

REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2024



SARAH HUCKABEE SANDERS
Governor

HUGH MCDONALD
Secretary

SUSANNAH T. MARSHALL
Bank Commissioner

**ONE HUNDRED AND TENTH
ANNUAL**

**REPORT OF
THE
BANK COMMISSIONER**

JUNE 30, 2024

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 2024

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

Secretary McDonald:

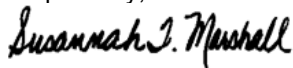
I am pleased to submit to you the One Hundred and Tenth Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2024.

During the past year, the banking industry has successfully navigated a myriad of challenges and faced increasing amounts of both external and internal risks to their operations. Despite the demands and pressures which impact our financial institutions daily, I am pleased to share that the banking industry remains in overall strong condition here in Arkansas and at the national level. As of June 30, 2024, Arkansas banks continue to perform well in all financial metrics and compare favorably to the national average. The interest rate environment, competition for deposits and pressure on earnings metrics continue to represent significant areas of focus for our institutions and the regulatory process. Asset quality remains historically strong; however, the current business environment will likely add further impact and present stress to borrowers in the near term. The overall capital position of Arkansas's 72 state-chartered banks also remains strong as the average Tier 1 Leverage Capital ratio is 11.36 percent for fiscal year-end 2024.

Cybersecurity risk and increasing levels of fraud against institutions and their customers are impacting the financial services industry in Arkansas and across the nation. Technology, and the impact it has on the delivery of banking products and services, continues to change and evolve at a rapid pace and will warrant enhanced diligence by all stakeholders as the industry strives to meet customer expectations and identify opportunities to more efficiently serve their clients. 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. Randy Scott
Chairman
Farmers Bank And Trust Company
P. O. Box 688
Blytheville, AR 72316-0688
VOICE: (870) 763-8101
TERM EXPIRES: 12/31/2025

Mr. Allen Kerr
126 Courts Lane
Little Rock, AR 72203
VOICE: (501) 225-3454
TERM EXPIRES: 12/31/2028

Mr. Gary Head
Signature Bank of Arkansas
3878 North Crossover Road, Suite 20
Fayetteville, AR 72703
VOICE: (479) 601-6313
TERM EXPIRES: 12/31/2028

Mr. Rusty Lanier
Vice Chairman
3901 Foxcroft Road
Little Rock, AR 72227
VOICE: (501) 766-6668
TERM EXPIRES: 12/31/2028

Mr. Andy Davis
20 Somerset Court
Roland, AR 72135
VOICE: (501) 837-5109
TERM EXPIRES: 12/31/2026

Mr. Todd Smith
Commercial Bank & Trust Company
P. O. Box 150
Monticello, AR 71657-0150
VOICE: (870) 367-6221
TERM EXPIRES: 12/31/2024

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

John K. Householder

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 - Certified Bank Senior Examiner

Ricky T. Puloma – Commissioned Bank Senior Examiner

Arkansas State Bank Department

K. Tyler Lucas - Bank Junior Examiner
 Shawn C. Smith - Bank Junior Examiner
 Brad A. Chu - Bank Examiner Trainee

LITTLE ROCK OFFICE

J. D. Sonnier - Certified 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
 Lane P. Hardee - Bank Junior Examiner
 Paige A. Whitley - Bank Junior Examiner
 Jonathon B. Cook - Bank Examiner Trainee

NORTHWEST ARKANSAS OFFICE

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

R. D. Jackson - Bank Examinations Manager
 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 Senior Examiner
 J. Owen Moore - Bank Examiner Trainee
 J. Easton Householder - Bank Examiner Trainee
 Natalie C. Young - Bank Examiner Trainee

NORTHEAST ARKANSAS OFFICE

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

W. Nathan Elliott - Bank Examinations Manager
 Abigale G. Thompson - Bank Senior Examiner
 Jace T. Denker - Bank Senior Examiner
 Whitney B. Baggs - Bank Junior Examiner
 J. Tanner Ballard - Bank Junior Examiner
 Reed H. Middleton - Bank Junior Examiner
 T. Andrew Griggs - Bank Junior Examiner
 J. Patrick Saffold - Bank Examiner Trainee
 Grant C. Staton - Bank Examiner Trainee

LARGE BANK SUPERVISION

Caleb M. Hamilton - Bank Examinations Manager

TRUST

Kelly R. Davis - Bank Examinations Manager

Stacey D. Leder - Certified Bank Senior Examiner

Mark G. Rye – Certified Bank Senior Examiner

INFORMATION SYSTEMS

Jeffrey A. Cameron - Certified Examinations Manager

Donna J. Dodge - Certified Bank Senior Examiner

Ashish V. Patel - Certified Bank Senior Examiner

Dallas E. Gipson - Bank Senior Examiner

Patrick W. Seung - Bank Junior Examiner

D. Brent Pilkington - 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

Dustin R. Hill - 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
Darla A. Bryant - Database Specialist
Chris S. Hazeslip - Database Specialist

Research and Development
Application Programming
Data Processing Support

ADMINISTRATION DIVISION

Jessica J. Wallace - Chief 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

Antwanette Pettigrew-House - Research Project Analyst
B. Chance Brown - Research Project Analyst
Elizabeth A. Swaim - Administrative Analyst
Krystal M. Smith – Research Project Analyst
Aspen L. Madison - 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

CORPORATE NAME CHANGES FROM JULY 1, 2023, TO JUNE 30, 2024

NAME / LOCATION

The Union Bank of Mena
Mena, Arkansas

NAME / LOCATION

Union Bank
Mena, Arkansas

The above bank's name change was effective October 1, 2023.

STATE CHARTERED BANKS MERGED FROM JULY 1, 2023, TO JUNE 30, 2024

BANK

First State Bank of Warren
Warren, Arkansas

MERGED INTO

Commercial Bank & Trust Company
Monticello, Arkansas

The above banks' merger was effective June 21, 2024.

BRANCHES APPROVED FROM JULY 1, 2023, TO JUNE 30, 2024

BANK	LOCATION
Southern Bancorp Bank Arkadelphia, Arkansas	5218 Goodman Road, Suite 101 Olive Branch, Mississippi
First Community Bank Batesville, Arkansas	3150 West Wedington Drive Fayetteville, Arkansas
First Community Bank Batesville, Arkansas	116 Highway 14 East Lead Hill, Arkansas
Arvest Bank Fayetteville, Arkansas	NW Corner of Hwy. 5 & Salem Road Benton, Arkansas
Signature Bank of Arkansas Fayetteville, Arkansas	103 West Emma Avenue Springdale, Arkansas
First Service Bank Greenbrier, Arkansas	8901 White Oak Crossing Maumelle, Arkansas
Today's Bank Huntsville, Arkansas	181 Slack Street Pea Ridge, Arkansas
Bank OZK Little Rock, Arkansas	2303 Red Wolf Boulevard Jonesboro, Arkansas
Bank OZK Little Rock, Arkansas	17820 Cantrell Road Little Rock, Arkansas
Bank OZK Little Rock, Arkansas	16901 Chenal Parkway Little Rock, Arkansas
Bank OZK Little Rock, Arkansas	7800 Glades Road Boca Raton, Florida
Bank OZK Little Rock, Arkansas	W. Prinston St. & Don Mealey Way Orlando, Florida
Bank OZK Little Rock, Arkansas	711 Merrimon Avenue Asheville, North Carolina
Bank OZK Little Rock, Arkansas	166 Huffman Mill Road Burlington, North Carolina

BANK	LOCATION
Bank OZK Little Rock, Arkansas	3520 West Slaughter Lane Austin, Texas
Bank OZK Little Rock, Arkansas	14999 Preston Road Dallas, Texas
Bank OZK Little Rock, Arkansas	14561 Northwest Freeway Houston, Texas
Bank OZK Little Rock, Arkansas	2100 East Palm Valley Boulevard Round Rock, Texas
Stone Bank Mountain View, Arkansas	12615 Chenal Parkway Little Rock, Arkansas
Simmons Bank Pine Bluff, Arkansas	701 East Douglas Avenue Wichita, Kansas
Simmons Bank Pine Bluff, Arkansas	1200 Grand Boulevard Kansas City, Missouri
Simmons Bank Pine Bluff, Arkansas	86 Stuart Road NE Cleveland, Tennessee
Simmons Bank Pine Bluff, Arkansas	3000 Mallory Lane Franklin, Tennessee
Simmons Bank Pine Bluff, Arkansas	4330 Saint Michael Drive Texarkana, Texas
RiverBank Pocahontas, Arkansas	1401 West Court Street Paragould, Arkansas
First Security Bank Searcy, Arkansas	151 East County Highway 30A Santa Rosa Beach, Florida
Citizens Bank & Trust Company Van Buren, Arkansas	120 North Main Street Mulberry, Arkansas
Relyance Bank White Hall, Arkansas	100 West Carpenter Benton, Arkansas

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2023, through June 30, 2024.

RECEIPTS

Cash Balance July 1, 2023.....	30,505,817.66
Examination and Assessment Fees.....	15,743,988.00
Charter and Amendment Fees.....	46,200.00
Miscellaneous/Non-Revenue Income	18,527.16
Reimbursement for M & R Sales	0.00
Refund to Expenditures – Prior Year	45,299.90
Refund to Expenditures – Current Year.....	0.00
Total Receipts	<u>15,854,015.06</u> \$46,359,832.72

DISBURSEMENTS

Salaries	7,327,248.91
Extra Help Salaries	21,628.37
Social Security, Retirement and Insurance	
Matching	2,244,889.56
Maintenance and General Operations	1,577,655.13
Conference Fees and Travel	285,902.21
Professional Fees and Services	45,674.04
Capital Outlay	331,699.32
Service Charge by State Treasurer	244,747.94
Total Disbursements	12,079,445.48
Cash Balance June 30, 2024	<u>34,280,387.24</u> \$46,359,832.72

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 E. Wright Deputy Regional Director/Consumer Protection
Mark Love..... Deputy Regional Director/Risk Management
Anthony Clark..... Assistant Regional Director/Risk Management
Eric Guyot..... Assistant Regional Director/Risk Management
Lori Juarez.....Acting Assistant Regional Director/Risk Management
Evelyn Rainey Assistant Regional Director/Risk Management
Cindy Scott Assistant Regional Director/Risk Management
Mark Taylor..... Assistant Regional Director/Risk Management
Shannon Todd..... Assistant Regional Director/Risk Management
Lauri Angle Assistant Regional Director/Consumer Protection
Matthew Zamora Assistant Regional Director/Consumer Protection
Stephen C. ZacharyRegional Counsel/Supervision & Legislation

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

Adrienne Washington..... 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>

- Alberto MusalemPresident
- Vacant 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
- Ken Fields 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
- Kelly Fischer..... 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

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

Troy L. Thornton..... Deputy Comptroller
 Terence Mack..... Associate Deputy Comptroller
 Randall M. Ryskamp..... District Counsel
 Carolina Ledesma Director for District Licensing

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

Matthew Vick Assistant Deputy Comptroller

Oklahoma City Office
 301 Northwest 63rd Street, Suite 490
 Oklahoma City, Oklahoma 73116
 VOICE: (405) 529-5701
 FAX: (405) 848-8085

Brian Wall Assistant Deputy Comptroller

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

Amanda Arnett 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
Christopher Johnson Consumer Education & External Affairs
Associate Director
Darian Dorsey Consumer Education & External Affairs
Deputy Associate Director
Vacant.....Supervision, Enforcement & Fair Lending
Associate Director
David Bleicken.....Supervision, 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

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

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

Jason Tennant..... Vice Chairman
President/Chief Lending Officer
CS Bank, Eureka Springs

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

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

EMERGING LEADERS SECTION

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

Ian Bryan.....Vice President
Vice President/Commercial Loan Officer
First State Bank, Russellville

Amber Murphy..... Secretary/Treasurer
Vice President/Marketing
First Financial Bank, El Dorado

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

Chris Padgett.....Executive Director

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

Kyle Baltz Vice President
President & CEO
RiverBank, Pocahontas

Ed WilkinsonTreasurer
President
Farmers Bank, Greenwood

Marty Sellars..... Secretary
CEO
FNBC Bank, Ashflat

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

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>

- Brandon MilhornPresident & CEO
- Leila Green Executive Vice President, Chief Financial Officer
- Leonard Chanin Chief Counsel to President
- Margaret Liu Executive Vice President, General Counsel
- Kelly Haire Executive Vice President, People Operations
- Karen K. Lawson Executive Vice President, Policy & Supervision
- Vicki Peck.....Executive Vice President, Products & Solutions
- Ngoc Vu Executive Vice President, Chief Information Officer
- Laura FisherSenior Vice President, Communications
- Max Martin..... Senior Vice President, Chief Learning Officer
- Sebastian Monnet Vice President, Learning & Development

ARKANSAS STATE CHARTERED BANKS GENERAL INFORMATION

JUNE 30, 2024

BANK	CITY (COUNTY)	CHARTER #	CDFI	Sub S Corp	TOTAL ASSETS	LEVERAGE RATIO
Southern Bancorp Bank	Arkadelphia (Clark)	142	Y	N	2,638,052	12.78
FNBC Bank	Ash Flat (Sharp)	793	Y	Y	798,674	8.67
RiverWind Bank	Augusta (Woodruff)	669	N	N	145,857	9.22
First Community Bank	Batesville (Independence)	770	N	N	2,824,870	8.97
The Citizens Bank	Batesville (Independence)	705	N	N	1,442,172	8.12
Bank of Bearden	Bearden (Ouachita)	688	N	Y	69,019	10.81
Bank of 1889	Berryville (Carroll)	805	N	Y	298,293	10.83
Farmers Bank And Trust Company	Blytheville (Mississippi)	253	Y	Y	410,384	9.00
First Western Bank	Booneville (Logan)	397	N	N	662,402	9.21
Community State Bank	Bradley (Lafayette)	653	N	N	47,823	12.93
Bank of Cave City	Cave City (Sharp)	209	N	Y	186,660	8.46
The Merchants and Planters Bank	Clarendon (Monroe)	21	Y	N	47,771	12.08
Centennial Bank	Conway (Faulkner)	118	N	N	22,845,266	11.77
Chambers Bank	Danville (Yell)	615	N	N	1,322,248	12.47
Bank of Delight	Delight (Pike)	342	N	Y	173,144	14.42
First State Bank of DeQueen	DeQueen (Sevier)	731	N	Y	372,424	9.09
Merchants & Farmers Bank	Dumas (Desha)	278	N	N	248,807	10.92
First Financial Bank	El Dorado (Union)	778	N	Y	1,724,347	11.25
Bank of England	England (Lonoke)	48	N	N	393,541	14.01
CS Bank	Eureka Springs (Carroll)	374	N	Y	574,102	10.74
Arvest Bank	Fayetteville (Washington)	31	N	N	26,282,979	8.78
Signature Bank of Arkansas	Fayetteville (Washington)	660	N	N	1,210,630	10.07

BANK	CITY (COUNTY)	CHARTER #	CDFI	Sub S Corp	TOTAL ASSETS	LEVERAGE RATIO
FBT Bank & Mortgage	Fordyce (Dallas)	631	Y	Y	254,058	9.53
Armor Bank	Forrest City (St. Francis)	802	N	N	450,573	8.83
Anstaff Bank	Green Forest (Carroll)	801	Y	Y	1,015,990	9.62
First Service Bank	Greenbrier (Faulkner)	732	N	N	716,762	9.71
Farmers Bank	Greenwood (Sebastian)	243	N	N	284,165	15.65
Partners Bank	Helena (Phillips)	803	Y	N	435,047	11.87
Horatio State Bank	Horatio (Sevier)	179	N	N	298,388	11.61
Today's Bank	Huntsville (Madison)	756	N	Y	342,593	9.12
First Arkansas Bank & Trust	Jacksonville (Pulaski)	701	N	Y	1,139,855	9.01
Bank of Lake Village	Lake Village (Chicot)	675	Y	N	84,202	14.53
Bank of Little Rock	Little Rock (Pulaski)	748	N	N	295,591	7.13
Bank OZK	Little Rock (Pulaski)	121	N	N	36,836,173	13.52
Central Bank	Little Rock (Pulaski)	385	N	N	629,772	8.41
Eagle Bank & Trust Company	Little Rock (Pulaski)	735	N	N	481,781	15.92
Encore Bank	Little Rock (Pulaski)	771	N	N	3,974,093	8.18
First State Bank	Lonoke (Lonoke)	670	N	N	287,982	10.97
Farmers Bank and Trust Company	Magnolia (Columbia)	217	N	N	2,906,921	8.64
The Peoples Bank	Magnolia (Columbia)	313	N	Y	217,326	11.48
First NaturalState Bank	McGehee (Desha)	798	Y	N	95,199	16.61
McGehee Bank	McGehee (Desha)	661	Y	Y	160,874	17.83
Union Bank	Mena (Polk)	667	N	Y	652,496	10.92
Commercial Bank & Trust Company	Monticello (Drew)	396	Y	Y	361,990	15.49
Union Bank & Trust Company	Monticello (Drew)	448	Y	Y	312,925	10.30
Petit Jean State Bank	Morrilton (Conway)	777	N	N	234,257	16.10
Stone Bank	Mountain View (Stone)	797	N	N	814,404	8.47

BANK	CITY (COUNTY)	CHARTER #	CDFI	Sub S Corp	TOTAL ASSETS	LEVERAGE RATIO
Diamond Bank	Murfreesboro (Pike)	175	N	Y	820,068	9.90
Merchants & Planters Bank	Newport (Jackson)	694	N	N	321,224	10.73
Piggott State Bank	Piggott (Clay)	613	Y	Y	128,660	9.11
Simmons Bank	Pine Bluff (Jefferson)	799	N	N	27,328,020	9.66
RiverBank	Pocahontas (Randolph)	796	N	N	118,096	14.59
Gateway Bank	Rison (Cleveland)	650	N	Y	167,519	9.50
Generations Bank	Rogers (Benton)	220	N	N	917,805	11.00
First State Bank	Russellville (Pope)	663	Y	N	542,254	11.48
Bank of Salem	Salem (Fulton)	266	N	Y	184,890	11.70
Logan County Bank	Scranton (Logan)	578	N	N	109,494	17.52
First Security Bank	Searcy (White)	649	N	N	7,951,038	14.95
Peoples Bank	Sheridan (Grant)	786	N	N	243,415	14.47
Smackover State Bank	Smackover (Union)	600	N	N	226,904	11.36
Riverside Bank	Sparkman (Dallas)	457	N	Y	60,237	8.92
United Bank	Springdale (Washington)	794	N	Y	280,305	10.50
Bodcaw Bank	Stamps (Lafayette)	106	N	N	244,974	9.72
Connect Bank	Star City (Lincoln)	567	Y	Y	118,904	15.93
Security Bank	Stephens (Ouachita)	692	N	Y	61,804	12.49
The Farmers and Merchants Bank	Stuttgart (Arkansas)	687	N	N	1,852,126	9.62
Citizens Bank & Trust Company	Van Buren (Crawford)	328	N	N	535,916	11.62
Warren Bank and Trust Company	Warren (Bradley)	80	N	Y	151,848	14.47
Evolve Bank & Trust	West Memphis (Crittenden)	568	N	N	1,679,658	10.39
Fidelity Bank	West Memphis (Crittenden)	804	Y	Y	542,141	11.13
Relyance Bank	White Hall (Jefferson)	806	N	N	1,376,368	12.14
Cross Bank	Wynne (Cross)	25	N	N	464,324	10.64

**NATIONALLY CHARTERED BANKS
HEADQUARTERED IN ARKANSAS
GENERAL INFORMATION**

JUNE 30, 2024

BANK	CITY (COUNTY)	CHARTER #	CDFI	Sub S Corp	TOTAL ASSETS	LEVERAGE RATIO
The First National Bank of Izard County	Calico Rock (Izard)	21165	N	N	211,109	31.62
First National Bank of Eastern Arkansas	Forrest City (St. Francis)	13637	N	N	545,599	10.76
The First National Bank of Fort Smith	Fort Smith (Sebastian)	1950	N	N	2,145,511	11.34
The Malvern National Bank	Malvern (Hot Spring)	23202	N	N	639,185	9.74
First National Bank	Paragould (Greene)	10004	N	N	2,393,397	10.77
Legacy National Bank	Springdale (Washington)	24573	N	N	1,077,679	8.46
First National Bank of Lawrence County	Walnut Ridge (Lawrence)	11312	Y	N	287,030	9.94

CONSOLIDATED REPORT OF CONDITION DATA 72 STATE CHARTERED COMMERCIAL BANKS (in millions)

JUNE 30, 2024

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$1,787
b. Interest-bearing balances	5,604
Securities:	
a. Held to maturity	6,023
b. Available-for sale	23,864
c. Equity securities with readily determinable fair values	27
Federal funds sold and securities purchased under agreements to resell	
	493
Net Loans and Leases	112,526
Trading assets	25
Premises and fixed assets	3,127
Other real estate owned	140
Goodwill and other intangibles	4,701
All other assets	6,114
Total assets	\$164,431

LIABILITIES

Deposits:	
a. In domestic offices	\$134,422
(1) Noninterest-bearing	28,579
(2) Interest-bearing	105,843
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
(1) Noninterest-bearing	0
(2) Interest-bearing	0
Federal funds purchased and securities sold under agreements to repurchase	
	1,174
Trading liabilities	103
Other borrowed money	6,542
Subordinated notes and debentures	670
All other liabilities	1,926
Total liabilities	144,837

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	1
Perpetual preferred stock	341
Common stock	17
Surplus	11,261
Undivided profits	7,974
Total equity capital	19,593
Total liabilities, minority interest and equity capital	\$164,431

CONSOLIDATED STATEMENT OF CONDITION OF THE 45 STATE CHARTERED TRUST DEPARTMENTS (in millions)

JUNE 30, 2024

ASSETS

1.	Non-Interest Bearing Deposits:		
	a. Own Bank and Affiliate Institutions		\$23
	b. Other Institutions		0
2.	Interest Bearing Deposits:		
	a. Own Bank and Affiliate Institutions		849
	b. Other Institutions		507
3.	U.S. Government and Agency Obligations		2,669
4.	State, County and Municipal Obligations		1,023
5.	Other Short-Term Obligations		119
6.	Other Notes and Bonds		668
7.	Money Market Funds		2,706
8.	Other Mutual Funds		3,944
9.	Stocks		5,888
10.	Collective Investment Fund Units		573
11.	Real Estate Mortgages		8
12.	Real Estate		985
13.	Miscellaneous Assets		1,134
14.	Other		4,906
15.	Total		\$26,002

LIABILITIES

Personal Accounts:			
16.	Personal Trusts		\$5,846
17.	Estates & Guardianships		119
18.	Investment Management & Advisory		3,185
19.	Custodial		7,519
20.	Agencies		2,592
Employee Benefit Accounts:			
21.	Trusts		2,353
22.	Agencies		586
23.	Custodial		1,384
Corporate and Municipal Securities Appointments:			
24.	Bond Trusteeships		1,729
25.	Agencies		147
Collective Investment Funds:			
26.	Personal		502
27.	Employee Benefit		37
Internal Accounts:			
28.	Profit Accounts		0
29.	Suspense Accounts		3
30.	Total		\$26,002

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

JUNE 30, 2024

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$98
b. Interest-bearing balances	397
Securities:	
a. Held-to-maturity	225
b. Available-for-sale	928
c. Equity securities with readily determinable fair values	0
Federal funds sold and securities purchased under agreements to resell	21
Net loans and leases	5,137
Trading assets	0
Premises and fixed assets	186
Other real estate owned	0
Goodwill and other intangibles	63
All other assets	245
Total assets	\$7,300

LIABILITIES

Deposits:	
a. In domestic offices	\$6,249
(1) Noninterest-bearing	1,405
(2) Interest-bearing	4,844
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	173
Subordinated notes and debentures	0
All other liabilities	62
Total liabilities	6,484

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	0
Perpetual preferred stock	0
Common stock	5
Surplus	264
Undivided profits	547
Total equity capital	816
Total liabilities, minority interest and equity capital	\$7,300

REPORT OF THE

SEVENTY-TWO

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2024

(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: Darrin Williams
CEO/Pres: John Olaimsey

CFO: Christopher Wewers
TO: Gena Jennings

Cash and Due from:..... 191,442
Federal Funds and Repos: 55
Investments: 581,964
Net Loans: 1,643,866
Premises and Fixed Assets:..... 43,459
Other Real Estate: 2,161
Other Assets: 175,105
Total Assets: 2,638,052
Total Trust Assets: 26,830

Deposits: 2,014,032
Federal Funds and Borrowings: 258,863
Other Liabilities: 16,541
Subordinated Debt: 0
Total Liabilities: 2,289,436
Total Equity Capital: 348,616
Total Liabilities and Capital: 2,638,052
Number of Shares Outstanding: 24,000

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

Branches in Town: One

Other Branches in State: Barton, Bismarck, Blytheville (4), DeWitt, El Dorado (2), Elaine, Eudora, Glenwood, Gosnell, Gurdon, Hamburg, Helena-West Helena (3), Hot Springs (3), Jonesboro, Little Rock, Lockesburg, Malvern, Manila, Marion, Marvell, Mount Ida, Stuttgart, Trumann, West Memphis

Out-of-State Branches in Mississippi: Canton, Clarksdale, Drew, Friars Point, Greenville (2), Hattiesburg, Hernando, Indianola, Lambert, Leland, Lula, Madison, Mound Bayou, Olive Branch, Picayune, Ruleville, Shelby, Sledge, Webb

**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: Marty Sellars
Pres: Chad Hudson

EVP: Dana Batterton
CFO: Michael Burris

Cash and Due from:.....	11,871	Deposits:.....	631,562
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	111,500
Investments:.....	213,598	Other Liabilities:.....	3,708
Net Loans:.....	529,510	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	19,674	Total Liabilities:.....	746,770
Other Real Estate:.....	0		
Other Assets:.....	24,021	Total Equity Capital:.....	51,904
Total Assets:.....	798,674	Total Liabilities and Capital:.....	798,674
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 in State: Batesville, Cherokee Village, Hardy, Highland, Horseshoe Bend, Jonesboro, Mammoth Spring, Melbourne, Mountain Home (2), Salem

Out-of-State Branches in Missouri: Mountain Grove, West Plains

**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
RiverWind Bancshares, Inc., Augusta, AR

Chm: Charles P. Eldridge
CEO/Pres: Casey Cullipher

SVP: Victoria Cansler

Cash and Due from:.....	3,263	Deposits:.....	131,292
Federal Funds and Repos:.....	8,350	Federal Funds and Borrowings:.....	3,000
Investments:.....	36,002	Other Liabilities:.....	3,862
Net Loans:.....	88,023	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,796	Total Liabilities:.....	138,154
Other Real Estate:.....	0		
Other Assets:.....	7,423	Total Equity Capital:.....	7,703
Total Assets:.....	145,857	Total Liabilities and Capital:.....	145,857
Total Trust Assets:.....	2,081	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 in State: Beebe, Searcy (2)

**First Community Bank
Batesville, AR**

VOICE: (870) 612-3400
FAX: (870) 612-3412
Trust Powers: Yes

1325 Harrison Street
72501

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

Home Page: www.firstcommunity.net

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

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

SVP: Troy Henley
SVP/TO: Brandon Brewer

Cash and Due from:..... 79,855
Federal Funds and Repos: 725
Investments:..... 295,331
Net Loans: 2,296,510
Premises and Fixed Assets:..... 83,204
Other Real Estate: 795
Other Assets:..... 68,450
Total Assets:..... 2,824,870
Total Trust Assets:..... 235,326

Deposits: 2,256,488
Federal Funds and Borrowings: 339,147
Other Liabilities: 14,631
Subordinated Debt: 0
Total Liabilities: 2,610,266
Total Equity Capital:..... 214,604
Total Liabilities and Capital: 2,824,870
Number of Shares Outstanding:..... 34,523

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

Branches in Town: Three

Other Branches in State: Bald Knob, Bay, Beebe, Brookland, Cabot (2), Cave City, Cherokee Village, Conway, Harrison, Jonesboro (3), Lepanto, Little Rock (2), Mountain Home, Newport, Rogers, Searcy (3)

Out-of-State Branches in Missouri: Goodman, Joplin, Neosho (2), Pineville

**The Citizens Bank
Batesville, AR**

VOICE: (870) 793-4441
FAX: (870) 698-6241
Trust Powers: Yes

655 St. Louis Street
72501

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

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

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

Chm/CEO: Jeff Teague

Pres/CLO: Vernon Scott

Cash and Due from:	19,704	Deposits:	1,314,859
Federal Funds and Repos:	0	Federal Funds and Borrowings:	3,824
Investments:	93,665	Other Liabilities:	7,325
Net Loans:	1,234,034	Subordinated Debt:	0
Premises and Fixed Assets:	43,543	Total Liabilities:	1,326,008
Other Real Estate:	0	Total Equity Capital:	116,164
Other Assets:	51,226	Total Liabilities and Capital:	1,442,172
Total Assets:	1,442,172	Number of Shares Outstanding:	16,500
Total Trust Assets:	100,033		

Directors: Mark Forbis; Russell Harrington; T. J. Lefler; Dr. Lackey G. Moody, M.D.; Vernon Scott; Jay F. Shell; Kay Southerland; Jeff Teague

Branches in Town: Three

Other Branches in State: 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: Brett Wood

VP: Donnie Castleberry
VP/Cash: Susan Lusby

Cash and Due from:	4,479	Deposits:	63,040
Federal Funds and Repos:	10,175	Federal Funds and Borrowings:	0
Investments:	26,284	Other Liabilities:	62
Net Loans:	27,620	Subordinated Debt:	0
Premises and Fixed Assets:	122	Total Liabilities:	63,102
Other Real Estate:	0	Total Equity Capital:	5,917
Other Assets:	339	Total Liabilities and Capital:	69,019
Total Assets:	69,019	Number of Shares Outstanding:	8,300
Total Trust Assets:	0		

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 in State: None

**Bank of 1889
Berryville, AR**

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

305 - 307 Public Square
72616

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

Home Page: www.1889.bank

Member of Federal Reserve System
Bank Holding Company
First Carroll Bankshares, Inc., Berryville, AR

CEO: William A. Hudspeth, III
Pres/CCO: Doug Carr

CFO: Clay Carr
TO: Terri McCall

Cash and Due from:..... 10,707
Federal Funds and Repos: 35,175
Investments:..... 15,160
Net Loans:..... 223,397
Premises and Fixed Assets:..... 9,970
Other Real Estate:..... 0
Other Assets:..... 3,884
Total Assets:..... 298,293
Total Trust Assets:..... 67,503

Deposits:..... 263,573
Federal Funds and Borrowings: 0
Other Liabilities:..... 3,106
Subordinated Debt:..... 0
Total Liabilities:..... 266,679
Total Equity Capital:..... 31,614
Total Liabilities and Capital: 298,293
Number of Shares Outstanding:..... 57,000

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

Branches in Town: Two

Other Branches in State: 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:..... 32,846
Federal Funds and Repos: 25,000
Investments:..... 10,151
Net Loans:..... 326,126
Premises and Fixed Assets:..... 4,512
Other Real Estate:..... 66
Other Assets:..... 11,683
Total Assets:..... 410,384
Total Trust Assets:..... 0

Deposits:..... 371,812
Federal Funds and Borrowings: 0
Other Liabilities:..... 2,514
Subordinated Debt:..... 0
Total Liabilities:..... 374,326
Total Equity Capital:..... 36,058
Total Liabilities and Capital: 410,384
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 in State: Gosnell, Manila, Wilson

**First Western Bank
Booneville, AR**

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

80 West Main Street
72927

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

Home Page: www.firstwestern.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:.....	19,691	Deposits:.....	551,150
Federal Funds and Repos:.....	4,200	Federal Funds and Borrowings:.....	45,000
Investments:.....	52,851	Other Liabilities:.....	8,003
Net Loans:.....	539,405	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	16,986	Total Liabilities:.....	604,153
Other Real Estate:.....	0		
Other Assets:.....	29,269	Total Equity Capital:.....	58,249
Total Assets:.....	662,402	Total Liabilities and Capital:.....	662,402
Total Trust Assets:.....	0	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 in State: Bella Vista, Bentonville, Caulksville, Fort Smith, Magazine, Rogers (2), Springdale

**Community State Bank
Bradley, AR**

VOICE: (870) 894-3322
FAX: (870) 894-3324
Trust Powers: No

208 West 4th Street
71826

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

Home Page: www.csbankansas.com

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

Chm/CEO: Jeff C. Hobbs
Pres: Taylor Chandler

EVP/SLO: Sherri Jones
VP/Cash: Regina Smith

Cash and Due from:.....	6,896	Deposits:.....	41,610
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	208	Other Liabilities:.....	130
Net Loans:.....	37,769	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,288	Total Liabilities:.....	41,740
Other Real Estate:.....	0		
Other Assets:.....	662	Total Equity Capital:.....	6,083
Total Assets:.....	47,823	Total Liabilities and Capital:.....	47,823
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Taylor Chandler; Jeff C. Hobbs; Michael Levitt; Blake Miller; Derick Murway; Aaron Symank

Branches in Town: None

Other Branches in State: 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:..... 3,550
Federal Funds and Repos: 4,900
Investments: 39,375
Net Loans: 124,735
Premises and Fixed Assets:..... 5,101
Other Real Estate: 248
Other Assets: 8,751
Total Assets: 186,660
Total Trust Assets: 0

Deposits: 156,973
Federal Funds and Borrowings: 16,928
Other Liabilities: 3,430
Subordinated Debt: 0
Total Liabilities: 177,331
Total Equity Capital: 9,329
Total Liabilities and Capital: 186,660
Number of Shares Outstanding: 3,600

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 in State: 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:..... 1,562
Federal Funds and Repos: 1,875
Investments: 25,268
Net Loans: 17,297
Premises and Fixed Assets:..... 258
Other Real Estate: 48
Other Assets: 1,463
Total Assets: 47,771
Total Trust Assets: 0

Deposits: 44,769
Federal Funds and Borrowings: 0
Other Liabilities: 128
Subordinated Debt: 0
Total Liabilities: 44,897
Total Equity Capital: 2,874
Total Liabilities and Capital: 47,771
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 in State: 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: Tracy French
CEO: Stephen Tipton

Pres/CLO: Kevin Hester
CFO/Treas: Brian Davis

Cash and Due from:.....	1,056,122	Deposits:.....	17,460,094
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	1,439,046
Investments:.....	4,618,386	Other Liabilities:.....	223,742
Net Loans:.....	14,485,601	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	383,691	Total Liabilities:.....	19,122,882
Other Real Estate:.....	41,348		
Other Assets:.....	2,260,118	Total Equity Capital:.....	3,722,384
Total Assets:.....	22,845,266	Total Liabilities and Capital:.....	22,845,266
Total Trust Assets:.....	5,184,532	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; Kevin Hester; Jim Rankin; Dave Seleski; Donna Townsell

Branches in Town: Six

Other Branches in State: Atkins, Batesville (2), Beebe (2), Bentonville, Bryant, Cabot (4), Clarksville, Dardanelle, Fayetteville (2), Fort Smith (2), Greenbrier, Heber Springs, Highland, Jacksonville (2), Jonesboro (6), Little Rock (7), Mayflower, Monette, Morrilton, Mountain Home, Mountain View (2), North Little Rock (6), Paragould (3), Pottsville, Quitman, Rector, Rogers, Russellville (3), Searcy (3), Sherwood, Siloam Springs (2), Springdale, Tontitown, Van Buren, Vilonia, Ward

Out-of-State Branches in Alabama: Elberta, Fairhope, Foley, Gulf Shores, Orange Beach

Out-of-State Branches in Florida: Apalachicola, Big Pine Key, Blountstown, Boca Raton, Bristol, Carrabelle, Clearwater, Cooper City, Coral Gables, Coral Springs, Crawfordville, Dade City, Dania Beach, Davie, Destin, Doral, Eastpoint (2), Englewood, Ft. Lauderdale (3), Ft. Myers, Hialeah, Hollywood, Islamorada, Jupiter, Key Largo, Key West (3), Kissimmee, Lake Mary, Lakeland, Lutz, Marathon (2), Marco Island, Mexico Beach, Naples, Navarre, Orlando, Panama City (2), Panama City Beach (2), Pensacola (2), Plant City, Plantation, Pompano Beach, Port Saint Joe, Punta Gorda, Quincy, Saint James City, Saint Petersburg, Santa Rosa Beach (2), Sarasota (2), Spring Hill, St. Cloud, Tallahassee (6), Tampa (3), Venice, West Palm Beach, Weston, Wewahitchka, Winter Haven, Winter Park, Zephyrhills

Out-of-State Branches in New York: New York

Out-of-State Branches in Texas: Abilene, Addison, Allen, Amarillo (11), Austin, Bedford, Boerne, Borger, Bovina, Canadian, Canyon, Dalhart, Dimmitt, Dumas, Fort Worth (2), Fredericksburg, Happy, Hart, Hereford, Kerrville (2), Lockney, Lubbock (4), Memphis, Metador, Muleshoe, New Braunfels, Olton, Pampa, Panhandle, Plainview (2), Post, Round Rock, Shamrock, Silverton, Slaton, Stratford, Sunray, Tahoka, Texline, Tulia, Wheeler, White Deer

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

Cash and Due from:..... 13,275
Federal Funds and Repos: 144,600
Investments:..... 73,392
Net Loans:..... 1,016,157
Premises and Fixed Assets:..... 25,580
Other Real Estate:..... 439
Other Assets:..... 48,805
Total Assets:..... 1,322,248
Total Trust Assets:..... 0

Deposits:..... 1,085,872
Federal Funds and Borrowings: 56,805
Other Liabilities:..... 10,625
Subordinated Debt:..... 0
Total Liabilities:..... 1,153,302
Total Equity Capital:..... 168,946
Total Liabilities and Capital: 1,322,248
Number of Shares Outstanding:..... 10,000

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

Branches in Town: One

Other Branches in State: Amity, Atkins, Conway, 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 Street
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:..... 4,467
Federal Funds and Repos: 3,000
Investments:..... 12,346
Net Loans:..... 149,997
Premises and Fixed Assets:..... 482
Other Real Estate:..... 135
Other Assets:..... 2,717
Total Assets:..... 173,144
Total Trust Assets:..... 0

Deposits:..... 137,906
Federal Funds and Borrowings: 9,740
Other Liabilities:..... 866
Subordinated Debt:..... 0
Total Liabilities:..... 148,512
Total Equity Capital:..... 24,632
Total Liabilities and Capital: 173,144
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 in State: 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: Gary Dan Futrell
CEO/Pres: Jay O'Neal

CFO: James Terrell

Cash and Due from:.....	25,042	Deposits:.....	330,481
Federal Funds and Repos:.....	250	Federal Funds and Borrowings:.....	15,862
Investments:.....	97,214	Other Liabilities:.....	4,599
Net Loans:.....	230,507	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,510	Total Liabilities:.....	350,942
Other Real Estate:.....	36		
Other Assets:.....	12,865	Total Equity Capital:.....	21,482
Total Assets:.....	372,424	Total Liabilities and Capital:.....	372,424
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	76,000

Directors: Julie Brown; Gary Dan Futrell; Pace King; Kenneth W. Martin; Jay O'Neal; Dennis Smiley; Angie Walker

Branches in Town: One

Other Branches in State: 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

Member of Federal Reserve System

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

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

SVP/CFO/TO: Price E. Boney, Jr.

Cash and Due from:.....	6,482	Deposits:.....	210,902
Federal Funds and Repos:.....	12,900	Federal Funds and Borrowings:.....	10,124
Investments:.....	16,200	Other Liabilities:.....	1,831
Net Loans:.....	195,972	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,338	Total Liabilities:.....	222,857
Other Real Estate:.....	283		
Other Assets:.....	11,632	Total Equity Capital:.....	25,950
Total Assets:.....	248,807	Total Liabilities and Capital:.....	248,807
Total Trust Assets:.....	122,849	Number of Shares Outstanding:.....	40,000

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

Branches in Town: None

Other Branches in State: 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: Nic Dougan
CRO: Sean H. Williams

Cash and Due from:..... 60,590
Federal Funds and Repos: 769
Investments:..... 143,192
Net Loans:..... 1,397,389
Premises and Fixed Assets:..... 20,572
Other Real Estate:..... 4,012
Other Assets:..... 97,823
Total Assets:..... 1,724,347
Total Trust Assets:..... 0

Deposits:..... 1,405,780
Federal Funds and Borrowings: 106,206
Other Liabilities:..... 11,572
Subordinated Debt:..... 0
Total Liabilities:..... 1,523,558
Total Equity Capital:..... 200,789
Total Liabilities and Capital: 1,724,347
Number of Shares Outstanding:..... 704,757

Directors: Jerry Bullard; J. Stephen Cameron; Chris Hegi; Melissa J. Jerry; Craig Mobley; Margaret M. Niel; Jeffrey W. Nolan; Dr. Stephen C. Smart; Sean H. Williams; Blake Williamson

Branches in Town: Five

Other Branches in State: Cherry Valley, Forrest City, Harrisburg (2), Little Rock, McCrory, Mena, Smackover, Wynne (2)

Out-of-State Branches in Mississippi: Carthage, Senatobia

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: Gary Canada, Jr.
Pres: Allen Evans

CFO: Amanda Robinson
Cash: Christy Mackey

Cash and Due from:..... 60,061
Federal Funds and Repos: 1,200
Investments:..... 70,983
Net Loans:..... 197,488
Premises and Fixed Assets:..... 7,109
Other Real Estate:..... 0
Other Assets:..... 56,700
Total Assets:..... 393,541
Total Trust Assets:..... 0

Deposits:..... 293,992
Federal Funds and Borrowings: 20,000
Other Liabilities:..... 14,103
Subordinated Debt:..... 0
Total Liabilities:..... 328,095
Total Equity Capital:..... 65,446
Total Liabilities and Capital: 393,541
Number of Shares Outstanding:..... 10,000

Directors: Gary Canada, Sr.; Gary Canada, Jr.; Allen Evans; Gregory M. Hopkins; Nicole Canada Luebke

Branches in Town: One

Other Branches in State: 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 Street
 72632

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

Home Page: www.cs.bank

Member of Federal Reserve System

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

CEO: Charles T. Cross

EVP/CAO/CFO: Melissa Casey

Pres/CLO: Jason F. Tennant

Cash and Due from:	39,149	Deposits:	449,703
Federal Funds and Repos:	250	Federal Funds and Borrowings:	57,780
Investments:	35,606	Other Liabilities:	5,947
Net Loans:	460,979	Subordinated Debt:	0
Premises and Fixed Assets:	22,567	Total Liabilities:	513,430
Other Real Estate:	77		
Other Assets:	15,474	Total Equity Capital:	60,672
Total Assets:	574,102	Total Liabilities and Capital:	574,102
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; Marty Riley; Dale E. Steffens; Mark Stone; Jason F. Tennant; Randy Wolfinbarger

Branches in Town: One

Other Branches in State: Berryville, Harrison, Holiday Island, Huntsville

Out-of-State Branches in Missouri: Cassville

**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/CEO: K. Kevin Sabin
Pres: Matt Machen

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

Cash and Due from:..... 433,596
Federal Funds and Repos: 0
Investments:..... 6,179,670
Net Loans:..... 17,405,074
Premises and Fixed Assets:..... 520,659
Other Real Estate:..... 9,248
Other Assets:..... 1,734,732
Total Assets:..... 26,282,979
Total Trust Assets:..... 4,129,906

Deposits:..... 22,978,268
Federal Funds and Borrowings:..... 953,921
Other Liabilities:..... 432,527
Subordinated Debt:..... 0
Total Liabilities:..... 24,364,716
Total Equity Capital:..... 1,918,263
Total Liabilities and Capital:..... 26,282,979
Number of Shares Outstanding:..... 350,692

Directors: Laura Address; Brad Crain; Cara James; Matt Machen; Amy Morbeck; Karla S. Payne; Craig Rivaldo; K. Kevin Sabin; Rodney Shepard; Jim C. Walton

Branches in Town: Six

Other Branches in State: Alma, Bella Vista (3), Benton, Bentonville (7), Berryville, Bryant, Cabot, Centerton, Clarksville, Conway (3), Elkins, Eureka Springs, Farmington, Flippin, Fort Smith (5), Gentry, Gravette, Greenwood, Harrison (2), Hot Springs (4), Hot Springs Village, Huntsville (2), Jacksonville, Jonesboro (3), Lincoln, Little Rock (7), Lowell, Mena, Morrilton, Mountain Home (3), North Little Rock (3), Pea Ridge, Prairie Grove, Rogers (7), Russellville (3), Sherwood, Siloam Springs (3), Springdale (7), Van Buren (2), Waldron, West Fork, Yellville

Out-of-State Branches in Kansas: Gardner, Leawood, Lenexa, Mission, Olathe, Ottawa, Overland Park (2), Pittsburg, Shawnee

Out-of-State Branches in Missouri: Anderson, Aurora, Belton, Branson, Branson West, Carthage (2), Cassville, Gladstone, Hollister, Independence, Joplin (4), Kansas City (6), Lamar, Lebanon, Lee's Summit (2), Lockwood, Marshfield, Monett, Neosho, Nevada, Nixa, Springfield (6), Webb City

Out-of-State Branches in Oklahoma: Bartlesville (4), Broken Arrow (3), Chickasha, Del City, Dewey (2), Duncan (3), Edmond (3), Elgin, Eufaula, Glenpool, Grove, Jay, Jenks, Kansas, Lawton (4), McAlester, Miami, Midwest City, Moore (2), Muskogee (2), Norman (5), Nowata (2), Oklahoma City (5), Okmulgee, Owasso (2), Poteau, Pryor, Sallisaw, Sapulpa, Shawnee (2), Stillwater, Stilwell, Tahlequah (2), Tulsa (15), Wagoner, Westville, Yukon

**Signature Bank of Arkansas
Fayetteville, AR**

VOICE: (479) 684-3700 3878 North Crossover Road, Suite 20 Charter Number: 660
 FAX: (479) 684-3797 72703 Date: August 28, 1933
 Trust Powers: Yes 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:.....	49,335	Deposits:.....	1,018,556
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	54,314
Investments:.....	115,527	Other Liabilities:.....	23,650
Net Loans:.....	983,318	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	30,337	Total Liabilities:.....	1,096,520
Other Real Estate:.....	778		
Other Assets:.....	31,335	Total Equity Capital:.....	114,110
Total Assets:.....	1,210,630	Total Liabilities and Capital:.....	1,210,630
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	30,000

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

Branches in Town: None

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

**FBT Bank & Mortgage
Fordyce, AR**

VOICE: (870) 352-3107 200 West Fourth Street Charter Number: 631
 FAX: (870) 352-5202 71742 Date: January 5, 1931
 Trust Powers: Yes FDIC Certificate Number: 1028

Home Page: www.fbtbank.com

Member of Federal Reserve System

Bank Holding Company

FBT Bancshares, Inc., Fordyce, AR

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

EVP: Lance Nutt

Cash and Due from:.....	37,144	Deposits:.....	221,198
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	17,000
Investments:.....	68,966	Other Liabilities:.....	2,986
Net Loans:.....	139,431	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,109	Total Liabilities:.....	241,184
Other Real Estate:.....	20		
Other Assets:.....	6,388	Total Equity Capital:.....	12,874
Total Assets:.....	254,058	Total Liabilities and Capital:.....	254,058
Total Trust Assets:.....	1,105	Number of Shares Outstanding:.....	8,000

Directors: Charles Anderson; Joe D. Barnes; James V. Hulse, Jr.; Anthony Nutt; Gregory S. Ray; John N. Summers; Greg Terry; Charles B. Trussell; Lynn Wilson

Branches in Town: One

Other Branches in State: 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

COO: Nathan Waldrip
CLO: T. Courtney Menefee

Cash and Due from:..... 7,868
Federal Funds and Repos: 10,025
Investments:..... 49,102
Net Loans:..... 344,086
Premises and Fixed Assets:..... 22,291
Other Real Estate:..... 0
Other Assets:..... 17,201
Total Assets:..... 450,573
Total Trust Assets:..... 0

Deposits: 393,646
Federal Funds and Borrowings: 20,010
Other Liabilities:..... 1,527
Subordinated Debt:..... 0
Total Liabilities:..... 415,183
Total Equity Capital:..... 35,390
Total Liabilities and Capital: 450,573
Number of Shares Outstanding:..... 229,233

Directors: Charles A. Banks; Bradley J. Beavers; Ryan Carwell; Cody Crawford; Stephen W. Edwards, Sr.; Andrew F. Higginbotham; Chad T. May; Mark Phillips; Mark Waldrip; Nathan Waldrip

Branches in Town: One

Other Branches in State: Hot Springs, Jonesboro, Little Rock (2), Marianna, Marked Tree, Rogers, 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.anstaff.bank

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:..... 18,161
Federal Funds and Repos: 49,575
Investments:..... 166,897
Net Loans:..... 727,258
Premises and Fixed Assets:..... 19,425
Other Real Estate:..... 0
Other Assets:..... 34,674
Total Assets:..... 1,015,990
Total Trust Assets:..... 0

Deposits: 920,424
Federal Funds and Borrowings: 513
Other Liabilities:..... 11,488
Subordinated Debt:..... 0
Total Liabilities:..... 932,425
Total Equity Capital:..... 83,565
Total Liabilities and Capital: 1,015,990
Number of Shares Outstanding:..... 7,500

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

Branches in Town: One

Other Branches in State: 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 Street
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: Julie Chambers
COO/Mtg CEO: Robin Hackett

Cash and Due from:	15,983	Deposits:	617,288
Federal Funds and Repos:	13,350	Federal Funds and Borrowings:	28,000
Investments:	39,970	Other Liabilities:	7,694
Net Loans:	605,690	Subordinated Debt:	0
Premises and Fixed Assets:	16,337	Total Liabilities:	652,982
Other Real Estate:	1,016		
Other Assets:	24,416	Total Equity Capital:	63,780
Total Assets:	716,762	Total Liabilities and Capital:	716,762
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

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

Branches in Town: None

Other Branches in State: Clinton, Conway (2), Dermott, Flippin, Little Rock, Maumelle, 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:	7,829	Deposits:	248,467
Federal Funds and Repos:	17,550	Federal Funds and Borrowings:	0
Investments:	79,466	Other Liabilities:	1,117
Net Loans:	156,279	Subordinated Debt:	0
Premises and Fixed Assets:	10,295	Total Liabilities:	249,584
Other Real Estate:	0		
Other Assets:	12,746	Total Equity Capital:	34,581
Total Assets:	284,165	Total Liabilities and Capital:	284,165
Total Trust Assets:	1,090	Number of Shares Outstanding:	7,500

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

Branches in Town: One

Other Branches in State: 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:..... 15,878
Federal Funds and Repos: 250
Investments:..... 27,684
Net Loans:..... 374,962
Premises and Fixed Assets:..... 4,823
Other Real Estate:..... 0
Other Assets:..... 11,450
Total Assets:..... 435,047
Total Trust Assets:..... 0

Deposits: 358,126
Federal Funds and Borrowings: 26,000
Other Liabilities:..... 2,938
Subordinated Debt:..... 0
Total Liabilities:..... 387,064
Total Equity Capital:..... 47,983
Total Liabilities and Capital: 435,047
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.; Philip Tappan; Rhodes Thompson; Ed Wright

Branches in Town: One

Other Branches in State: Conway, Little Rock, 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

VP: Michael B. Griffin

Cash and Due from:..... 13,451
Federal Funds and Repos: 75
Investments:..... 28,549
Net Loans:..... 244,951
Premises and Fixed Assets:..... 1,526
Other Real Estate:..... 0
Other Assets:..... 9,836
Total Assets:..... 298,388
Total Trust Assets:..... 0

Deposits: 266,360
Federal Funds and Borrowings: 0
Other Liabilities:..... 758
Subordinated Debt:..... 0
Total Liabilities:..... 267,118
Total Equity Capital:..... 31,270
Total Liabilities and Capital: 298,388
Number of Shares Outstanding:..... 2,000

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

Branches in Town: None

Other Branches in State: Ashdown, Foreman

**Today's Bank
Huntsville, AR**

VOICE: (479) 582-0700
FAX: (479) 251-8253
Trust Powers: Yes

432 Harmony Road
72740

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

Home Page: www.todaysbank.com

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

Chm: Sam Mathias
CEO/Pres: David Scruggs

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

Cash and Due from:22,127
Federal Funds and Repos:450
Investments:57,314
Net Loans:244,827
Premises and Fixed Assets:9,311
Other Real Estate:0
Other Assets:8,564
Total Assets:342,593
Total Trust Assets:0

Deposits:290,934
Federal Funds and Borrowings:21,365
Other Liabilities:6,845
Subordinated Debt:0
Total Liabilities:319,144
Total Equity Capital:23,449
Total Liabilities and Capital:342,593
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 in State: Alma, Fayetteville (2), Mansfield, Mulberry (2), Ozark, Pea Ridge, 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:14,291
Federal Funds and Repos:0
Investments:232,238
Net Loans:791,775
Premises and Fixed Assets:20,357
Other Real Estate:1,046
Other Assets:80,148
Total Assets:1,139,855
Total Trust Assets:264,303

Deposits:934,674
Federal Funds and Borrowings:111,428
Other Liabilities:17,004
Subordinated Debt:0
Total Liabilities:1,063,106
Total Equity Capital:76,749
Total Liabilities and Capital:1,139,855
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 in State: 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:..... 2,984
Federal Funds and Repos: 225
Investments: 20,663
Net Loans: 55,675
Premises and Fixed Assets:..... 709
Other Real Estate: 0
Other Assets: 3,946
Total Assets: 84,202
Total Trust Assets: 0

Deposits: 69,964
Federal Funds and Borrowings: 3,000
Other Liabilities: 509
Subordinated Debt: 0
Total Liabilities: 73,473
Total Equity Capital: 10,729
Total Liabilities and Capital: 84,202
Number of Shares Outstanding: 60,000

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

Branches in Town: One

Other Branches in State: 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: Eugene L. Maris
CEO/Pres: Kimberly H. Markland

SVP: William B. Cunningham
CFO: Donna Hall

Cash and Due from:..... 6,140
Federal Funds and Repos: 3,200
Investments: 152,680
Net Loans: 122,289
Premises and Fixed Assets:..... 6,207
Other Real Estate: 0
Other Assets: 5,075
Total Assets: 295,591
Total Trust Assets: 0

Deposits: 249,194
Federal Funds and Borrowings: 22,000
Other Liabilities: 2,908
Subordinated Debt: 0
Total Liabilities: 274,102
Total Equity Capital: 21,489
Total Liabilities and Capital: 295,591
Number of Shares Outstanding: 100,000

Directors: William B. Cunningham; Eugene L. Maris; Kimberly H. Markland; Scott A. McElmurry

Branches in Town: Four

Other Branches in State: 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
Pres: Brannon Hamblen

CFO: Tim Hicks
TO: Chris Henry

Cash and Due from:	2,568,813	Deposits:	29,943,663
Federal Funds and Repos:	0	Federal Funds and Borrowings:	400,943
Investments:	2,981,929	Other Liabilities:	613,951
Net Loans:	28,266,606	Subordinated Debt:	469,816
Premises and Fixed Assets:	702,505	Total Liabilities:	31,428,373
Other Real Estate:	70,004		
Other Assets:	2,246,316	Total Equity Capital:	5,407,800
Total Assets:	36,836,173	Total Liabilities and Capital:	36,836,173
Total Trust Assets:	2,660,095	Number of Shares Outstanding:	127,465,238

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; Elizabeth Musico; Christopher Orndorff; Steven Sadoff; Ross M. Whipple

Branches in Town: Seven

Other Branches in State: Alma, Altus, Arkadelphia (2), Bella Vista (2), Benton (3), Bentonville (2), Bryant, Cabot, Clarksville, Clinton, Conway (4), Fayetteville (3), Fort Smith (3), Harrison (2), Hope (2), Hot Springs (2), Hot Springs Village, Jasper, Jonesboro, Lonoke, Lonsdale, Malvern (2), Marshall, Maumelle, Mountain Home (2), Mulberry, North Little Rock (3), Ozark (2), Paris, Rogers (3), Russellville (2), Sherwood, Siloam Springs, Springdale (2), Texarkana, Van Buren (2), Western Grove, Yellville

Out-of-State Branches in Florida: Apollo Beach, Aventura, Belleair Bluffs, Bonita Springs, Bradenton (5), Cape Coral (2), Clearwater, Coral Gables, Doral, Fort Lauderdale, Fort Myers (3), Jacksonville (2), Jacksonville Beach, Miami, Miami Beach, Ocala, Oldsmar, Palmetto, Pinellas Park, Port Charlotte (2), Punta Gorda, Riverview, Sarasota, South Pasadena, St. Petersburg (3), Tampa (4), Zephyrhills

Out-of-State Branches in Georgia: Adairsville, Atlanta (2), Auburn, Bainbridge, Blairsville, Blue Ridge, Bogart, Braselton, Bremen, Brunswick, Buchanan, Buford, Cairo, Calhoun, Canton, Carrollton (2), Cartersville (2), Chatsworth, Columbus, Conyers, Cornelia, Cumming (3), Dahlonega, Dallas, Dalton, Dawsonville, Decatur, Douglasville (2), East Point, Ellijay (2), Franklin, Grayson, Jefferson, Lake Park, Loganville, Macon (3), Marble Hill, Marietta, McDonough, Newnan, Oakwood, Rome, Roswell, Savannah, Senoia, Sharpsburg, Snellville, St. Simons Island, Statham, Tallapoosa, Valdosta (3), Villa Rica, Watkinsville, Winder (2), Woodstock

Out-of-State Branches in North Carolina: Advance, Asheboro, Belmont, Bessemer City, Boiling Springs, Charlotte, Concord, Cornelius, Forest City, Gastonia, Harrisburg, Kings Mountain, Landis, Lawndale, Lexington, Lincolnton, Mocksville, Shelby (5), Wilmington, Winston-Salem

Out-of-State Branches in Texas: Allen, Austin, Carrollton, Cedar Park, Dallas (2), Fort Worth, Frisco (2), Houston (4), Keller, Lewisville, Lockhart, McKinney, Plano, San Antonio, Southlake, Texarkana, The Colony

**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:..... 12,773
Federal Funds and Repos: 26,534
Investments:..... 52,316
Net Loans: 527,781
Premises and Fixed Assets:..... 1,461
Other Real Estate:..... 0
Other Assets:..... 8,907
Total Assets:..... 629,772
Total Trust Assets:..... 0

Deposits: 531,609
Federal Funds and Borrowings: 45,281
Other Liabilities:..... 3,311
Subordinated Debt:..... 0
Total Liabilities:..... 580,201
Total Equity Capital:..... 49,571
Total Liabilities and Capital: 629,772
Number of Shares Outstanding:..... 184,019

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

Branches in Town: One

Other Branches in State: Bentonville

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

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

650 South Shackleford Road, 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:..... 10,830
Federal Funds and Repos: 6,091
Investments:..... 247,144
Net Loans: 190,323
Premises and Fixed Assets:..... 8,055
Other Real Estate:..... 28
Other Assets:..... 19,310
Total Assets:..... 481,781
Total Trust Assets:..... 0

Deposits: 420,379
Federal Funds and Borrowings: 0
Other Liabilities:..... 3,337
Subordinated Debt:..... 0
Total Liabilities:..... 423,716
Total Equity Capital:..... 58,065
Total Liabilities and Capital: 481,781
Number of Shares Outstanding:..... 27,965

Directors: William R. Edwards; Andrew H. Hastings; H. Lee Hastings, III; Stanley Hastings, Sr.; Sara Holliday; Jeff Lynch; Cathy H. Owen

Branches in Town: None

Other Branches in State: 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: Phillip Jett
Pres: Burt Hicks

EVP/COO: Erin Simpson
CFO: Jeff Stevenson

Cash and Due from:	63,521	Deposits:	2,955,606
Federal Funds and Repos:	0	Federal Funds and Borrowings:	697,975
Investments:	464,139	Other Liabilities:	40,585
Net Loans:	3,254,549	Subordinated Debt:	0
Premises and Fixed Assets:	32,452	Total Liabilities:	3,694,166
Other Real Estate:	0		
Other Assets:	159,432	Total Equity Capital:	279,927
Total Assets:	3,974,093	Total Liabilities and Capital:	3,974,093
Total Trust Assets:	0	Number of Shares Outstanding:	32,013

Directors: John Allen; Kelly Brown; Brian A. Butler; Marcella "Marcy" Doderer; Garrett Frost; Burt Hicks; Phillip Jett; Matt Johnner; Rita Lowman; Tim O'Reilly

Branches in Town: One

Other Branches in State: Fayetteville, Jonesboro, Rogers

Out-of-State Branches in Colorado: Boulder, Denver

Out-of-State Branches in Florida: Tampa

Out-of-State Branches in Missouri: Springfield

Out-of-State Branches in North Carolina: Charlotte (2), Winston-Salem

Out-of-State Branches in South Carolina: Charleston, Greenville

Out-of-State Branches in Tennessee: Nashville

Out-of-State Branches in Texas: Austin, Dallas, Fort Worth, Plano, San Antonio

**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
Sec: Karen K. Hardke

Cash and Due from:..... 6,741
Federal Funds and Repos: 0
Investments:..... 56,417
Net Loans:..... 213,567
Premises and Fixed Assets:..... 5,870
Other Real Estate:..... 0
Other Assets:..... 5,387
Total Assets:..... 287,982
Total Trust Assets:..... 0

Deposits: 259,152
Federal Funds and Borrowings: 0
Other Liabilities:..... 948
Subordinated Debt:..... 0
Total Liabilities:..... 260,100
Total Equity Capital:..... 27,882
Total Liabilities and Capital: 287,982
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; Scott B. Senyard; Ginger M. Stuart

Branches in Town: One

Other Branches in State: Carlisle, Fayetteville, Gurdon, Heber Springs

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

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

200 East Main Street
71753

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

Home Page: www.myfarmers.bank

Member of Federal Reserve System

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

CEO/Pres: Chris Gosnell
CFO: Drew Chandler

CLO: Dave White

Cash and Due from:..... 68,458
Federal Funds and Repos: 5,775
Investments:..... 556,300
Net Loans:..... 2,073,508
Premises and Fixed Assets:..... 65,834
Other Real Estate:..... 0
Other Assets:..... 137,046
Total Assets:..... 2,906,921
Total Trust Assets:..... 580,893

Deposits: 2,593,324
Federal Funds and Borrowings: 75,028
Other Liabilities:..... 24,111
Subordinated Debt:..... 0
Total Liabilities:..... 2,692,463
Total Equity Capital:..... 214,458
Total Liabilities and Capital: 2,906,921
Number of Shares Outstanding:..... 100,000

Directors: John E. Alexander, Jr.; Mike Boyd; Dr. Jason Franks; Chris Gosnell; Sonja Hubbard; Bruce D. Maloch; T. E. Smith

Branches in Town: Three

Other Branches in State: Ashdown, Bryant, Camden (3), DeQueen, Dierks, Glenwood, Haskell, Hope (2), Lewisville, Malvern (2), Mount Ida, Nashville, Paris, Prescott, Taylor, Texarkana (2)

Out-of-State Branches in Oklahoma: Broken Bow, Idabel

Out-of-State Branches in Texas: New Boston, Paris (2), Prosper, Texarkana (2)

**The Peoples Bank
Magnolia, AR**

VOICE: (870) 234-5777
FAX: (870) 912-0647
Trust Powers: Yes

500 North Jackson Street
71753

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

Home Page: www.pbmag.com

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

Chm: S. Clark Fincher
CEO: Mary L. Fowler

Pres: Jamie Waller
CFO: Jonathan Baird

Cash and Due from:	12,210	Deposits:	150,278
Federal Funds and Repos:	14,125	Federal Funds and Borrowings:	40,034
Investments:	15,413	Other Liabilities:	738
Net Loans:	159,865	Subordinated Debt:	0
Premises and Fixed Assets:	5,091	Total Liabilities:	191,050
Other Real Estate:	0		
Other Assets:	10,622	Total Equity Capital:	26,276
Total Assets:	217,326	Total Liabilities and Capital:	217,326
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

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

Branches in Town: Two

Other Branches in State: 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:	3,481	Deposits:	81,739
Federal Funds and Repos:	1,950	Federal Funds and Borrowings:	0
Investments:	17,676	Other Liabilities:	169
Net Loans:	69,559	Subordinated Debt:	0
Premises and Fixed Assets:	780	Total Liabilities:	81,908
Other Real Estate:	0		
Other Assets:	1,753	Total Equity Capital:	13,291
Total Assets:	95,199	Total Liabilities and Capital:	95,199
Total Trust Assets:	656	Number of Shares Outstanding:	68,000

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

Branches in Town: One

Other Branches in State: Dumas

McGehee Bank McGehee, AR

VOICE: (870) 222-3151

301 North Second Street

Charter Number: 661

FAX: (870) 222-6159

71654

Date: December 5, 1933

Trust Powers: Yes

FDIC Certificate Number: 11242

Home Page: www.mcgeheebank.com

Bank Holding Company

Southeast Financial Bankstock Corporation, McGehee, AR

CEO/Pres: James M. Smith**SVP:** Clarissa Herren**EVP/CFO:** Jim S. Youngblood

Cash and Due from:..... 5,717
 Federal Funds and Repos: 1,100
 Investments:..... 39,712
 Net Loans:..... 106,908
 Premises and Fixed Assets:..... 601
 Other Real Estate:..... 0
 Other Assets:..... 6,836
 Total Assets:..... 160,874
 Total Trust Assets:..... 138,466

Deposits: 126,689
 Federal Funds and Borrowings: 3,000
 Other Liabilities:..... 1,985
 Subordinated Debt:..... 0
 Total Liabilities:..... 131,674
 Total Equity Capital:..... 29,200
 Total Liabilities and Capital: 160,874
 Number of Shares Outstanding:..... 102,000

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 in State:** Arkansas City, Watson

Union Bank Mena, AR

VOICE: (479) 394-2211

303 Highway 71 North

Charter Number: 667

FAX: (479) 394-8901

71953

Date: July 25, 1934

Trust Powers: No

FDIC Certificate Number: 14597

Home Page: www.gounion.bank

Member of Federal Reserve System

Bank Holding Company

Union Bankshares, Inc., Mena, AR

Chm: David Maddox**Pres:** Kevin Williams**CEO:** Jarrod Yarnell**CFO:** Rob Floyd

Cash and Due from:..... 68,763
 Federal Funds and Repos: 250
 Investments:..... 151,729
 Net Loans:..... 407,594
 Premises and Fixed Assets:..... 8,200
 Other Real Estate:..... 251
 Other Assets:..... 15,709
 Total Assets:..... 652,496
 Total Trust Assets:..... 0

Deposits: 554,639
 Federal Funds and Borrowings: 29,000
 Other Liabilities:..... 5,644
 Subordinated Debt:..... 0
 Total Liabilities:..... 589,283
 Total Equity Capital:..... 63,213
 Total Liabilities and Capital: 652,496
 Number of Shares Outstanding:..... 12,000

Directors: John A. Crawford; W. F. Elsen; Philip B. Hensley; David Maddox; John Maddox; Jeff Montgomery; Michael Myers; Paul T. Plunkett; Joe Schluterman; Phillip Stevenson; Johnny Warren; Kevin Williams; Phillip Wilson; Jarrod Yarnell

Branches in Town: None**Other Branches in State:** Booneville, Caulksville, Clarksville, Hatfield, Ozark, Paris, Waldron, 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

CLO: Bryan McDuffie
VP: Nick Temple

Cash and Due from:.....	11,439	Deposits:.....	337,665
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	5,850
Investments:.....	116,926	Other Liabilities:.....	1,324
Net Loans:.....	216,478	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,168	Total Liabilities:.....	344,839
Other Real Estate:.....	217		
Other Assets:.....	14,762	Total Equity Capital:.....	17,151
Total Assets:.....	361,990	Total Liabilities and Capital:.....	361,990
Total Trust Assets:.....	15,844	Number of Shares Outstanding:.....	8,000

Directors: C. C. Gibson, III; R. D. Jones, III; Wayne L. Owen, Jr.; Bennie Ryburn, III; Ray Ryburn; Todd D. Smith; Mike Ward

Branches in Town: Three

Other Branches in State: Hampton, Hermitage, Warren (2)

Union Bank & Trust Company Monticello, AR

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

102 West McCloy Street
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:.....	7,442	Deposits:.....	272,909
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	12,417
Investments:.....	50,807	Other Liabilities:.....	3,244
Net Loans:.....	239,305	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,894	Total Liabilities:.....	288,570
Other Real Estate:.....	0		
Other Assets:.....	11,477	Total Equity Capital:.....	24,355
Total Assets:.....	312,925	Total Liabilities and Capital:.....	312,925
Total Trust Assets:.....	40,372	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 in State: 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:..... 28,587
Federal Funds and Repos: 150
Investments:..... 74,841
Net Loans:..... 120,170
Premises and Fixed Assets:..... 1,709
Other Real Estate:..... 0
Other Assets:..... 8,800
Total Assets:..... 234,257
Total Trust Assets:..... 0

Deposits: 191,234
Federal Funds and Borrowings: 3,167
Other Liabilities: 1,881
Subordinated Debt:..... 0
Total Liabilities:..... 196,282
Total Equity Capital:..... 37,975
Total Liabilities and Capital: 234,257
Number of Shares Outstanding:..... 50,000

Directors: 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 in State: 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

Member of Federal Reserve System

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

CEO: Nick Roach
CFO: Stephen Ragland

CLO: Joe Dunn
TO: David Jessup

Cash and Due from:..... 23,540
Federal Funds and Repos: 480
Investments:..... 81,499
Net Loans:..... 638,497
Premises and Fixed Assets:..... 29,641
Other Real Estate:..... 3,874
Other Assets:..... 36,873
Total Assets:..... 814,404
Total Trust Assets:..... 106,193

Deposits: 635,032
Federal Funds and Borrowings: 112,500
Other Liabilities: 5,570
Subordinated Debt:..... 0
Total Liabilities:..... 753,102
Total Equity Capital:..... 61,302
Total Liabilities and Capital: 814,404
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 in State: DeWitt, Gillett, Harrison, Little Rock (2), White Hall

**Diamond Bank
Murfreesboro, AR**

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

319 East Main Street
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: Timothy E. Bainum
Pres: John E. Gibbs

CFO: Brandy Porter

Cash and Due from:.....	20,331	Deposits:.....	730,242
Federal Funds and Repos:.....	250	Federal Funds and Borrowings:.....	20,000
Investments:.....	132,316	Other Liabilities:.....	5,841
Net Loans:.....	624,419	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	13,207	Total Liabilities:.....	756,083
Other Real Estate:.....	22		
Other Assets:.....	29,523	Total Equity Capital:.....	63,985
Total Assets:.....	820,068	Total Liabilities and Capital:.....	820,068
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	172,000

Directors: Timothy A. "Tab" Bainum; Timothy E. Bainum; Robert Braun; Richard Cox; Daisy Bainum Crea; 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 in State: Ashdown, DeQueen, Dierks, Glenwood, Hope, Hot Springs (2), Mena, Mineral Springs, Mount Ida, Nashville, Russellville

Out-of-State Branches in Texas: Texarkana

**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.mandp.bank

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:.....	22,577	Deposits:.....	288,056
Federal Funds and Repos:.....	3,925	Federal Funds and Borrowings:.....	440
Investments:.....	93,092	Other Liabilities:.....	4,520
Net Loans:.....	173,721	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	9,317	Total Liabilities:.....	293,016
Other Real Estate:.....	0		
Other Assets:.....	18,592	Total Equity Capital:.....	28,208
Total Assets:.....	321,224	Total Liabilities and Capital:.....	321,224
Total Trust Assets:.....	132,208	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 in State: 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:..... 13,367
Federal Funds and Repos: 0
Investments: 32,521
Net Loans: 78,013
Premises and Fixed Assets:..... 678
Other Real Estate: 0
Other Assets: 4,081
Total Assets: 128,660
Total Trust Assets: 0

Deposits: 114,798
Federal Funds and Borrowings: 8,000
Other Liabilities: 588
Subordinated Debt: 0
Total Liabilities: 123,386
Total Equity Capital:..... 5,274
Total Liabilities and Capital: 128,660
Number of Shares Outstanding:..... 4,000

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

Branches in Town: One

Other Branches in State: Rector

Simmons Bank Pine Bluff, AR

VOICE: (870) 723-9922
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: Bob Fehlman

Pres: Jay Brogdon

TO: Jimmy Crocker

Cash and Due from:.....	574,420	Deposits:.....	22,121,441
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	1,380,790
Investments:.....	6,591,706	Other Liabilities:.....	322,295
Net Loans:.....	16,975,016	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	555,462	Total Liabilities:.....	23,824,526
Other Real Estate:.....	2,209		
Other Assets:.....	2,629,207	Total Equity Capital:.....	3,503,494
Total Assets:.....	27,328,020	Total Liabilities and Capital:.....	27,328,020
Total Trust Assets:.....	6,332,452	Number of Shares Outstanding:.....	35,000

Directors: 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.; Tom Purvis; Robert L. Shoptaw; Julie Stackhouse; Russell Teubner; Mindy West

Branches in Town: Four

Other Branches in State: Benton, Bentonville, Bryant, Cabot, Charleston, Clarksville, Clinton, Conway (2), Dermott, Dumas, El Dorado (2), Fayetteville (3), Fort Smith (3), Hamburg, Hensley, Hot Springs (3), Jonesboro (5), Lake Village, Lincoln, Little Rock (11), Mammoth Spring, Marshall, Maumelle, Monticello, Mountain View, North Little Rock (2), Ozark, Paragould, Rogers (2), Russellville (2), Searcy, Springdale, Star City, Strong, Weiner, White Hall (2)

Out-of-State Branches in Kansas: Hutchinson, Olathe, Wichita (2)

Out-of-State Branches in Missouri: Branson, Cabool, Chesterfield, Clayton, Columbia (6), Crane, Des Peres, El Dorado Springs, Fenton, Florissant, Frontenac, Houston, Joplin, Kansas City, Lees Summit, Lockwood, Manchester, Marshfield, Mount Vernon, Mountain View, Nixa, O'Fallon, Ozark, Reeds Spring, Saint Peters, Sedalia, Springfield (4), St. Louis (9), Stockton, Wentzville, West Plains, Willow Springs

Out-of-State Branches in Oklahoma: Ada, Ardmore, Chickasha, Davis, Durant (2), Edmond, Madill (2), Oklahoma City (4), Stillwater (4), Tishomingo, Tulsa, Wynnewood

Out-of-State Branches in Tennessee: Arlington, Athens (2), Atoka, Bolivar, Brentwood (2), Brownsville, Collierville (2), Dresden, Dyersburg (2), Franklin (3), Gallatin, Germantown (2), Goodlettsville, Hendersonville, Humboldt, Jackson (3), Kenton, Kingston, Lexington, Madisonville, Martin, Maryville, Memphis (5), Middleton, Nashville (2), Sharon, Sweetwater, Union City, Vonore, White House

Out-of-State Branches in Texas: Arlington, Athens, Austin, Beeville, Burleson, Chandler, College Station, Colleyville, Comanche, Conroe, Corpus Christi, Dallas (5), Denison (2), Fort Worth (6), Frisco, Gainesville, Grapevine (2), Gunter, Houston, Mabank, Magnolia, Mansfield, Mineral Wells, Mingus, Montgomery, Palo Pinto, Saginaw, San Antonio (2), Santo, Seguin, Seven Points, Sherman, Stafford, Texarkana, The Woodlands (3), Tilden, Tomball, Tyler (2), Weatherford, Whitesboro, Yorktown

**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:..... 4,710
Federal Funds and Repos: 975
Investments:..... 4,631
Net Loans: 99,590
Premises and Fixed Assets:..... 2,219
Other Real Estate: 18
Other Assets:..... 5,953
Total Assets:..... 118,096
Total Trust Assets:..... 3,201

Deposits: 99,496
Federal Funds and Borrowings: 1,571
Other Liabilities: 658
Subordinated Debt: 0
Total Liabilities:..... 101,725
Total Equity Capital:..... 16,371
Total Liabilities and Capital: 118,096
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 in State: 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:..... 1,116
Federal Funds and Repos: 3,175
Investments: 615
Net Loans: 157,715
Premises and Fixed Assets:..... 2,666
Other Real Estate: 0
Other Assets:..... 2,232
Total Assets:..... 167,519
Total Trust Assets:..... 0

Deposits: 140,945
Federal Funds and Borrowings: 10,000
Other Liabilities: 977
Subordinated Debt: 0
Total Liabilities:..... 151,922
Total Equity Capital:..... 15,597
Total Liabilities and Capital: 167,519
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 in State: Benton, Bryant (2)

**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: Michael Hoggard
COO: Alana Girard

Cash and Due from:	16,505	Deposits:	758,658
Federal Funds and Repos:	1,200	Federal Funds and Borrowings:	59,825
Investments:	206,210	Other Liabilities:	7,652
Net Loans:	644,163	Subordinated Debt:	0
Premises and Fixed Assets:	15,795	Total Liabilities:	826,135
Other Real Estate:	60		
Other Assets:	33,872	Total Equity Capital:	91,670
Total Assets:	917,805	Total Liabilities and Capital:	917,805
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Paul Church; Phillip J. Foster; Bennett Harrell; Carl Harrell; Jonathan W. Harrell; Steven D. Harrell; Paul E. Lindsey; Richard P. Mosley; Nick Nabholz; John David Neeley; Richard L. Smith; William Titus

Branches in Town: None

Other Branches in State: Bentonville, Camden (2), Fayetteville, Hampton, Junction City, Siloam Springs, Van Buren

Out-of-State Branches in Missouri: Kimberling City

**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:	34,331	Deposits:	475,069
Federal Funds and Repos:	250	Federal Funds and Borrowings:	11,409
Investments:	93,327	Other Liabilities:	2,091
Net Loans:	385,938	Subordinated Debt:	0
Premises and Fixed Assets:	8,547	Total Liabilities:	488,569
Other Real Estate:	0		
Other Assets:	19,861	Total Equity Capital:	53,685
Total Assets:	542,254	Total Liabilities and Capital:	542,254
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

Branches in Town: Three

Other Branches in State: 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:..... 29,147
Federal Funds and Repos: 475
Investments: 10,169
Net Loans: 135,297
Premises and Fixed Assets:..... 1,395
Other Real Estate: 0
Other Assets: 8,407
Total Assets:..... 184,890
Total Trust Assets:..... 0

Deposits: 164,086
Federal Funds and Borrowings: 0
Other Liabilities: 385
Subordinated Debt: 0
Total Liabilities: 164,471
Total Equity Capital:..... 20,419
Total Liabilities and Capital: 184,890
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 in State: 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:..... 2,331
Federal Funds and Repos: 6,100
Investments: 34,360
Net Loans: 62,063
Premises and Fixed Assets:..... 2,984
Other Real Estate: 0
Other Assets: 1,656
Total Assets:..... 109,494
Total Trust Assets:..... 0

Deposits: 92,257
Federal Funds and Borrowings: 0
Other Liabilities: 127
Subordinated Debt: 0
Total Liabilities: 92,384
Total Equity Capital:..... 17,110
Total Liabilities and Capital: 109,494
Number of Shares Outstanding:..... 4,000

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

Branches in Town: None

Other Branches in State: Subiaco

**First Security Bank
Searcy, AR**

VOICE: (501) 279-3400
FAX: (501) 279-3486
Trust Powers: Yes

314 North Spring Street
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:.....	785,675	Deposits:.....	6,221,406
Federal Funds and Repos:.....	15,650	Federal Funds and Borrowings:.....	495,550
Investments:.....	2,810,028	Other Liabilities:.....	18,660
Net Loans:.....	4,031,712	Subordinated Debt:.....	200,000
Premises and Fixed Assets:.....	148,177	Total Liabilities:.....	6,935,616
Other Real Estate:.....	677		
Other Assets:.....	159,119	Total Equity Capital:.....	1,015,422
Total Assets:.....	7,951,038	Total Liabilities and Capital:.....	7,951,038
Total Trust Assets:.....	3,067,361	Number of Shares Outstanding:.....	24,000

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

Branches in Town: Three

Other Branches in State: 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 (2), Pangburn, Rogers (3), Russellville, Sherwood, Springdale (5), Vilonia

Out-of-State Branches in Florida: Santa Rosa

Peoples Bank Sheridan, AR

VOICE: (870) 942-5707

1120 South Rock Street

Charter Number: 786

FAX: (870) 942-2489

72150

Date: September 11, 2000

Trust Powers: No

FDIC Certificate Number: 57058

Home Page: www.peoplesbankar.com

Member of Federal Reserve System

Bank Holding Company

Peoples Bancorp, Inc., Sheridan, AR

CEO/Pres: Craig L. Manatt**Cont:** Aaron Reed**SVP:** Erin Kimbrell

Cash and Due from:	26,188
Federal Funds and Repos:	250
Investments:	87,228
Net Loans:	119,533
Premises and Fixed Assets:	3,870
Other Real Estate:	0
Other Assets:	6,346
Total Assets:	243,415
Total Trust Assets:	0

Deposits:	210,404
Federal Funds and Borrowings:	0
Other Liabilities:	2,416
Subordinated Debt:	0
Total Liabilities:	212,820
Total Equity Capital:	30,595
Total Liabilities and Capital:	243,415
Number of Shares Outstanding:	56,562

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

Branches in Town: None**Other Branches in State:** Benton, Little Rock

Smackover State Bank Smackover, AR

VOICE: (870) 725-3051

708 North Broadway

Charter Number: 600

FAX: (870) 725-3049

71762

Date: April 18, 1928

Trust Powers: Yes

FDIC Certificate Number: 5623

Home Page: www.smackoverbank.com

Bank Holding Company

Smackover Bancshares, Inc., Smackover, AR

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

Cash and Due from:	4,182
Federal Funds and Repos:	0
Investments:	82,444
Net Loans:	135,515
Premises and Fixed Assets:	1,790
Other Real Estate:	33
Other Assets:	2,940
Total Assets:	226,904
Total Trust Assets:	0

Deposits:	192,410
Federal Funds and Borrowings:	11,025
Other Liabilities:	1,071
Subordinated Debt:	0
Total Liabilities:	204,506
Total Equity Capital:	22,398
Total Liabilities and Capital:	226,904
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 in State:** El Dorado (2), Norphlet

**Riverside Bank
Sparkman, AR**

VOICE: (870) 678-2251
FAX: (870) 678-2401
Trust Powers: No

103 West Main Street
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:	1,571	Deposits:	50,553
Federal Funds and Repos:	975	Federal Funds and Borrowings:	4,000
Investments:	1,901	Other Liabilities:	210
Net Loans:	52,491	Subordinated Debt:	0
Premises and Fixed Assets:	1,389	Total Liabilities:	54,763
Other Real Estate:	0		
Other Assets:	1,910	Total Equity Capital:	5,474
Total Assets:	60,237	Total Liabilities and Capital:	60,237
Total Trust Assets:	0	Number of Shares Outstanding:	3,000

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

Branches in Town: None

Other Branches in State: 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:	25,877	Deposits:	232,797
Federal Funds and Repos:	850	Federal Funds and Borrowings:	16,572
Investments:	5,151	Other Liabilities:	2,569
Net Loans:	235,250	Subordinated Debt:	0
Premises and Fixed Assets:	8,000	Total Liabilities:	251,938
Other Real Estate:	0		
Other Assets:	5,177	Total Equity Capital:	28,367
Total Assets:	280,305	Total Liabilities and Capital:	280,305
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: Tom Allen; John Ervin; Nathan Gairhan; Michele A. Harrington; Nick Hobbs; Darrin Pitts; Donnie Pitts; John Scott; Craig Young

Branches in Town: One

Other Branches in State: 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:..... 8,023
Federal Funds and Repos: 11,600
Investments:..... 16,008
Net Loans:..... 203,734
Premises and Fixed Assets:..... 2,971
Other Real Estate:..... 0
Other Assets:..... 2,638
Total Assets:..... 244,974
Total Trust Assets:..... 0

Deposits: 220,407
Federal Funds and Borrowings:..... 2,000
Other Liabilities:..... 668
Subordinated Debt:..... 0
Total Liabilities:..... 223,075
Total Equity Capital:..... 21,899
Total Liabilities and Capital: 244,974
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 D. Smith

Branches in Town: None

Other Branches in State: Magnolia

Out-of-State Branches in Texas: Texarkana

Connect Bank Star City, AR

VOICE: (870) 628-4286
FAX: (870) 628-5274
Trust Powers: No

116 North Lincoln Avenue
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:..... 11,226
Federal Funds and Repos: 0
Investments:..... 27,806
Net Loans:..... 73,270
Premises and Fixed Assets:..... 3,026
Other Real Estate:..... 0
Other Assets:..... 3,576
Total Assets:..... 118,904
Total Trust Assets:..... 0

Deposits: 104,265
Federal Funds and Borrowings:..... 775
Other Liabilities:..... 229
Subordinated Debt:..... 0
Total Liabilities:..... 105,269
Total Equity Capital:..... 13,635
Total Liabilities and Capital: 118,904
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 in State: 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/CFD/COO: Cheryl Brown

Cash and Due from:	3,262	Deposits:	53,008
Federal Funds and Repos:	150	Federal Funds and Borrowings:	0
Investments:	3,075	Other Liabilities:	1,207
Net Loans:	51,771	Subordinated Debt:	0
Premises and Fixed Assets:	1,424	Total Liabilities:	54,215
Other Real Estate:	0		
Other Assets:	2,122	Total Equity Capital:	7,589
Total Assets:	61,804	Total Liabilities and Capital:	61,804
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 in State: 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: Chris Morgan
CEO: Brad Chambless

Pres: Greg Connell
TO: Charlene Julian

Cash and Due from:	38,230	Deposits:	1,469,903
Federal Funds and Repos:	31,234	Federal Funds and Borrowings:	173,716
Investments:	349,452	Other Liabilities:	14,525
Net Loans:	1,259,528	Subordinated Debt:	0
Premises and Fixed Assets:	29,817	Total Liabilities:	1,658,144
Other Real Estate:	913		
Other Assets:	142,952	Total Equity Capital:	193,982
Total Assets:	1,852,126	Total Liabilities and Capital:	1,852,126
Total Trust Assets:	343,760	Number of Shares Outstanding:	1,000

Directors: Gerald Carter; Brad Chambless; Greg Connell; David Erstine; Daniel Hosman; Gary Hudson; Margaret Johnston; Kyle Ludwig; Chris Morgan; James Samuel Tarkington; Kirk Vansandt

Branches in Town: Two

Other Branches in State: Bentonville, Des Arc, DeWitt, Farmington, Fayetteville (3), Gassville, Hazen, Jonesboro (2), Lakeview, Morrilton, Mountain Home (2), Perryville, Pocahontas, 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: Joe Dan Stewart
TO: Micah Brown

Cash and Due from:..... 70,943
Federal Funds and Repos: 0
Investments:..... 156,115
Net Loans:..... 281,828
Premises and Fixed Assets:..... 4,932
Other Real Estate:..... 0
Other Assets:..... 22,098
Total Assets:..... 535,916
Total Trust Assets:..... 9,384

Deposits:..... 480,001
Federal Funds and Borrowings: 0
Other Liabilities:..... 2,595
Subordinated Debt:..... 0
Total Liabilities:..... 482,596
Total Equity Capital:..... 53,320
Total Liabilities and Capital: 535,916
Number of Shares Outstanding:..... 16,000

Directors: J. Kevin Bell; Michael T. Echols; Morril 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

**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:..... 3,702
Federal Funds and Repos: 0
Investments:..... 65,600
Net Loans:..... 79,507
Premises and Fixed Assets:..... 494
Other Real Estate:..... 0
Other Assets:..... 2,545
Total Assets:..... 151,848
Total Trust Assets:..... 13,059

Deposits:..... 115,211
Federal Funds and Borrowings: 18,481
Other Liabilities:..... 677
Subordinated Debt:..... 0
Total Liabilities:..... 134,369
Total Equity Capital:..... 17,479
Total Liabilities and Capital: 151,848
Number of Shares Outstanding:..... 48,000

Directors: Kelly Ashcraft; Dr. Donnie R. Bryant; Thomas Frazer; Dr. Rocky K. Lindsey; Jeffrey B. McGaha; Dr. Kerry F. Pennington

Branches in Town: Two

Other Branches in State: 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: Scott Stafford

EVP/CFO: Mark Mosteller
Cont: Robin Bedsole

Cash and Due from:.....465,847
Federal Funds and Repos:..... 0
Investments:.....99,076
Net Loans:.....1,011,006
Premises and Fixed Assets:.....20,544
Other Real Estate:.....83
Other Assets:.....83,102
Total Assets:.....1,679,658
Total Trust Assets:.....1,941,173

Deposits:.....1,142,680
Federal Funds and Borrowings:.....315,000
Other Liabilities:.....60,237
Subordinated Debt:.....0
Total Liabilities:.....1,517,917
Total Equity Capital:.....161,741
Total Liabilities and Capital:.....1,679,658
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 in State: Jonesboro, Parkin, Wynne

Out-of-State Branches in Tennessee: Memphis

**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:.....4,796
Federal Funds and Repos:.....11,480
Investments:.....253,543
Net Loans:.....254,665
Premises and Fixed Assets:.....4,538
Other Real Estate:.....0
Other Assets:.....13,119
Total Assets:.....542,141
Total Trust Assets:.....0

Deposits:.....510,488
Federal Funds and Borrowings:.....0
Other Liabilities:.....3,012
Subordinated Debt:.....0
Total Liabilities:.....513,500
Total Equity Capital:.....28,641
Total Liabilities and Capital:.....542,141
Number of Shares Outstanding:.....20,000

Directors: Jack D. Avery; Kirby H. Carlson; Michael A. Carlson; Glen F. Fenter; Dr. Edgar S. "Scott" Ferguson, MD; Charles E. Horton; Marlene Keenan; Dr. Trent P. Pierce, MD; James R. "Jim" Pugh, III; Noah S. "Ness" Sechrest; John R. "Robert" Walker, III; Dr. Susan Ward-Jones

Branches in Town: One

Other Branches in State: Marion (2), Wynne

**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:..... 27,175
Federal Funds and Repos: 0
Investments:..... 142,067
Net Loans:..... 1,092,694
Premises and Fixed Assets:..... 39,625
Other Real Estate:..... 0
Other Assets:..... 74,807
Total Assets:..... 1,376,368
Total Trust Assets:..... 453,869

Deposits: 1,196,539
Federal Funds and Borrowings: 4
Other Liabilities:..... 18,699
Subordinated Debt:..... 0
Total Liabilities:..... 1,215,242

Total Equity Capital:..... 161,126
Total Liabilities and Capital: 1,376,368
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 in State: Bryant, Fordyce, Hot Springs (3), Hot Springs Village (2), 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
VP/CFO: Gary Edwards

Cash and Due from:..... 7,954
Federal Funds and Repos: 0
Investments:..... 29,630
Net Loans:..... 405,682
Premises and Fixed Assets:..... 6,828
Other Real Estate:..... 128
Other Assets:..... 14,102
Total Assets:..... 464,324
Total Trust Assets:..... 27,485

Deposits: 400,982
Federal Funds and Borrowings: 10,265
Other Liabilities:..... 1,634
Subordinated Debt:..... 0
Total Liabilities:..... 412,881

Total Equity Capital:..... 51,443
Total Liabilities and Capital: 464,324
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. Pohliner; Donald L. Reddmann; R. Joe Rennie

Branches in Town: One

Other Branches in State: 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, 2024

**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:	665
Federal Funds and Repos:	0
Investments:	9,918
Net Loans:	14,997
Premises and Fixed Assets:	673
Other Real Estate:	0
Other Assets:	3,748
Total Assets:	30,001
Total Trust Assets:	0

Deposits:	0
Federal Funds and Borrowings:	6,721
Other Liabilities:	560
Subordinated Debt:	0
Total Liabilities:	7,281
Total Equity Capital:	22,720
Total Liabilities and Capital:	30,001
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; Shamim Okolloh; Carol Penick; Sherrie Randall; Bryan Scoggins; David H. Shindler; William T. Staed; Lorrie Trogden; Sam Walls, III

Branches in Town: None

Other Branches in State: None

REPORT OF THE

**STATE CHARTERED
TRUST COMPANY**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2024

Community First Trust Company
Hot Springs, AR

VOICE: (501) 520-3660 1720 Higdon Ferry Road, Suite 102 Charter Number: 35001
FAX: (501) 520-3667 71913 Date: Jun. 17, 1998

County: Garland

Home Page: www.communityfirsttrust.com

CEO/Pres: William L. Kerst, Jr.

CFO: Leslie A. Ballentine

Directors: Mike Boyd; Drew Chandler; Chris Gosnell; William L. Kerst, Jr.; Bruce D. Maloch

Branches in Town: None

Other Branches in State: El Dorado, Hot Springs Village, Little Rock, Magnolia

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2024

Perry County Industrial Development Corporation
Perryville, AR

VOICE: (501) 454-0330
FAX: (501) 889-2966

P. O. Box 869
72126-0869

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

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

Treas: Mark Roland

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

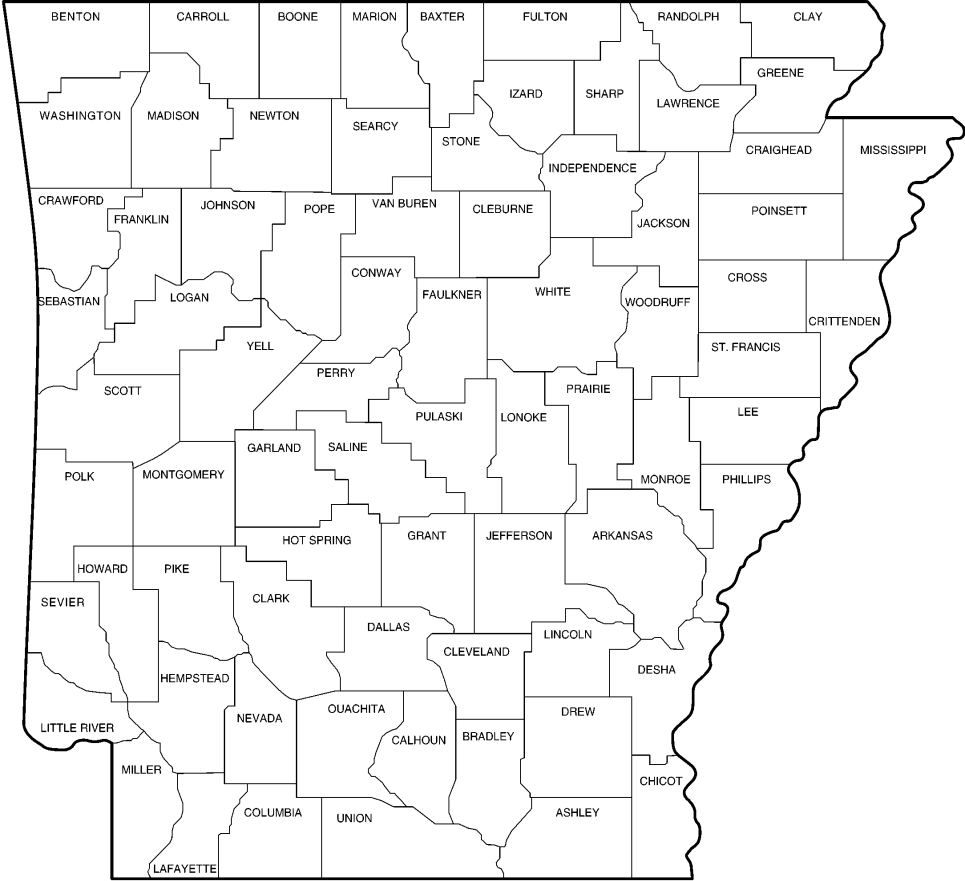
JUNE 30, 2024

COUNTY	BANK	CITY
Arkansas	The Farmers and Merchants Bank	Stuttgart
Benton	Generations Bank	Rogers
Bradley	Warren Bank and Trust Company	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
Greene	First National Bank	Paragould
Hot Spring	The Malvern National Bank	Malvern

COUNTY	BANK	CITY
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	First National Bank of Lawrence County	Walnut Ridge
Lincoln	Connect Bank	Star City
Logan	First Western Bank Logan County Bank	Booneville 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	Union Bank	Mena
Pope	First State Bank	Russellville
Pulaski	First Arkansas Bank & Trust Bank of Little Rock Bank OZK Central Bank Eagle Bank & Trust Company Encore Bank	Jacksonville Little Rock Little Rock Little Rock Little Rock Little Rock
Randolph	RiverBank	Pocahontas

COUNTY	BANK	CITY
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, 2024

**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: Glendell Jones, Jr.
CEO: Darrin Williams

CFO: Christopher Wewers

Subsidiaries:

Southern Bancorp Bank	Arkadelphia, AR
Historic Oliver, 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
SB Solar, LLC	Little Rock, AR
SBC Investments, Inc.	Las Vegas, NV
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 Burriss

Sec: Terri French

Subsidiaries:

FNBC Bank	Ash Flat, AR
FNBC Capital Trust I	Ash Flat, AR

**RiverWind Bancshares, Inc.
Augusta, AR**

RSSD Number: 5886094
VOICE: (870) 347-2511
FAX: (870) 347-2654

100 South Second Street
P. O. Box 120
72006

CEO/Pres: Casey Cullipher

Sec: Victoria Cansler

Subsidiaries:

RiverWind Bank	Augusta, AR
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**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

Chm/CEO: Jeff Teague

Pres: Vernon Scott

Subsidiaries:

The Citizens Bank
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR
Batesville, AR

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

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

1325 Harrison Street
P. O. Box 4327
72501

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

CFO: Jason Taylor
Sec: Dianne Lamberth

Subsidiaries:

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

Batesville, AR
Batesville, AR
Batesville, AR

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

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

1 Second Street
P. O. Box 135
71720

Pres: Rick Green

Sec: Brett Wood

Subsidiaries:

Bank of Bearden
BBI Insurance Agency, Inc.

Bearden, AR
Bearden, AR

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

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

110 NW 2nd Street, Suite 300
P. O. Box 799
72712

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

Sec: Karla S. Payne

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 2nd Street, Suite 300
P. O. Box 799
72712

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

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

Sec: Karla S. Payne

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

Sec: John Eoff

Subsidiaries:

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

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

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

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

400 West Main Street
P. O. Box 688
72316

Chm/Pres: Randy Scott

VChm: Jason West

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 Street
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 Street
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
Cont/AVP: 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 Blvd., Suite 100 (Rogers, AR)
71701 / (72758)

Chm/Pres: Jonathan W. Harrell
CFO: Michael Hoggard

CRO: 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: Scott Street
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
Pres: Kevin Hester

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
CB 1733 Ocean Avenue, LLC
Cook Insurance Agency, Inc.
Diamond ORE Properties, 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
Los Angeles, CA
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 9th 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: Gary Dan Futrell

Subsidiaries:

First State Bank of DeQueen
First State DeQueen Statutory Trust I

DeQueen, AR
Wilmington, DE

M & F Financial Corporation
Dumas, AR

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

500 Highway 65 South
P. O. Box 187
71639

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

CFO: Price E. Boney, Jr.
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/COO: Craig Mobley

EVP/CRO: Sean H. Williams
CFO: Nic Dougan

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.

Subsidiaries:

Bank of England	England, AR
BOE Acquisition Company, Inc.	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

Eureka Bancshares, Inc.
Eureka Springs, AR

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

70 South Main Street
P. O. Box 309
72632

Chm/CEO/Pres: John F. Cross, Sr.
VChm: Charles T. Cross

Sec: Johnice 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 4th Street
71742

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

SVP: Janie Daniell
SVP: David Sisson

Subsidiaries:
FBT Bank & Mortgage

Fordyce, AR

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

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

602 Garrison Avenue
P. O. Box 7
72902

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

VP: James G. Williamson, Jr.

Subsidiaries:

The First National Bank of Fort Smith
Special L P, LLC
Citizens Bank & Trust Company
PMF, Inc.
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 Hwy 70 East
P. O. Box 500
71943

Chm/CEO: Timothy E. Bainum

CFO: Laura Habighorst

Subsidiaries:

Diamond Bank

Murfreesboro, AR

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

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

100 First National Avenue
P. O. Box 1900
72638

Chm/Pres: Stephen E. Stafford
SVP: Shelby Bruffett

Sec: Stacy Lile

Subsidiaries:

Anstaff Bank

Green Forest, AR

First Service Bancshares, Inc.
Greenbrier, AR

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

136 South Broadview
P. O. Box 190
72058

CEO/Pres: Thomas H. Grumbles

Treas/Sec: Robin Hackett

Subsidiaries:

First Service Bank
First Service Realty
SOM Solar, LLC

Greenbrier, AR
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
Sec: Erica Cook

Subsidiaries:

Partners Bank

Helena, AR

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

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

123 Main Street
P. O. Box 347
71842

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

Treas/Sec: Michael B. Griffin

Subsidiaries:
Horatio State Bank

Horatio, AR

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

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

1801 Central Avenue, Suite 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

Sec: Mark Wilson

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

Jacksonville, AR
Jacksonville, AR

Southeast Arkansas Bank Corporation
Lake Village, AR

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

201 Main Street
P. O. Box 727
71653

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

Pres: Franklin Todd Turner
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: 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) 376-1642

200 North State Street
P. O. Box 34090
72203

Chm: Eugene L. Maris
CEO/Pres/Sec: Kimberly H. 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 Street, 2nd Floor
72201

Pres: Stephen C. Davis

Sec: David Matchet

Subsidiaries:

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

Sparkman, AR
Fayetteville, AR
Little Rock, AR

**State Holding Company
Little Rock, AR**

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

650 South Shackleford Road, 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 K. 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: S. Clark Fincher
Pres: Mary L. Fowler

Sec: Jaela Talley

Subsidiaries:
The Peoples Bank

Magnolia, AR

Magnolia Banking Corporation
Magnolia, AR

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

200 East Main Street
P. O. Box 250
71754

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

EVP/Sec: Bruce D. Maloch

Subsidiaries:
Farmers Bank and Trust Company
Community First Trust Company
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 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 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 2nd 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 2nd Street
P. O. Box 787
71654

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

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

VChm: John H. Potter, Jr.
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 Hwy 71 North
P. O. Box 898
71953

Chm: John Stevenson
CEO: Jarrod Yarnell

VChm: David Maddox
SVP/Cont: Rob Floyd

Subsidiaries:

Union Bank
Union Bankshares Statutory Trust I

Mena, 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

CLO: Bryan McDuffie
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 Street
 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 Road, Suite 200 (Little Rock, AR)
 72560 / (72211)

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

Chm: Kendall Combs
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: Bob Fehlman

Pres: Jay Brogdon
EVP/Gen Coun/Sec: George A. Makris, III

Subsidiaries:

Simmons Bank	Pine Bluff, AR
Diamond State Ventures II, LP	Little Rock, AR
Simmons First Insurance Services, Inc.	Little Rock, AR
Simmons First Public Finance, Inc.	Little Rock, AR
AAC Investment Fund, LLC	Pine Bluff, AR
Simmons NMTC Holding, LLC	Pine Bluff, AR
WNC Institutional Tax Credit Fund NWA, LP	Irvine, CA
Enhanced Capitol Tax Credit Fund 64, LLC	Wilmington, DE
Simmons First SW REIT, Inc.	Wilmington, DE
Simmons First REIT of TN, Inc.	Baltimore, MD
Capital Partners Series SB, LLC	Columbia, MO
Capital Partners Series SB II, LLC	Columbia, MO
Capital Partners Series SB III, LLC	Columbia, MO
Capital Partners Series SB IV, LLC	Columbia, MO
Capital Partners Series SB V, LLC	Columbia, MO
Capital Partners Series SB VI, LLC	Columbia, MO
Craddock LMB Investment Fund 2, LLC	Columbia, MO
Cultivation Twain Seed Fund I, LP	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
Brewery HTC Tenant, LLC	Memphis, TN
99 Front HTC, LLC	Memphis, 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.	Union City, TN
SB Harob, LLC	Fort Worth, TX
SF Real Estate Holdings, Inc.	Pine Bluff, AR
Gateway Neighborhood Fund I, LLC	St. Louis, MO

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 Street
P. O. Box 1009
72145

Chm/CEO/Pres: Reynie Rutledge

Subsidiaries:

First Security Bank
Peoples Real Estate Management Co.
First Security Investment Advisors, Inc.
First Security Real Estate Management, Inc.
FNBS Investments Inc.
Crews Core Holding Co.
First Security Finance, Inc.
Union Air LLC
Cheyenne Aircraft LLC
CrossFirst Bankshares, Inc.

Searcy, AR
Mountain Home, AR
Searcy, AR
Searcy, AR
Las Vegas, NV
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/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 Avenue
P. O. Drawer 69
71667

Chm/CEO: Marion Burge Ryburn
VChm: Keith Griffin

Treas: R. Mark Owen
Sec: Dana Bennett

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: Chris Morgan
VChm: Kyle Ludwig

Pres: Brad Chambless
CFO: T. J. Anderson

Subsidiaries:

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

Stuttgart, AR
Fayetteville, AR
Mountain Home, 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
6000 Poplar Avenue, Suite 300 (Memphis, TN)
72301 / (38119)

Chm: B. Scot Lenoir
Cont: Robin Bedsole

Sec: Scott Stafford

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

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, 2024

MO/ARK Bancshares, Inc.
Hollister, MO

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

2054 Hill Haven Road
900 South Shackelford Road, 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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