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), 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:.....	54,981	Deposits:.....	471,730
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	176,048	Other Liabilities:.....	2,251
Net Loans:.....	265,434	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,934	Total Liabilities:.....	473,981
Other Real Estate:.....	0		
Other Assets:.....	22,019	Total Equity Capital:.....	49,435
Total Assets:.....	523,416	Total Liabilities and Capital:.....	523,416
Total Trust Assets:.....	9,195	Number of Shares Outstanding:.....	16,000

Directors: J. Kevin Bell; Michael T. Echols; Morrill H. Harriman; D. Keith Hefner; L. Scott McBrayer; Brett D. Peters; Paul D. Shirley; Sam T. Sicard; 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 South 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 A. Quimby
SVP/CLO: Pat Newton

Cash and Due from:.....	6,846	Deposits:.....	107,804
Federal Funds and Repos:.....	500	Federal Funds and Borrowings:.....	3,500
Investments:.....	49,418	Other Liabilities:.....	237
Net Loans:.....	54,154	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	880	Total Liabilities:.....	111,541
Other Real Estate:.....	100		
Other Assets:.....	4,742	Total Equity Capital:.....	5,099
Total Assets:.....	116,640	Total Liabilities and Capital:.....	116,640
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 Street
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: Kelly Ashcraft

TO: Nora Pacheco

Cash and Due from:.....	4,630	Deposits:	116,623
Federal Funds and Repos:	0	Federal Funds and Borrowings:	11,530
Investments:	66,685	Other Liabilities:	172
Net Loans:	70,040	Subordinated Debt:	0
Premises and Fixed Assets:.....	539	Total Liabilities:	128,325
Other Real Estate:	0		
Other Assets:	1,565	Total Equity Capital:.....	15,134
Total Assets:	143,459	Total Liabilities and Capital:	143,459
Total Trust Assets:	14,893	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
Cont: Robin Bedsole

Cash and Due from:.....	125,534	Deposits:	1,268,100
Federal Funds and Repos:	0	Federal Funds and Borrowings:	30,000
Investments:	236,365	Other Liabilities:	54,534
Net Loans:	955,401	Subordinated Debt:	0
Premises and Fixed Assets:.....	22,036	Total Liabilities:	1,352,634
Other Real Estate:	40		
Other Assets:	159,359	Total Equity Capital:.....	146,101
Total Assets:	1,498,735	Total Liabilities and Capital:	1,498,735
Total Trust Assets:	6,773,851	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: Kirby H. Carlson

EVP: Andy Horton
SVP/CFO: Chris Blaylock

Cash and Due from:.....	3,061	Deposits:.....	478,297
Federal Funds and Repos:.....	1,040	Federal Funds and Borrowings:.....	40,000
Investments:.....	260,351	Other Liabilities:.....	1,772
Net Loans:.....	260,728	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,552	Total Liabilities:.....	520,069
Other Real Estate:.....	0		
Other Assets:.....	14,186	Total Equity Capital:.....	22,849
Total Assets:.....	542,918	Total Liabilities and Capital:.....	542,918
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

Directors: Jack D. Avery; Kirby H. Carlson; Michael A. Carlson; Glen F. Fenter; Dr. Edgar S. "Scott" Ferguson, M.D.; Charles E. Horton; Marlene Keenan; Dr. Trent P. Pierce, M.D.; 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)

**Relyance Bank
White Hall, AR**

VOICE: (870) 535-7222
FAX: (870) 535-4137
Trust Powers: Yes

8500 Sheridan Road
71602

Charter Number: 806
Date: October 20, 2022
FDIC Certificate Number: 19371

Home Page: www.rely.bank

Member of Federal Reserve System

Bank Holding Company
Jefferson Bancshares, Inc., White Hall, AR

Chm/CEO: Chuck Morgan
Pres/COO: Scott Pittillo

EVP/CFO: Michael Neathery
EVP/TO: Janice Acosta

Cash and Due from:..... 26,394
Federal Funds and Repos: 27,600
Investments: 137,182
Net Loans: 953,075
Premises and Fixed Assets:..... 39,900
Other Real Estate: 0
Other Assets: 66,007
Total Assets: 1,250,158
Total Trust Assets: 356,101

Deposits: 1,050,346
Federal Funds and Borrowings: 37,525
Other Liabilities: 16,415
Subordinated Debt: 0
Total Liabilities: 1,104,286
Total Equity Capital: 145,872
Total Liabilities and Capital: 1,250,158
Number of Shares Outstanding: 20,000

Directors: Kenny Bonds; Thomas Dial; David Ferrell; John Garrison; Jennifer Griffin; Marshall Kelley; Annette Kline; Chuck Morgan; Thomas Murchison; Scott Pittillo; Archie Sanders

Branches in Town: One

Other Branches: Bryant, Fordyce, Hot Springs (4), Hot Springs Village, Little Rock (4), Pine Bluff (4), Redfield, Sheridan, Star City

**Cross 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.mycrossbank.com

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

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

SVP/CLO: King Casbeer

Cash and Due from:..... 34,557
Federal Funds and Repos: 200
Investments: 22,054
Net Loans: 330,544
Premises and Fixed Assets:..... 7,035
Other Real Estate: 0
Other Assets: 12,538
Total Assets: 406,928
Total Trust Assets: 22,644

Deposits: 358,935
Federal Funds and Borrowings: 369
Other Liabilities: 1,686
Subordinated Debt: 0
Total Liabilities: 360,990
Total Equity Capital: 45,938
Total Liabilities and Capital: 406,928
Number of Shares Outstanding: 4,000

Directors: Dr. Willard G. Burks; Ronald R. Caldwell; Kenneth L. Johnson, Jr.; Jon David King; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. Reddman; R. Joe Rennie

Branches in Town: One

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

REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2023

**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:	625
Federal Funds and Repos:	0
Investments:	8,338
Net Loans:	12,563
Premises and Fixed Assets:	655
Other Real Estate:	0
Other Assets:	6,576
Total Assets:	28,757
Total Trust Assets:	0

Deposits:	0
Federal Funds and Borrowings:	6,762
Other Liabilities:	955
Subordinated Debt:	0
Total Liabilities:	7,717
Total Equity Capital:	21,040
Total Liabilities and Capital:	28,757
Number of Shares Outstanding:	967

Directors: Jeff Amerine; Jerry Bullard; Kevin Burns; Laura Fine; 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, 2023

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2023

Perry County Industrial Development Corporation
Perryville, AR

VOICE: (501) 454-0330

FAX: (501) 889-2966

P. O. Box 869

72126-0869

Charter Number: 30003

Date: August 18, 1994

County: Perry

Pres: John C. "Chris" Branscum

Treas: Mark Roland

VP: Donald C. Crain

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

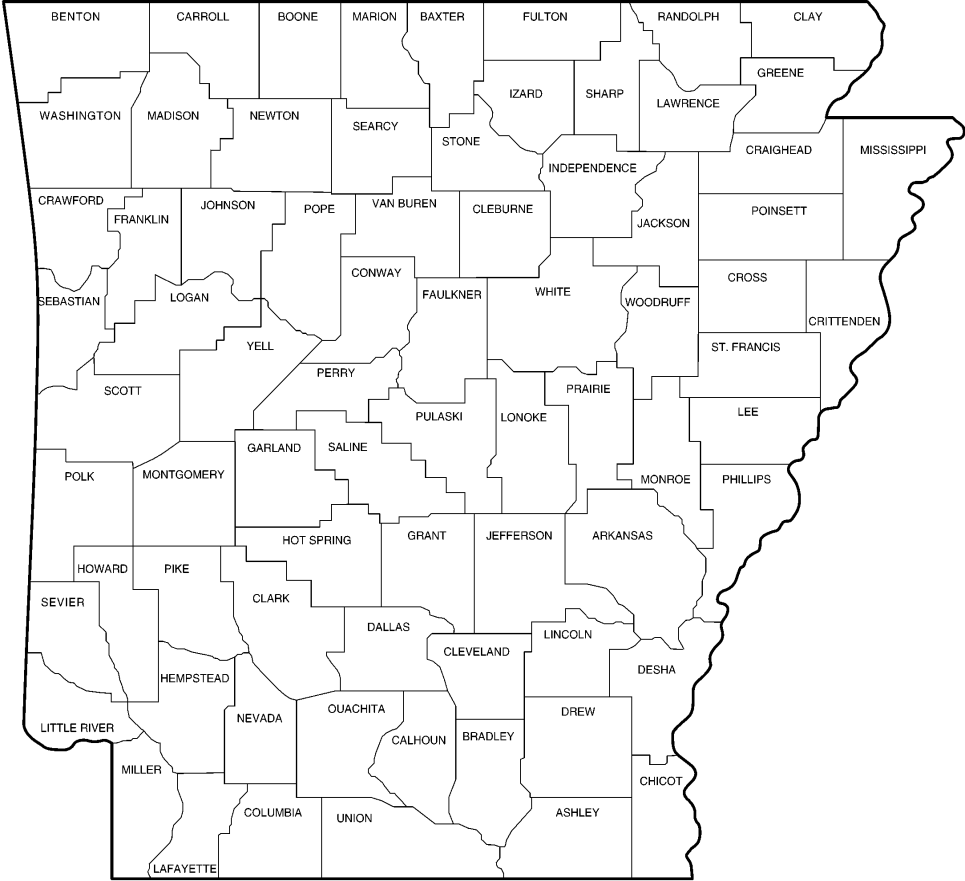
JUNE 30, 2023

COUNTY	BANK	CITY
Arkansas	The Farmers and Merchants Bank	Stuttgart
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
Crawford	Citizens Bank & Trust Company	Van Buren
Crittenden	Evolve Bank & Trust Fidelity Bank	West Memphis West Memphis
Cross	Cross 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
Fulton	Bank of Salem	Salem
Grant	Peoples Bank	Sheridan

COUNTY	BANK	CITY
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	Simmons Bank Relyance Bank	Pine Bluff White Hall
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
Pope	First State Bank	Russellville

COUNTY	BANK	CITY
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, 2023

**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:

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 Development Capital Trust	Arkadelphia, AR
Southern Property Corporation of the Delta	Arkadelphia, 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: Marty Sellars
VP: Michael Burris

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

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

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 Second 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 Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
Arvest Opportunity Fund, 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

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

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

110 NW Second 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 Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
Arvest Opportunity Fund, 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

**Bank of 1889 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
Bank of 1889 Employee Stock Ownership Trust, Berryville, AR

Chm: William A. Hudspeth, III

VChm: Doug Carr

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
AVP/Cont: Lavonn Tidwell

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

**Power Bancshares, Inc.
Bradley, AR**

RSSD Number: 5813513
VOICE: (870) 894-3322
FAX: (870) 894-3324

208 West Fourth Street
P. O. Box 120
71826

Pres: Jeff C. Hobbs

Sec: Taylor Chandler

Subsidiaries:

Community State Bank

Bradley, AR

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

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

1325 Hwy 278 Bypass
3704 Southern Hills Boulevard (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 Street
P. O. Box 490
72521

Chm: Samuel F. Beller
CEO/Pres: John M. 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 Allison
CFO: Brian Davis

COO: Stephen Tipton

Subsidiaries:

Centennial Bank
Centennial Insurance Agency, Inc.
Boomer Air LLC
Centennial AAC NMTC Fund, LLC
Freedom Insurance Group, Inc.
GoldStar Trust Company
Cook Insurance Agency, Inc.
Regent Bank Project Finance, Inc.
Centennial AL Holdings, Inc.
1908 Properties, LLC
Happy Insurance Services, Inc.
SAPH, LLC
HBI Insurance, Inc.

Conway, AR
Cabot, AR
Conway, AR
Conway, AR
Jonesboro, AR
Jonesboro, AR
Apalachicola, FL
Davie, FL
New York, NY
Amarillo, TX
Amarillo, TX
Amarillo, TX
Conway, AR

Chambers Bancshares, Inc.
Danville, AR

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

105 East Ninth Street
P. O. Box 1330
72833

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

Subsidiaries:

Chambers Bank
Sloan Capital Trust I

Danville, AR
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 **EVP:** Betty B. Trites
Pres: B. Page Gill **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

300 East Peach Street
P. O. Box 1754
71730

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

EVP/COO: Craig Mobley
EVP/CRO: Sean H. Williams

Subsidiaries:

First Financial Bank	El Dorado, AR
First Title Services, Inc.	El Dorado, AR
First Financial Banc Corporation Statutory Trust I	El Dorado, AR
First Financial Statutory Trust III	El Dorado, AR

**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/Pres: Gary Canada, Sr.

COO: Gary Canada, Jr.

Subsidiaries:

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

GP: Hanna Canada

LP: Gary Canada, Sr.

Subsidiaries:

Canada Bancshares, Inc.	England, AR
Bank of England	England, AR
BOE Acquisition Company, Inc.	England, AR
BOE Mortgage, LLC	England, AR
BOE Leasing, LLC	England, 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, Sr.

VChm: 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 North Crossover Road, Suite 20
P. O. Box 8550
72703

Chm/CEO: Gary R. Head
Pres: Brant Ward

CFO: Edward P. Riendeau
COO: Alexandria Gladden

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 Fourth Street
71742

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

SVP: Janie Daniell
SVP: David Sisson

Subsidiaries:

FBT Bank & Mortgage

Fordyce, AR

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

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

602 Garrison Avenue
P. O. Box 7
72902

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

VP: James G. Williamson, Jr.

Subsidiaries:

The First National Bank of Fort Smith
Special L P, LLC
Citizens Bank & Trust Company
PMF, Inc.
VB Senior Housing Limited Partnership
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
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 Highway 70 East
P. O. Box 500
71943

Chm/CEO: Tim 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 E. 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

Subsidiaries:

First Service Bank
First Service Realty

Greenbrier, AR
Greenbrier, AR

**Wilkinson Banking Corporation
Greenwood, AR**

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

71 West Center Street
P. O. Box 610
72936

Chm: Elizabeth Wilkinson

CEO/Pres: Edward Wilkinson

Subsidiaries:

Farmers Bank

Greenwood, AR

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

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

302 Cherry Street
P. O. Box 280
72342

Chm: Harry G. Stephens, Jr.
EVP/CFO: Leslie Harp

EVP: Vance G. St. Columbia

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 I
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: Larry T. Wilson

EVP/CFO: Kim Cullum

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
CFO/COO: Shannon M. Hill

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, Suite 100
 P. O. Box 8210
 72223

Chm/CEO: Chris Roberts
VChm: Phillip Jett

Pres: 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
Pres: Kim Markland

CFO: Donna Hall

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 West Markham, Second 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
EVP: Jeff Lynch

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

Subsidiaries:

The Peoples Bank

Magnolia, AR

Magnolia Banking Corporation
Magnolia, AR

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

200 East Main Street
P. O. Box 250
71754

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

EVP/Sec: Bruce D. Maloch

Subsidiaries:

Farmers Bank and Trust Company
Community First Trust Group
Magnolia Properties, Inc.
Patmos Holdings, LLC

Magnolia Statutory Trust I
First National Hempstead Statutory Trust I

Magnolia, AR
Hot Springs, AR
Magnolia, AR
Texarkana, TX
Magnolia, AR
Hartford, CT

Big Creek Bancshares, Inc.
Marianna, AR

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

98 West Tennessee Street
6245 Hwy 78 West
72360

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

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

Subsidiaries:

Forrest City Financial Corporation
Armor Bank

Marianna, AR
Forrest City, AR

Forrest City Financial Corporation
Marianna, AR

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

98 West Tennessee Street
 6245 Hwy 78 West
 72360

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

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

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

Subsidiaries:

Armor Bank

Forrest City, AR

First National Financial Corporation
McGehee, AR

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

500 North Second Street
 P. O. Box 728
 71654

CEO/Pres: Robert E. Lucky, Sr.

EVP/COO: Jim R. Daniels

Subsidiaries:

First NaturalState Bank

McGehee, AR

McGehee Bank Employee Stock Ownership Plan
McGehee, AR

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

301 North Second Street
 P. O. Box 787
 71654

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

VChm: John H. Potter, Jr.
EVP/CFD: Jim S. 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 Second 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.
COO: Jim S. 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 Highway 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 Street
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 Shackelford, Suite 200 (Little Rock, AR)
72560 / (72211)

Bank Holding Company
MO/ARK Bancshares, Inc., Hollister, MO

Chm: Kendall Combs
EVP: Marnie B. Oldner

CFO: Stephen Ragland
Sec: Sarah Ort

Subsidiaries:

Stone Bank

DBT Realty Company, Inc.
P&M Real Estate, Inc.

Mountain View, AR
DeWitt, AR
DeWitt, AR

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

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

120 Hazel Street
P. O. Box 650
72112

Bank Holding Company

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

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

Sec: Leslie Lowery

Subsidiaries:

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

Newport, AR
Newport, AR
Newport, AR

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

RSSD Number: 3394429
VOICE: (870) 523-3601
FAX: (870) 523-3473

120 Hazel Street
P. O. Box 650
72112

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

Sec: Leslie Lowery

Subsidiaries:

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

Newport, AR
Newport, AR
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: (501) 558-3141
 FAX: (501) 558-3145

501 Main Street
 P. O. Box 7009
 71601

Chm: George A. Makris, Jr.
CEO: Robert A. Fehlman

Pres/CFO: Jay Brogdon
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
Simmons First Insurance Services, Inc.	Little Rock, AR
Simmons First Investment Group, Inc.	Little Rock, AR
Simmons First Public Finance, LLC	Little Rock, AR
AAC Investment Fund, LLC	Pine Bluff, AR
Simmons NMTC Holding, LLC	Pine Bluff, AR
SWC PPR, LLC	Chandler, AZ
Enhanced Capital Tax Credit Fund 64, LLC	Wilmington, DE
Simmons First SW REIT, Inc.	Wilmington, DE
Simmons First REIT of TN, Inc.	Baltimore, MD
Capital Partners Investment Fund 2008, L.P.	Columbia, MO
Capital Partners Series SB II, LLC	Columbia, MO
Capital Partners Series SB III, LLC	Columbia, MO
Capital Partners Series SB IV, LLC	Columbia, MO
Capital Partners Series SB V, LLC	Columbia, MO
Capital Partners Series SB VI, LLC	Columbia, MO
Capital Partners Series SB, LLC	Columbia, MO
Craddock LMB Investment Fund 2, LLC	Columbia, MO
Cultivation Twain Seed Fund I, L.P.	Columbia, MO
PR RT, LLC	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 12, LLC	Durant, OK
Stillwater NMTC Investment Fund II, LLC	Stillwater, OK
Stillwater NMTC, LLC	Stillwater, OK
Venture Holding Company, LLC	Jackson, TN
ETN-KLC, LLC	Sevierville, TN
FS Providence PCC of Grenada, LLC	Union City, TN
Simmons First Auto, Inc.	Union City, TN
Simmons First Insurance Services of TN, LLC	Union City, TN
Simmons First Properties, Inc.	Union City, TN

Simmons First Special Assets, Inc.
 Harob, Inc.
 SF Real Estate Holdings, Inc.
 LBI Capital Trust V
 Gateway Neighborhood Fund I, LLC
 Simmons First Risk Management, Inc.
 SWB Recovery Corp.

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

Subsidiaries:
 Gateway Bank

Rison, AR

First State Banking Corporation
Russellville, AR

RSSD Number: 1096448
 VOICE: (479) 498-2442
 FAX: (479) 498-2465

3103 East Main Street
 P. O. Box 10610
 72812

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

Subsidiaries:
 First State Bank
 FSB Capital Trust III

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.
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
Wilmington, DE
Leawood, KS

**Peoples Bancorp, Inc.
Sheridan, AR**

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

1120 South Rock Street
P. O. Box 460
72150

Chm: Alvin L. Upton

CEO/Pres: Craig L. Manatt

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 Avenue
 P. O. Box 6485
 72766

Chm/Pres: Sam Mathias
VChm: Arthur Thurman

Sec: Larry Olson

Subsidiaries:

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

Huntsville, AR
 Fayetteville, AR
 Fayetteville, AR

United Holding Company, Inc.
Springdale, AR

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

2790 South Thompson Street, Suite 102
 72764

CEO/Pres/Sec: Craig Young

CFO/Treas: Karla Baker

Subsidiaries:

United Bank
 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 N. 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

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 Street
P. O. Box 1010
72160

Chm: Mickey Pierce
CEO/Pres: Brad Chambless

VChm: Chris Morgan
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/CEO: Bennie Ryburn, III
Pres/COO: Todd D. Smith

VP/Sec: Hugh A. Quimby

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: Michael 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 Boulevard
 6070 Poplar Avenue, Suite 200 (Memphis, TN)
 72301 / (38119)

Chm: B. Scot Lenoir

Sec: Scott Stafford

Cont: Robin Bedsole

Subsidiaries:

Evolve Bank & Trust
 Evolve Commercial Finance

West Memphis, AR
 Memphis, TN

Jefferson Bancshares, Inc.
White Hall, AR

RSSD Number: 2267665
 VOICE: (870) 535-7222
 FAX: (870) 540-1224

8500 Sheridan Road
 71602

Chm: John Garrison
CEO/Pres: Chuck Morgan

EVP: Scott Pittillo
Sec: Vickey Davis

Subsidiaries:

Relyance Bank
 912 South Poplar LLC
 Jefferson Bancshares Capital Trust
 Jefferson Bancshares Capital Trust II

White Hall, AR
 Pine Bluff, AR
 Pine Bluff, AR
 Pine Bluff, AR

Cross County Bancshares, Inc.
Wynne, AR

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

1 Cross County Plaza
P. O. Box 9
72396

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

EVP: King Casbeer
Treas/Sec: Shelia Roberts

Subsidiaries:

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

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

**OUT OF STATE
BANK HOLDING COMPANIES
AND
THEIR ARKANSAS
SUBSIDIARIES**

JUNE 30, 2023

MO/ARK Bancshares, Inc.
Hollister, MO

RSSD Number: 5812954
VOICE: (501) 503-4232
FAX: (501) 435-2068

2054 Hill Haven Road
900 South Shackleford, Suite 200 (Little Rock, AR)
65672 / (72211)

Chm: Kendall Combs
CFO: Stephen Ragland

Sec: Sarah Ort

Subsidiaries:

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

Mountain View, AR
Mountain View, AR
DeWitt, AR
DeWitt, 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
VP:	Vice President
SLO:	Senior Loan Officer
Cash:	Cashier
Cont:	Controller
AVP:	Assistant Vice President
Mtg CEO:	Mortgage Chief Executive Officer
TO:	Trust Officer
ATO:	Assistant Trust Officer
Gen Coun:	General Counsel
Treas:	Treasurer
Sec:	Secretary
GP:	General Partner
LP:	Limited Partner

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