

**REPORT OF  
THE  
BANK COMMISSIONER  
OF THE STATE OF ARKANSAS  
2018**



**ASA HUTCHINSON**  
Governor

**CANDACE A. FRANKS**  
Bank Commissioner



**ONE HUNDRED AND FOURTH  
ANNUAL**

**REPORT OF  
THE  
BANK COMMISSIONER**

**JUNE 30, 2018**



# STATE OF ARKANSAS

## OFFICE OF STATE BANK DEPARTMENT

June 30, 2018

Honorable Asa Hutchinson  
Governor of Arkansas  
Little Rock, Arkansas

Governor Hutchinson:

I am pleased to submit to you the One Hundred and Fourth 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, 2018.

The financial services industry continues to undergo change. Arkansas state chartered banks and the trust company continue to successfully meet the challenges of change and offer excellent financial services to the public.

The State Bank Department maintains a Strategic Plan, which the Department's employees develop on an annual basis. The mission of the State Bank Department is to allocate available human and other resources existing in our Examination, Information Technology and Administrative Services Divisions to ensure the continuance of safe and sound financial practices in state chartered financial institutions.

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.

Cordially,

  
Candace A. Franks  
Bank Commissioner



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# LEGAL HOLIDAYS

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

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

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

Memorial Day ..... Last Monday in May

Independence Day ..... July 4<sup>th</sup>

Labor Day..... First Monday in September

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

Thanksgiving Day..... Fourth Thursday in November

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

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

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



## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

**STATE BANKING BOARD MEMBERS**

Mr. Zach McClendon  
Chairman  
Union Bank And Trust Company  
P. O. Box 270  
Monticello, AR 71657-0270  
VOICE: (870) 460-6400  
FAX: (870) 460-6431  
TERM EXPIRES: 12/31/2019

Mr. Randy Scott  
Vice Chairman  
Farmers Bank And Trust Company  
P. O. Box 688  
Blytheville, AR 72316-0688  
VOICE: (870) 763-8101  
FAX: (870) 763-3500  
TERM EXPIRES: 12/31/2020

Mr. Gary Hudson  
The Farmers and Merchants Bank  
P. O. Box 1010  
Stuttgart, AR 72160  
VOICE: (870) 673-6911  
FAX: (870) 673-4282  
TERM EXPIRES: 12/31/2018

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

Ms. Lana Hampton  
2341 Surrey Lane  
Springdale, AR 72762  
VOICE: (479) 750-8849  
TERM EXPIRES: 12/31/2018

Mr. Ron Mobley  
P. O. Box 150  
Morrilton, AR 72110  
VOICE: (501) 354-2510  
TERM EXPIRES: 12/31/2018

## **Arkansas State Bank Department**

400 Hardin Road, Suite 100  
Little Rock, Arkansas 72211-3502  
VOICE: (501) 324-9019  
FAX: (501) 324-9028  
<http://banking.arkansas.gov/>

### **DEPARTMENTAL ROSTER**

#### **Candace A. Franks - Bank Commissioner**

Susannah T. Marshall - Deputy Bank Commissioner

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

John W. Ahlen IV - Deputy Bank Commissioner/Chief Counsel

Examination, Supervision and Regulation  
Regulatory Enforcement Actions  
Personnel/Examination  
Rules and Regulations/Legal Filings and Inquiries

### **EXAMINATION AND SUPERVISION**

Assistant Deputy Bank Commissioners

H. Wilks Marshall, Jr.  
Richard D. Buzbee  
Baker L. Moseley  
Michael G. Saunders

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

### **EXAMINATION PERSONNEL**

#### **LITTLE ROCK OFFICE**

Gary W. Bush - Certified Examinations Manager  
Matthew A. Rose - Certified Bank Senior Examiner  
Jim E. Homan - Certified Bank Senior Examiner  
Jordan A. Patterson - Certified Bank Senior Examiner  
Scott M. Lambert - Commissioned Bank Senior Examiner  
Andrew D. McCormick - Bank Senior Examiner  
J. D. Sonnier - Bank Junior Examiner  
Ricky T. Puloma - Bank Examiner Trainee  
J. B. Maus - Bank Examiner Trainee

**LITTLE ROCK OFFICE**

Dharmin H. Patel - Certified Examinations Manager  
 Luke B. Webre - Certified Bank Senior Examiner  
 Jerry C. Corrothers - Certified Bank Senior Examiner  
 Kelly M. Shewmaker - Certified Bank Senior Examiner  
 Thomas L. Cook - Certified Bank Senior Examiner  
 Raychel M. Pendergist - Certified Bank Senior Examiner  
 Daniel E. Sims - Bank Senior Examiner  
 Joel T. Futrell - Bank Assistant Examiner  
 Derek G. Harvey - Bank Examiner Trainee

**NORTHWEST ARKANSAS OFFICE**

777 Mathias Drive, Suite A  
 Springdale, Arkansas 72762-0739  
 VOICE: (479) 751-5543  
 FAX: (479) 751-5815  
[NWArkansas@banking.state.ar.us](mailto:NWArkansas@banking.state.ar.us)

Ken H. Leavell - Certified Examinations Manager  
 Chris K. Davis - Certified Bank Senior Examiner  
 Johnathon W. Welch - Commissioned Bank Senior Examiner  
 Adam W. Chase - Bank Junior Examiner  
 Wesley H. Mathis - Bank Junior Examiner  
 Wynne M. Morgan - Bank Junior Examiner  
 Daniel B. Park - Bank Assistant Examiner

**NORTHEAST ARKANSAS OFFICE**

924 South Main Street  
 Jonesboro, Arkansas 72401  
 VOICE: (870) 972-1744  
 FAX: (870) 972-1762  
[Jonesboro@banking.state.ar.us](mailto:Jonesboro@banking.state.ar.us)

John K. Householder - Certified Examinations Manager  
 William R. Milum - Bank Senior Examiner  
 R. D. Jackson - Certified Bank Senior Examiner  
 Shaun G. Perkins - Certified Bank Senior Examiner  
 Chris A. Dillon - Certified Bank Senior Examiner  
 W. Kent Darr - Certified Bank Senior Examiner  
 T. J. Anderson - Certified Bank Senior Examiner  
 W. Nathan Elliott - Certified Bank Senior Examiner  
 Scott J. Smith - Certified Bank Senior Examiner  
 Seth D. Parsley - Bank Junior Examiner

**LARGE BANK SUPERVISION**

Bob M. Henry - Certified Examinations Manager  
 Mark G. Rye - Certified Bank Senior Examiner

**TRUST**

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

**INFORMATION SYSTEMS**

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

**BANK ANALYSIS AND APPLICATIONS**

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

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

Jacklyn G. Powell - Certified Bank Senior Examiner/Scheduling Coordinator

**INFORMATION TECHNOLOGY**

Robert L. Hughes - IT Administrator  
Mitch L. Vire - Systems Specialist  
Greg F. Langley - Systems Specialist

Research and Development  
Application Programming  
Data Processing Support

**ADMINISTRATION DIVISION**

Gail Green - Agency Fiscal Officer  
Michael L. Green - Bank Examinations Manager  
Vicki A. Wise - Payroll Services Coordinator  
Devan E. May - Procurement Coordinator

Accounting and Employee Services  
Budget/Personnel/Payroll  
Performance Compensation  
Expense Disbursements  
Purchasing

Cynthia L. Nixon - Executive Assistant to the Commissioner  
Barbara A. Mahoney - Research Analyst  
Antwanette Pettigrew-House - Research Analyst  
Sharon K. Hacker - Administrative Analyst  
Lisa F. Smith - Administrative Analyst  
B. Chance Brown - Administrative Analyst

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

## **CHARTER CONVERSIONS FROM JULY 1, 2017 TO JUNE 30, 2018**

### **NAME / CHARTER / LOCATION**

Armor Bank, N.A.  
Nationally Chartered Bank  
715 North Washington Street  
Forrest City, Arkansas

### **NAME / CHARTER / LOCATION**

Armor Bank  
State Chartered Bank  
715 North Washington Street  
Forrest City, Arkansas

The above institution's charter conversion and name change were both effective June 28, 2018.

## **MERGERS OF STATE CHARTERED BANKS FROM JULY 1, 2017 TO JUNE 30, 2018**

### **NAME / LOCATION**

Bank of McCrory  
McCrory, Arkansas

Bear State Bank  
Little Rock, Arkansas

### **NAME / LOCATION**

The First National Bank of Wynne  
Wynne, Arkansas

Arvest Bank  
Fayetteville, Arkansas

## **STATE CHARTERED BANKS VOLUNTARY LIQUIDATION/PURCHASED AND ASSUMED FROM JULY 1, 2017 TO JUNE 30, 2018**

### **NAME / LOCATION**

Heartland Bank  
Little Rock, Arkansas

### **NAME / LOCATION**

Relyance Bank, N.A.  
Pine Bluff, Arkansas

## **BRANCHES APPROVED FROM JULY 1, 2017 TO JUNE 30, 2018**

<b>BANK</b>	<b>LOCATION</b>
The Citizens Bank Batesville, Arkansas	3971 W. Wedington Drive Fayetteville, Arkansas
The Citizens Bank Batesville, Arkansas	1698 Higdon Ferry Road Hot Springs, Arkansas
The Citizens Bank Batesville, Arkansas	17300 Chenal Parkway, Suite 320 Little Rock, Arkansas
First Community Bank Batesville, Arkansas	301 E. Main Street Batesville, Arkansas
First Community Bank Batesville, Arkansas	4900 Kavanaugh Boulevard Little Rock, Arkansas
Bank of Cave City Cave City, Arkansas	1141 E. Main Street, Suite 100 Batesville, Arkansas
Centennial Bank Conway, Arkansas	13901 Narcoosee Road Orlando, Florida
Arvest Bank Fayetteville, Arkansas	2313 South Rouse Street Pittsburg, Kansas
Arvest Bank Fayetteville, Arkansas	827 SE 31 <sup>st</sup> Street Oklahoma City, Oklahoma
Arvest Bank Fayetteville, Arkansas	E. 106 <sup>th</sup> St. N. and N. 138 <sup>th</sup> E. Ave. Owasso, Oklahoma
First Arkansas Bank & Trust Jacksonville, Arkansas	804 Hogan Lane Conway, Arkansas
Bank of the Ozarks Little Rock, Arkansas	2821 Fort Worth Avenue Dallas, Texas
Bank of the Ozarks Little Rock, Arkansas	Sycamore School Rd. / Crowley Rd. Fort Worth, Texas
First Security Bank Searcy, Arkansas	108 S. Main Street Bentonville, Arkansas



**BANK**

**LOCATION**

First Security Bank  
Searcy, Arkansas

1729 Malvern Avenue  
Hot Springs, Arkansas

First Security Bank  
Searcy, Arkansas

Brockington Rd. and Indian Bay Dr.  
Sherwood, Arkansas

## STATE CHARTERED BANKS SUBCHAPTER S CORPORATIONS

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

**BANK**

**CITY**

United Bank

Springdale

Bank of Star City

Star City

First State Bank of Warren

Warren

Warren Bank and Trust Company

Warren

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2017, through June 30, 2018.

### RECEIPTS

Cash Balance July 1, 2017.....	\$9,979,196.69
Examination and Assessment Fees.....	11,789,658.08
Charter and Amendment Fees.....	61,183.00
Interstate Sharing Fees.....	31,214.00
Miscellaneous/Non-Revenue Income .....	5,653.83
Reimbursement for M & R Sales .....	7,157.52
Refund to Expenditures – Prior Year .....	4,203.58
Refund to Expenditures – Current Year.....	120.37
Total Receipts	<u>11,899,190.38</u>
	\$ 21,878,387.07

### DISBURSEMENTS

Salaries .....	5,302,755.45
Extra Help Salaries .....	0.00
Social Security, Retirement and Insurance	
Matching .....	1,544,452.87
Maintenance and General Operations .....	1,050,522.14
Conference Fees and Travel .....	244,427.91
Professional Fees and Services .....	24,610.32
Capital Outlay .....	27,616.47
Refunds Issued.....	0.00
Service Charge by State Treasurer .....	184,170.57
Total Disbursements	8,378,555.73
Cash Balance June 30, 2018	<u>13,499,831.34</u>
	\$21,878,387.07

# FEDERAL DEPOSIT INSURANCE CORPORATION

Dallas Regional Office  
1601 Bryan Street  
Dallas, Texas 75201  
VOICE: (214) 754-0098  
FAX: (972) 761-2082  
<http://www.fdic.gov>

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

Memphis Area Office  
6060 Primacy Parkway, Suite 300  
Memphis, Tennessee 38119-5770  
VOICE: (901) 685-1603  
FAX: (901) 821-5308

Chris Finnegan ..... Assistant Regional Director/Compliance

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

Kristy Frame ..... Field Supervisor/Risk Management  
David Wright ..... Field Supervisor/Compliance

Memphis Field Office  
6060 Primacy Parkway, Suite 300  
Memphis, Tennessee 38119-5770  
VOICE: (901) 685-1603  
FAX: (901) 821-5308

Kristy Frame ..... Field Supervisor/Risk Management  
Rafael Valle ..... Field Supervisor/Compliance

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

Victor Ingram ..... Field Supervisor/Risk Management  
Jenipher Smith ..... Field Supervisor/Compliance

# FEDERAL RESERVE BANK OF ST. LOUIS DISTRICT NO. 8

411 Locust Street  
P. O. Box 442  
St. Louis, Missouri 63166  
VOICE: (314) 444-8444  
FAX: (314) 444-8740  
<http://www.stls.frb.org>

- James B. Bullard ..... President
- David A. Sapanaro ..... First Vice President
- Karl W. Ashman ..... Executive Vice President  
Administration & Payments
- Kathleen O. Paese ..... Executive Vice President  
Treasury Relations & Support Office
- Julie L. Stackhouse ..... Executive Vice President  
Banking Supervision, Credit and Center for Learning Innovation
- Christopher J. Waller ..... Executive Vice President  
Director of Research
- Karen Branding ..... Senior Vice President  
Public and Community Affairs
- Cletus C. Coughlin ..... Senior Vice President  
& Deputy Director of Research
- Roy Hendin ..... Senior Vice President  
General Counsel & Corporate Secretary
- Timothy A. Bosch ..... Group Vice President  
Banking Supervision
- Anna Hart ..... Group Vice President  
Human Resources
- Michael J. Mueller ..... Group Vice President  
Support Services
- Timothy Brown ..... Vice President  
Cash Management/Administration
- Marilyn K. Corona ..... Vice President  
Financial Management
- Carl White ..... Vice President  
Risk Management, Statistics, Credit & Payment Applications
- Michael D. Renfro ..... General Auditor  
Audit

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

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

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

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

Douglas Scarboro .....Senior Branch Executive

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

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

# COMPTROLLER OF THE CURRENCY

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

Troy L. Thornton..... Deputy Comptroller  
Kent Stone..... Associate Deputy Comptroller  
Carter Messick ..... Associate Deputy Comptroller  
Oscar Harvey ..... Risk & Operations Officer  
Randall M. Ryskamp..... District Counsel  
Karen Bryant..... Licensing Manager

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

Rosalyn Anthony ..... Assistant Deputy Comptroller

Central and Western Oklahoma Field Office  
The Harvey Parkway Building  
301 NW 63<sup>rd</sup> Street, Suite 490  
Oklahoma City, Oklahoma 73116-7909  
VOICE: (405) 529-5701  
FAX: (405) 848-8085

Brian Wall ..... Assistant Deputy Comptroller

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

Scott Williams ..... Assistant Deputy Comptroller



# CONSUMER FINANCIAL PROTECTION BUREAU

1700 G Street  
Washington, D.C. 20552  
VOICE: (202) 435-7000  
Fax: (202) 435-7329  
<http://www.consumerfinance.gov>

Mick Mulvaney.....Director (Acting)  
Brian Johnson .....Deputy Director (Acting), Principal Policy Director  
Kirsten Sutton.....Chief of Staff  
John Czwartacki.....Chief Communications Officer and Spokesperson  
Althea Kireillis..... Office of Equal Opportunity & Fairness  
Associate Director  
M. Stacey Bach ..... Office of Civil Rights  
Assistant Director  
Kate Fulton .....Chief Operating Officer (Acting)  
Gail Hillebrand.....Consumer Education & Engagement  
Associate Director  
Christopher D'Angelo.....Supervision, Enforcement & Fair Lending  
Associate Director  
David Silberman ..... Research, Markets & Regulations  
Associate Director  
Zixta Martinez..... External Affairs  
Associate Director  
Meredith McLeod ..... Legal  
General Counsel

# ARKANSAS BANKERS ASSOCIATION

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

William R. Holmes..... President & CEO

Cathy Owen..... Chairman  
Chairman of the Board  
Eagle Bank & Trust Company, Little Rock

Rob Robinson IV ..... Chairman-Elect  
Community President – El Dorado  
Simmons Bank, Pine Bluff

Jon Harrell ..... Vice-Chairman  
Chairman of the Board  
Generations Bank, Hampton

Jim Cargill..... Treasurer  
President & CEO – Central Arkansas  
Arvest Bank, Fayetteville

Dave Dickson ..... Past Chairman  
President & CEO  
Union Bank And Trust Company, Monticello

## EMERGING LEADERS SECTION

John Anderson ..... President  
Vice President, Commercial Lending  
The Malvern National Bank, Malvern

George Purvis ..... Vice President  
Assistant Vice President, Lending  
Cornerstone Bank, Eureka Springs

Evelyn Morris..... Secretary/Treasurer  
Vice President, Loan Operations  
First Financial Bank, El Dorado

# ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

- Chris Padgett..... Executive Director
- Jim Gowen, Jr. .... President  
President & CEO  
Merchants & Planters Bank, Newport
- Gary Oltmann ..... Vice President  
Regional President - Stuttgart  
Arkansas County Bank, DeWitt
- Gary Head ..... Treasurer  
Chairman, President & CEO  
Signature Bank, Fayetteville
- Lee Swearingen ..... Secretary  
SVP & Cashier  
Bank of Little Rock, Little Rock
- Milton Smith..... Past President  
Chairman, President & CEO  
The First National Bank of Lawrence County, Walnut Ridge
- Bennie Ryburn III..... Past President  
Chairman & CEO  
Commercial Bank & Trust Company, Monticello

# CONFERENCE OF STATE BANK SUPERVISORS

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

- John Ryan .....President & CEO
- Michael Stevens ..... Senior Executive Vice President
- John “Buz” Gorman..... General Counsel
- Tom Harlow .....Executive Vice President/Finance & Administration
- Bill Matthews ..... Executive Vice President, President of SRR
- Jim Cooper..... Senior Vice President, Regulatory Policy
- Chuck Cross..... Senior Vice President, Consumer Protection  
& Non-Depository Supervision
- Tim Doyle ..... Senior Vice President of SRR Policy
- Margaret Liu .....Senior Vice President, Deputy General Counsel
- Vickie Peck.....Senior Vice President of SRR Operations & Development
- Mary Beth Quist..... Senior Vice President, Bank Supervision
- Matt Comber.....Senior Director, Accreditation
- James Kurtzke..... Vice President, Communications
- Sebastien Monnet ..... Vice President, Learning & Development

# CONSOLIDATED REPORT OF CONDITION DATA 78 STATE CHARTERED COMMERCIAL BANKS (in millions)

## JUNE 30, 2018

### ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin .....	\$1,396
b. Interest-bearing balances .....	2,559
Securities:	
a. Held to maturity .....	1,041
b. Available-for sale .....	15,641
c. Equity securities with readily determinable fair values .....	4
Federal funds sold and securities purchased under agreements to resell .....	554
Net Loans and Leases .....	68,694
Trading assets .....	0
Premises and fixed assets .....	2,111
Other real estate owned .....	180
Goodwill and other intangibles .....	3,704
All other assets .....	3,155
Total assets .....	\$99,039

### LIABILITIES

Deposits:	
a. In domestic offices .....	\$78,815
(1) Noninterest-bearing .....	64,145
(2) Interest-bearing .....	14,670
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 .....	877
Trading liabilities .....	0
Other borrowed money .....	4,465
Subordinated notes and debentures .....	342
All other liabilities .....	661
Total liabilities .....	85,160

### EQUITY CAPITAL

Minority interests in consolidated subsidiaries .....	4
Perpetual preferred stock .....	3
Common stock .....	18
Surplus .....	8,332
Undivided profits .....	5,522
Total equity capital .....	13,875
Total liabilities, minority interest and equity capital .....	\$99,039

# CONSOLIDATED STATEMENT OF CONDITION OF THE 43 STATE CHARTERED TRUST DEPARTMENTS (in millions)

## JUNE 30, 2018

### ASSETS

1. Non-interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions .....	\$14
b. Other Institutions .....	0
2. Interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions .....	478
b. Other Institutions .....	654
3. U.S. Government and Agency Obligations .....	1,705
4. State, County and Municipal Obligations .....	1,142
5. Other Short-Term Obligations .....	3
6. Other Notes and Bonds .....	587
7. Money Market Funds .....	1,055
8. Other Mutual Funds .....	2,119
9. Stocks .....	4,042
10. Collective Investment Fund Units .....	977
11. Real Estate Mortgages .....	10
12. Real Estate .....	585
13. Miscellaneous Assets .....	1,569
14. Other .....	691
15. Total .....	\$15,631

### LIABILITIES

Personal Accounts:

16. Personal Trusts .....	\$3,660
17. Estates & Guardianships .....	114
18. Investment Management & Advisory .....	2,885
19. Custodial .....	2,085
20. Agencies .....	715

Employee Benefit Accounts:

21. Trusts .....	2,188
22. Agencies .....	872
23. Custodial .....	666

Corporate and Municipal Securities Appointments:

24. Bond Trusteeships .....	1,271
25. Agencies .....	193

Collective Investment Funds:

26. Personal .....	852
27. Employee Benefit .....	125

Internal Accounts:

28. Profit Accounts .....	2
29. Suspense Accounts .....	3

30. Total .....	\$15,631
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# CONSOLIDATED REPORT OF CONDITION DATA 16 NATIONAL BANKS (in millions)

## JUNE 30, 2018

### ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin .....	\$148
b. Interest-bearing balances .....	245
Securities:	
a. Held-to-maturity .....	283
b. Available-for-sale .....	1,061
c. Equity securities with readily determinable fair values .....	0
Federal funds sold and securities purchased under agreements to resell .....	33
Net loans and leases .....	5,153
Trading assets .....	0
Premises and fixed assets .....	190
Other real estate owned .....	6
Goodwill and other intangibles .....	50
All other assets .....	234
Total assets .....	\$7,403

### LIABILITIES

Deposits:	
a. In domestic offices .....	\$6,182
(1) Noninterest-bearing .....	1,314
(2) Interest-bearing .....	4,868
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 .....	16
Trading liabilities .....	0
Other borrowed money .....	314
Subordinated notes and debentures .....	0
All other liabilities .....	32
Total liabilities .....	6,544

### EQUITY CAPITAL

Minority interests in consolidated subsidiaries .....	0
Perpetual preferred stock .....	0
Common stock .....	11
Surplus .....	326
Undivided profits .....	522
Total equity capital .....	859
Total liabilities, minority interest and equity capital .....	\$7,403

## TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

**JUNE 30, 2018**

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Southern Bancorp Bank	Arkadelphia	9.12
FNBC Bank	Ash Flat	10.14
RiverWind Bank	Augusta	10.45
First Community Bank	Batesville	8.66
The Citizens Bank	Batesville	9.46
Bank of Bearden	Bearden	9.87
First National Bank of North Arkansas	Berryville	11.32
Farmers Bank And Trust Company	Blytheville	10.10
First Western Bank	Booneville	8.92
Community State Bank	Bradley	13.64
The First National Bank of Izard County	Calico Rock	35.01
Bank of Cave City	Cave City	8.78
The Merchants and Planters Bank	Clarendon	12.22
Centennial Bank	Conway	12.04
First National Bank of Crossett	Crossett	10.78
First State Bank	Crossett	15.84
Chambers Bank	Danville	11.56
River Town Bank	Dardanelle	12.16
Bank of Delight	Delight	13.96
First State Bank of DeQueen	DeQueen	9.25
Arkansas County Bank	DeWitt	11.24
DeWitt Bank And Trust Company	DeWitt	17.95
Merchants & Farmers Bank	Dumas	9.93
First Financial Bank	El Dorado	13.06
Bank of England	England	13.88
Cornerstone Bank	Eureka Springs	9.15
Arvest Bank	Fayetteville	7.86
Signature Bank of Arkansas	Fayetteville	11.21
FBT Bank & Mortgage	Fordyce	12.00
Armor Bank	Forrest City	24.16
First National Bank of Eastern Arkansas	Forrest City	10.57
The First National Bank of Fort Smith	Fort Smith	11.30
Bank of Gravett	Gravette	14.56
Anstaff Bank	Green Forest	9.10
First Service Bank	Greenbrier	10.65



<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Farmers Bank	Greenwood	18.86
Generations Bank	Hampton	9.49
Helena National Bank	Helena - W. Helena	14.48
Horatio State Bank	Horatio	11.48
Today's Bank	Huntsville	9.39
First Arkansas Bank & Trust	Jacksonville	15.99
The Bank of Lake Village	Lake Village	10.98
Bank of Little Rock	Little Rock	10.19
Bank of the Ozarks	Little Rock	13.86
Central Bank	Little Rock	11.03
Eagle Bank & Trust Company	Little Rock	12.03
One Bank & Trust, National Association	Little Rock	2.15
The Capital Bank	Little Rock	9.24
First State Bank	Lonoke	9.30
Farmers Bank and Trust Company	Magnolia	8.93
The Peoples Bank	Magnolia	9.23
The Malvern National Bank	Malvern	9.90
First Community Bank of Eastern Arkansas	Marion	13.81
First Delta Bank	Marked Tree	10.71
First NaturalState Bank	McGehee	11.41
McGehee Bank	McGehee	14.38
The Union Bank of Mena	Mena	10.55
Commercial Bank & Trust Company	Monticello	9.89
Union Bank And Trust Company	Monticello	9.89
Petit Jean State Bank	Morrilton	13.42
Integrity First Bank, National Association	Mountain Home	9.07
Stone Bank	Mountain View	11.19
Diamond Bank	Murfreesboro	9.99
Merchants & Planters Bank	Newport	11.05
First National Bank	Paragould	11.33
The First National Bank at Paris	Paris	11.37
Piggott State Bank	Piggott	9.34
Relyance Bank, National Association	Pine Bluff	11.89
Simmons Bank	Pine Bluff	9.54
RiverBank	Pocahontas	10.30
Home Bank of Arkansas	Portland	11.21
Bank of Prescott	Prescott	14.18
Gateway Bank	Rison	11.35
First State Bank	Russellville	11.75
Bank of Salem	Salem	11.55
Logan County Bank	Scranton	19.94

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
First Security Bank	Searcy	16.06
Peoples Bank	Sheridan	13.97
Smackover State Bank	Smackover	12.90
Riverside Bank	Sparkman	8.24
Legacy National Bank	Springdale	10.78
United Bank	Springdale	12.58
Bodcaw Bank	Stamps	11.59
Bank of Star City	Star City	15.90
Security Bank	Stephens	8.61
The Farmers and Merchants Bank	Stuttgart	11.43
Citizens Bank & Trust Company	Van Buren	12.43
The First National Bank of Lawrence County	Walnut Ridge	11.31
First State Bank of Warren	Warren	11.13
Warren Bank and Trust Company	Warren	17.33
Evolve Bank & Trust	West Memphis	8.25
Fidelity National Bank	West Memphis	11.75
Cross County Bank	Wynne	12.75
The First National Bank of Wynne	Wynne	10.81

## NATIONAL BANKS HEADQUARTERED IN ARKANSAS

**JUNE 30, 2018**

**(000's omitted)**

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
First National Bank of North Arkansas	Berryville	193,177
The First National Bank of IZARD County	Calico Rock	162,137
First National Bank of Crossett	Crossett	154,392
First National Bank of Eastern Arkansas	Forrest City	391,769
The First National Bank of Fort Smith	Fort Smith	1,305,734
Helena National Bank	Helena – W. Helena	182,851
One Bank & Trust, National Association	Little Rock	255,790
The Malvern National Bank	Malvern	527,278
Integrity First Bank, National Association	Mountain Home	485,380
First National Bank	Paragould	1,370,542
The First National Bank at Paris	Paris	154,913
Relyance Bank, National Association	Pine Bluff	804,245
Legacy National Bank	Springdale	495,355
The First National Bank of Lawrence County	Walnut Ridge	196,216
Fidelity National Bank	West Memphis	386,532
The First National Bank of Wynne	Wynne	336,312



**REPORT OF THE  
SEVENTY-EIGHT  
STATE CHARTERED  
COMMERCIAL BANKS**

**JUNE 30, 2018**

**(000's omitted)**

**Southern Bancorp Bank  
Arkadelphia, AR**

VOICE: (870) 246-5811  
FAX: (870) 246-5284  
Trust Powers: Yes

605 Main Street  
71923-0248

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

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

Member of Federal Reserve System

Bank Holding Company  
Southern Bancorp Inc., Little Rock, AR

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

**SVP:** Christopher Wewers  
**TO:** Terri Bowling

Cash and Due from:..... 32,312  
Federal Funds and Repos: ..... 1  
Investments: ..... 189,432  
Net Loans: ..... 914,996  
Premises and Fixed Assets:..... 40,002  
Other Real Estate: ..... 7,244  
Other Assets:..... 85,656  
Total Assets:..... 1,269,643  
Total Trust Assets:..... 17,193

Deposits: ..... 979,872  
Federal Funds and Borrowings: ..... 138,968  
Other Liabilities: ..... 5,089  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 1,123,929  
Total Equity Capital:..... 145,714  
Total Liabilities and Capital: ..... 1,269,643  
Number of Shares Outstanding:..... 24,000

**Directors:** Hugh Arant, Jr.; Jerry Damerow; Kim Evans; Mike Montgomery; Walter Morris, Jr.; John Olaimey; Susie Smith; Darryl Swinton; Sherman Tate; Darrin Williams

**Branches in Town:** One

**Other Branches:** Barton, Bismarck, Blytheville (4), Clarksdale[MS], Drew[MS], El Dorado (2), Elaine, Eudora, Friars Point[MS], Gosnell, Greenville[MS] (2), Gurdon, Hamburg, Helena-West Helena (3), Hernando[MS], Hot Springs (3), Indianola[MS], Lambert[MS], Leland[MS], Lula[MS], Madison[MS], Malvern, Manila (2), Marvell, Mound Bayou[MS], Picayune[MS], Ruleville[MS], Shelby[MS], Sledge[MS], Trumann, Webb[MS]

**FNBC Bank**  
**Ash Flat, AR**

VOICE: (870) 994-2311  
 FAX: (870) 257-1889  
 Trust Powers: No

636 Ash Flat Drive  
 72513

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Marty Sellars  
**EVP:** Dana Batterton

**EVP/CFO:** Michael Burris  
**Reg Pres/CLO:** Chad Hudson

Cash and Due from:.....	9,244	Deposits:.....	332,617
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	65,000
Investments:.....	87,772	Other Liabilities:.....	4,154
Net Loans:.....	321,319	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	10,968	Total Liabilities:.....	401,771
Other Real Estate:.....	352		
Other Assets:.....	15,344	Total Equity Capital:.....	43,228
Total Assets:.....	444,999	Total Liabilities and Capital:.....	444,999
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

**Directors:** Martin Carpenter; Borum Cooper; Rhonda Moody; Norma Orr; Marty Sellars

**Branches in Town:** None

**Other Branches:** Batesville, Cherokee Village, Hardy, Highland, Horseshoe Bend, Mammoth Spring, Melbourne, Mountain Home, Salem

**RiverWind Bank**  
**Augusta, AR**

VOICE: (870) 347-2511  
 FAX: (870) 347-2654  
 Trust Powers: Yes

100 South Second Street  
 72006-0120

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

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

Bank Holding Company  
 None

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

**Pres:** Casey Cullipher  
**EVP/TO:** Martha Ray

Cash and Due from:.....	5,124	Deposits:.....	88,784
Federal Funds and Repos:.....	1,750	Federal Funds and Borrowings:.....	0
Investments:.....	20,318	Other Liabilities:.....	2,561
Net Loans:.....	68,868	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	660	Total Liabilities:.....	91,345
Other Real Estate:.....	0		
Other Assets:.....	4,450	Total Equity Capital:.....	9,825
Total Assets:.....	101,170	Total Liabilities and Capital:.....	101,170
Total Trust Assets:.....	3,850	Number of Shares Outstanding:.....	8,000

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

**Branches in Town:** One

**Other Branches:** Searcy (2)

**First Community Bank  
Batesville, AR**

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

1325 Harrison Street  
 72501-4327

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

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

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

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

**SVP:** Troy Henley  
**SVP/TO:** Chris Treat

Cash and Due from:..... 14,815  
 Federal Funds and Repos: ..... 0  
 Investments:..... 187,222  
 Net Loans:..... 1,102,741  
 Premises and Fixed Assets:..... 38,434  
 Other Real Estate:..... 5,656  
 Other Assets:..... 34,847  
 Total Assets:..... 1,383,715  
 Total Trust Assets:..... 108,215

Deposits: ..... 1,088,332  
 Federal Funds and Borrowings: ..... 172,552  
 Other Liabilities:..... 5,908  
 Subordinated Debt:..... 0  
 Total Liabilities:..... 1,266,792  
 Total Equity Capital:..... 116,923  
 Total Liabilities and Capital: ..... 1,383,715  
 Number of Shares Outstanding:..... 34,523

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

**Branches in Town:** Two

**Other Branches:** Bald Knob, Bay, Cabot (2), Cave City, Cherokee Village, Goodman[MO], Jane[MO], Jonesboro (2), Lepanto, Little Rock, Mountain Home, Neosho[MO] (2), Searcy (3)

**The Citizens Bank  
Batesville, AR**

VOICE: (870) 793-4441  
 FAX: (870) 698-6299  
 Trust Powers: Yes

200 South Third Street  
 72501

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

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

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

**CEO:** Phil Baldwin  
**Pres:** Adam Mitchell

**EVP/CFO:** Karen Shaw  
**SVP/TO:** Gene Crawford

Cash and Due from:..... 35,621  
 Federal Funds and Repos: ..... 1,350  
 Investments:..... 124,054  
 Net Loans:..... 599,162  
 Premises and Fixed Assets:..... 27,206  
 Other Real Estate: ..... 909  
 Other Assets:..... 26,953  
 Total Assets:..... 815,255  
 Total Trust Assets:..... 123,805

Deposits: ..... 707,179  
 Federal Funds and Borrowings: ..... 21,869  
 Other Liabilities:..... 1,598  
 Subordinated Debt:..... 0  
 Total Liabilities:..... 730,646  
 Total Equity Capital:..... 84,609  
 Total Liabilities and Capital: ..... 815,255  
 Number of Shares Outstanding:..... 16,500

**Directors:** Phil Baldwin; Adam Mitchell; Dr. Lackey G. Moody, M.D.; Jay F. Shell; Kay Southerland; Jeffery F. Teague

**Branches in Town:** Five

**Other Branches:** Arkadelphia, Cave City, Crossett, Fayetteville (2), Hot Springs (2), Imboden, Monticello (2), 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  
71720-0135

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

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

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

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

Cash and Due from: .....	10,559	Deposits: .....	59,548
Federal Funds and Repos: .....	19,724	Federal Funds and Borrowings: .....	0
Investments: .....	10,063	Other Liabilities: .....	42
Net Loans: .....	25,145	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	113	Total Liabilities: .....	59,590
Other Real Estate: .....	0		
Other Assets: .....	161	Total Equity Capital: .....	6,175
Total Assets: .....	65,765	Total Liabilities and Capital: .....	65,765
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	8,300

**Directors:** John E. Anthony; Steven M. Anthony; Rick Green; Ronald A. Ramsay; Ken Riley; Brett Wood; Betty Word; Steve Wright

**Branches in Town:** None      **Other Branches:** None

**Farmers Bank And Trust Company  
Blytheville, AR**

VOICE: (870) 763-8101  
FAX: (870) 763-3500  
Trust Powers: Yes

400 West Main  
72315-0688

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

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

Member of Federal Reserve System

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

**Chm:** Steve Bell  
**CEO/Pres:** Randy Scott

**CFO:** Shelly Crosskno

Cash and Due from: .....	5,608	Deposits: .....	214,514
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	12,182
Investments: .....	16,995	Other Liabilities: .....	768
Net Loans: .....	215,380	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	6,740	Total Liabilities: .....	227,464
Other Real Estate: .....	503		
Other Assets: .....	7,615	Total Equity Capital: .....	25,377
Total Assets: .....	252,841	Total Liabilities and Capital: .....	252,841
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	40,000

**Directors:** Steve Bell; Paula O. Blackwell; Ronny Goff; John Langston; Drew G. Lawrence; Gaylon M. Lawrence, Jr.; Randy Scott; Tommy W. Wagner, Jr.

**Branches in Town:** Four      **Other Branches:** Manila, Wilson

**First Western Bank  
Booneville, AR**

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

80 West Main  
72927-0238

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

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

Member of Federal Reserve System

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

**Chm/CEO:** John T. Hampton  
**Pres/CFO:** Steve Gramling

**EVP/COO:** Lynne Coan

Cash and Due from:..... 10,461  
Federal Funds and Repos: ..... 0  
Investments: ..... 30,179  
Net Loans: ..... 331,633  
Premises and Fixed Assets:..... 12,716  
Other Real Estate: ..... 3,916  
Other Assets:..... 15,268  
Total Assets:..... 404,173  
Total Trust Assets:..... 0

Deposits: ..... 362,200  
Federal Funds and Borrowings: ..... 2,150  
Other Liabilities: ..... 3,913  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 368,263  
Total Equity Capital:..... 35,910  
Total Liabilities and Capital: ..... 404,173  
Number of Shares Outstanding:..... 100,000

**Directors:** Dan Brown; Clay Conly; Matt Crafton; Steve Gramling; John T. Hampton; Ty Hampton; John Mack; David Remy; Johnny Williams; Jane Woolley

**Branches in Town:** One

**Other Branches:** Bella Vista, Bentonville, Caulksville, Fort Smith, Magazine, Rogers (3)

**Community State Bank  
Bradley, AR**

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

208 West Fourth Street  
71826-0120

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

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

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

**Chm:** Alex Golden  
**CEO/Pres:** Bob Genestet

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

Cash and Due from:..... 2,841  
Federal Funds and Repos: ..... 0  
Investments: ..... 2,856  
Net Loans: ..... 9,139  
Premises and Fixed Assets:..... 436  
Other Real Estate: ..... 0  
Other Assets:..... 755  
Total Assets:..... 16,027  
Total Trust Assets:..... 0

Deposits: ..... 13,354  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 43  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 13,397  
Total Equity Capital:..... 2,630  
Total Liabilities and Capital: ..... 16,027  
Number of Shares Outstanding:..... 10,000

**Directors:** Bob Genestet; Alex Golden; Ellen Golden; Lex Golden; Amy McCay

**Branches in Town:** None

**Other Branches:** None

**Bank of Cave City  
Cave City, AR**

VOICE: (870) 283-5301  
FAX: (870) 283-6466  
Trust Powers: Yes

137 South Main Street  
72521-0490

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

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

Member of Federal Reserve System

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

**CEO/Pres:** John Beller  
**EVP/CFO:** Dennis Esteb

**EVP/COO:** Kim Nunnally  
**EVP/CLO:** Gayla Hickman

Cash and Due from: .....6,725  
Federal Funds and Repos: .....1,500  
Investments: .....16,484  
Net Loans: .....74,829  
Premises and Fixed Assets: .....3,977  
Other Real Estate: .....255  
Other Assets: .....6,146  
Total Assets: .....109,916  
Total Trust Assets: ..... 0

Deposits: .....91,652  
Federal Funds and Borrowings: .....6,783  
Other Liabilities: .....2,236  
Subordinated Debt: ..... 0  
Total Liabilities: .....100,671  
Total Equity Capital: .....9,245  
Total Liabilities and Capital: .....109,916  
Number of Shares Outstanding: .....4,000

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

**Branches in Town:** None

**Other Branches:** Evening Shade, Lynn, Strawberry

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

VOICE: (870) 747-3319  
FAX: (870) 747-3498  
Trust Powers: No

297 Madison  
72029-0280

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

Bank Holding Company  
Clarendon Holding Co., Clarendon, AR

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

**Pres:** J. Kendall Henry

Cash and Due from: .....2,111  
Federal Funds and Repos: .....875  
Investments: .....31,010  
Net Loans: .....9,495  
Premises and Fixed Assets: .....269  
Other Real Estate: .....40  
Other Assets: .....500  
Total Assets: .....44,300  
Total Trust Assets: ..... 0

Deposits: .....39,570  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 72  
Subordinated Debt: ..... 0  
Total Liabilities: .....39,642  
Total Equity Capital: .....4,658  
Total Liabilities and Capital: .....44,300  
Number of Shares Outstanding: .....5,660

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

**Branches in Town:** None

**Other Branches:** None

**Centennial Bank  
Conway, AR**

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

620 Chestnut Street  
72032

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

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

Member of Federal Reserve System

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

**Chm:** John W. Allison  
**CEO/Pres:** Tracy French

**CLO:** Kevin Hester  
**CRO:** Brian Davis

Cash and Due from:..... 495,743  
Federal Funds and Repos: ..... 500  
Investments:..... 1,917,953  
Net Loans:..... 10,786,453  
Premises and Fixed Assets:..... 232,256  
Other Real Estate:..... 17,853  
Other Assets:..... 1,454,178  
Total Assets:..... 14,904,936  
Total Trust Assets:..... 648,073

Deposits: ..... 10,821,065  
Federal Funds and Borrowings: ..... 1,449,700  
Other Liabilities: ..... 49,979  
Subordinated Debt:..... 0  
Total Liabilities:..... 12,320,744  
Total Equity Capital:..... 2,584,192  
Total Liabilities and Capital: ..... 14,904,936  
Number of Shares Outstanding:..... 2,400

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

**Branches in Town:** Six

**Other Branches:** Apalachicola[FL], Atkins, Batesville (2), Beebe (2), Bentonville, Big Pine Key[FL], Blountstown[FL], Boca Raton[FL], Bristol[FL], Bryant, Cabot (4), Carrabelle[FL], Clarksville, Clearwater[FL], Cooper City[FL], Coral Gables[FL], Coral Springs[FL], Crawfordville[FL], Dade City[FL], Dania Beach[FL], Dardanelle, Davie[FL], Destin[FL], Doral[FL], Eastpoint[FL], Elberta[AL], Englewood[FL], Fairhope[AL], Fayetteville (2), Foley[AL], Fort Smith (3), Ft. Lauderdale[FL] (3), Ft. Myers[FL], Greenbrier, Gulf Shores[AL], Heber Springs, Highland, Hollywood[FL], Islamorada[FL], Jacksonville (2), Jonesboro (6), Jupiter[FL], Key Largo[FL], Key West[FL] (3), Kissimmee[FL], Lake Mary[FL], Lakeland[FL], Little Rock (8), Lutz[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL], Monette, Morrilton, Mountain Home, Mountain View (2), Naples[FL], Navarre[FL], New York[NY], North Little Rock (6), Orange Beach[AL], Panama City[FL], Panama City Beach[FL] (2), Paragould (3), Pensacola[FL] (2), Plant City[FL], Plantation[FL], Pompano Beach[FL], Port Saint Joe[FL], Pottsville, Punta Gorda[FL], Quincy[FL], Quitman, Rector, Rogers, Russellville (3), Saint George Island[FL], Saint James City[FL], Saint Petersburg[FL], Santa Rosa Beach[FL] (2), Sarasota[FL] (2), Searcy (3), Sherwood, Siloam Springs (2), Spring Hill[FL], Springdale, St. Cloud[FL], Tallahassee[FL] (6), Tampa[FL] (3), Tontitown, Van Buren, Venice[FL], Vilonia, Ward, West Palm Beach[FL], Weston [FL], Wewahitchka[FL], Winter Haven[FL], Winter Park[FL], Zephyrhills[FL]

**First State Bank  
Crossett, AR**

VOICE: (870) 364-5131  
FAX: (870) 364-6329  
Trust Powers: No

200 Pine Street  
71635-0638

Charter Number: 718  
Date: May 13, 1963  
FDIC Certificate Number: 18987

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

Bank Holding Company  
Evergreen Bancshares, Inc., Crossett, AR

**Chm:** Richard E. Griffin  
**CEO/Pres:** Howard M. Beaty, Jr.

**SVP:** Tressie A. Mills  
**VP:** Edith Morrison

Cash and Due from: .....	4,529	Deposits: .....	29,264
Federal Funds and Repos: .....	125	Federal Funds and Borrowings: .....	0
Investments: .....	5,899	Other Liabilities: .....	273
Net Loans: .....	21,384	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,201	Total Liabilities: .....	29,537
Other Real Estate: .....	577	Total Equity Capital: .....	5,463
Other Assets: .....	1,285	Total Liabilities and Capital: .....	35,000
Total Assets: .....	35,000	Number of Shares Outstanding: .....	100,000
Total Trust Assets: .....	0		

**Directors:** Howard M. Beaty, Jr.; Patricia Draper; Richard E. Griffin; Toyce Newton; Harry D. Stephens, Jr.; Barney White

**Branches in Town:** One      **Other Branches:** None

**Chambers Bank  
Danville, AR**

VOICE: (479) 495-2236  
FAX: (479) 495-4650  
Trust Powers: No

901 Main Street  
72833-0609

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

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

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

**Chm/CEO:** John Ed Chambers, III  
**Pres:** Mike Donnell

**CCO:** John Moore  
**CFO:** Landi Mkhize

Cash and Due from: .....	7,156	Deposits: .....	656,199
Federal Funds and Repos: .....	49,225	Federal Funds and Borrowings: .....	62,964
Investments: .....	36,466	Other Liabilities: .....	6,200
Net Loans: .....	676,972	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	11,421	Total Liabilities: .....	725,363
Other Real Estate: .....	8,726	Total Equity Capital: .....	96,362
Other Assets: .....	31,759	Total Liabilities and Capital: .....	821,725
Total Assets: .....	821,725	Number of Shares Outstanding: .....	10,000
Total Trust Assets: .....	0		

**Directors:** Thomas Akin; Danny Bunting; John Ed Chambers, III; Bill Donnell; Mike Donnell; Nathan George; Larry Hillyard; John Russell Meeks; John O. Moore; Robert R. Redfern

**Branches in Town:** One      **Other Branches:** Amity, Dardanelle, Elkins (2), Fayetteville, Fort Smith (2), Havana, Hot Springs, Hot Springs Village, Mansfield, Mena, Rogers, Springdale (2), Waldron

**River Town Bank  
Dardanelle, AR**

VOICE: (479) 229-3311  
FAX: (479) 229-4180  
Trust Powers: Yes

102 North Front Street  
72834-0577

Charter Number: 668  
Date: September 12, 1934  
FDIC Certificate Number: 14749

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

Bank Holding Company  
Bank of Dardanelle Bankshares, Inc., Dardanelle, AR

**Chm/CEO/Pres:** Blake Tarpley

**CFO:** Randy Blanton

Cash and Due from:..... 12,597  
Federal Funds and Repos: ..... 225  
Investments:..... 20,592  
Net Loans:..... 93,416  
Premises and Fixed Assets:..... 4,905  
Other Real Estate:..... 1,302  
Other Assets:..... 3,106  
Total Assets:..... 136,143  
Total Trust Assets:..... 0

Deposits: ..... 116,700  
Federal Funds and Borrowings: ..... 2,608  
Other Liabilities:..... 247  
Subordinated Debt:..... 0  
Total Liabilities:..... 119,555  
Total Equity Capital:..... 16,588  
Total Liabilities and Capital: ..... 136,143  
Number of Shares Outstanding:..... 8,000

**Directors:** Dee Abrams; Thomas C. Berryhill; Barbara Bullock; Bunny Bullock; Tim Marshall; Laura Ogle; Blake Tarpley; Adam Waldron

**Branches in Town:** One

**Other Branches:** Atkins, Conway, Danville, Dover, Russellville (2)

**Bank of Delight  
Delight, AR**

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

503 East Antioch  
71940-0068

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

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

Bank Holding Company  
None

**Chm/CEO:** Darwin Hendrix

**Pres/COO:** Vince Grimes

Cash and Due from:..... 6,145  
Federal Funds and Repos: ..... 14,875  
Investments:..... 9,859  
Net Loans:..... 92,912  
Premises and Fixed Assets:..... 715  
Other Real Estate:..... 178  
Other Assets:..... 1,652  
Total Assets:..... 126,336  
Total Trust Assets:..... 0

Deposits: ..... 98,801  
Federal Funds and Borrowings: ..... 10,175  
Other Liabilities:..... 135  
Subordinated Debt:..... 0  
Total Liabilities:..... 109,111  
Total Equity Capital:..... 17,225  
Total Liabilities and Capital: ..... 126,336  
Number of Shares Outstanding:..... 15,583

**Directors:** Gary Chambliss; Rodney Fagan; Darwin Hendrix; David B. Hendrix; John D. Ledbetter; Jeff L. Milam; Randy Turner

**Branches in Town:** None

**Other Branches:** Gurdon, Prescott

**First State Bank of DeQueen  
DeQueen, AR**

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

402 West Collin Raye Drive  
71832-0970

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

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

Member of Federal Reserve System

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

**Chm:** Dennis Smiley  
**CEO/Pres:** Gary L. Golden

**Reg Pres:** Noel Bard  
**Reg Pres:** J. Marc Jackson

Cash and Due from:.....	6,642	Deposits:.....	209,552
Federal Funds and Repos:.....	150	Federal Funds and Borrowings:.....	3,914
Investments:.....	45,013	Other Liabilities:.....	3,327
Net Loans:.....	171,007	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,514	Total Liabilities:.....	216,793
Other Real Estate:.....	0		
Other Assets:.....	8,766	Total Equity Capital:.....	20,299
Total Assets:.....	237,092	Total Liabilities and Capital:.....	237,092
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	76,000

**Directors:** Julie Brown; Gary Dan Futrell; Gary L. Golden; Edward Revels; Dennis Smiley; Don Stemple; Angie Walker

**Branches in Town:** One

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

**Arkansas County Bank  
DeWitt, AR**

VOICE: (870) 946-3551  
FAX: (870) 946-1562  
Trust Powers: Yes

220 West Cross Street  
72042

Charter Number: 790  
Date: September 26, 2006  
FDIC Certificate Number: 3858

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

Member of Federal Reserve System

Bank Holding Company  
DeWitt First Bankshares Corporation, DeWitt, AR

**CEO/Pres:** Warren A. Jennings, Jr.  
**VP/Cash:** Mary West

**VP/TO:** Gena M. Jennings

Cash and Due from:.....	6,186	Deposits:.....	121,231
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	31,530
Investments:.....	59,216	Other Liabilities:.....	246
Net Loans:.....	97,415	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,827	Total Liabilities:.....	153,007
Other Real Estate:.....	690		
Other Assets:.....	2,999	Total Equity Capital:.....	17,326
Total Assets:.....	170,333	Total Liabilities and Capital:.....	170,333
Total Trust Assets:.....	28,419	Number of Shares Outstanding:.....	1

**Directors:** Dale K. Bennett; Kim B. Bethea; Georgea M. Greaves; M. Edward Hord; Waymon Hornbeck; Mary M. Jennings; Warren Jennings, Jr.; Rob Johnston; K. Daniel Kennedy; Lester A. McKinley; James N. Moss, Jr.; Gary Sebree

**Branches in Town:** None

**Other Branches:** Lockesburg, Stuttgart

**DeWitt Bank And Trust Company  
DeWitt, AR**

VOICE: (870) 946-3531  
FAX: (870) 946-2815  
Trust Powers: Yes

Second and Jefferson Streets  
72042-0071

Charter Number: 605  
Date: March 1, 1929  
FDIC Certificate Number: 1522

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

Bank Holding Company  
DBT Financial Corporation, DeWitt, AR

**Chm:** Eddie Lumsden  
**CEO/Pres:** David Jessup

**EVP:** Tricia Bull  
**TO:** Jason Grantham

Cash and Due from:..... 2,543  
Federal Funds and Repos: ..... 1,800  
Investments: ..... 54,851  
Net Loans: ..... 28,624  
Premises and Fixed Assets:..... 496  
Other Real Estate: ..... 0  
Other Assets:..... 6,911  
Total Assets:..... 95,225  
Total Trust Assets:..... 76,857

Deposits: ..... 77,350  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 629  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 77,979  
Total Equity Capital:..... 17,246  
Total Liabilities and Capital: ..... 95,225  
Number of Shares Outstanding:..... 54,000

**Directors:** Tricia Bull; Lyn Crawford; James L. Fly, Jr.; David L. Jessup; Charles E. Lumsden; Deane Robinson; Hallie Ehrlicher Simonton; Dean Watts

**Branches in Town:** None

**Other Branches:** Gillet

**Merchants & Farmers Bank  
Dumas, AR**

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

500 Highway 65 South  
71639

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

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

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

**Chm/CFO:** L. Ashton Adcock  
**CEO/Pres:** J. Michael Jones

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

Cash and Due from:..... 3,213  
Federal Funds and Repos: ..... 1,675  
Investments: ..... 12,157  
Net Loans: ..... 108,405  
Premises and Fixed Assets:..... 5,477  
Other Real Estate: ..... 0  
Other Assets:..... 5,875  
Total Assets:..... 136,802  
Total Trust Assets:..... 59,440

Deposits: ..... 118,564  
Federal Funds and Borrowings: ..... 4,693  
Other Liabilities: ..... 259  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 123,516  
Total Equity Capital:..... 13,286  
Total Liabilities and Capital: ..... 136,802  
Number of Shares Outstanding:..... 40,000

**Directors:** L. Ashton Adcock; Jimmie Appleberry; L. Sue Frank; John F. Freeman; Bruce Gasaway; Brooks Gill; Marion S. Gill; James L. Hill; J. Michael Jones; Don Livingston; William W. Shea; David Walt

**Branches in Town:** One

**Other Branches:** Bryant



**First Financial Bank  
El Dorado, AR**

VOICE: (870) 863-7000  
FAX: (870) 881-5393  
Trust Powers: No

214 North Washington Street  
71730-1754

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

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

Member of Federal Reserve System

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

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

**CFO:** Melissa Jerry  
**Sec:** Debra Martin

Cash and Due from: ..... 15,868  
Federal Funds and Repos: ..... 57,159  
Investments: ..... 21,523  
Net Loans: ..... 844,869  
Premises and Fixed Assets: ..... 10,266  
Other Real Estate: ..... 4,466  
Other Assets: ..... 45,451  
Total Assets: ..... 999,602  
Total Trust Assets: ..... 0

Deposits: ..... 752,467  
Federal Funds and Borrowings: ..... 114,199  
Other Liabilities: ..... 3,805  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 870,471  
Total Equity Capital: ..... 129,131  
Total Liabilities and Capital: ..... 999,602  
Number of Shares Outstanding: ..... 704,757

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

**Branches in Town:** Five

**Other Branches:** Carthage[MS], Little Rock, Senatobia[MS], Smackover

**Bank of England  
England, AR**

VOICE: (501) 842-2555  
FAX: (501) 842-2422  
Trust Powers: No

123 South Main Street  
72046-0070

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

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

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

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

**EVP:** Hanna B. Canada  
**Cash:** Sheila Rice

Cash and Due from: ..... 13,707  
Federal Funds and Repos: ..... 7,675  
Investments: ..... 19,653  
Net Loans: ..... 266,568  
Premises and Fixed Assets: ..... 7,075  
Other Real Estate: ..... 3,861  
Other Assets: ..... 25,371  
Total Assets: ..... 343,910  
Total Trust Assets: ..... 0

Deposits: ..... 270,430  
Federal Funds and Borrowings: ..... 7,856  
Other Liabilities: ..... 14,762  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 293,048  
Total Equity Capital: ..... 50,862  
Total Liabilities and Capital: ..... 343,910  
Number of Shares Outstanding: ..... 10,000

**Directors:** James Neal Anderson; Brad Canada; Gary Canada, Jr.; Gary Canada, Sr.; Hanna B. Canada; Nicole Canada Luebke

**Branches in Town:** One

**Other Branches:** Carlisle, Little Rock, Lonoke, North Little Rock

**Cornerstone Bank  
Eureka Springs, AR**

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

70 South Main  
72632-0309

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

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

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

**CEO:** Charles T. Cross

**Pres/CLO:** Jason Tennant

Cash and Due from:..... 11,417  
Federal Funds and Repos: ..... 200  
Investments: ..... 37,645  
Net Loans: ..... 196,792  
Premises and Fixed Assets:..... 11,716  
Other Real Estate: ..... 2,059  
Other Assets: ..... 8,065  
Total Assets: ..... 267,894  
Total Trust Assets:..... 0

Deposits: ..... 223,123  
Federal Funds and Borrowings: ..... 18,789  
Other Liabilities: ..... 2,200  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 244,112  
Total Equity Capital:..... 23,782  
Total Liabilities and Capital: ..... 267,894  
Number of Shares Outstanding:..... 4,000

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

**Branches in Town:** One

**Other Branches:** Berryville, Harrison, Holiday Island, Huntsville

**Arvest Bank  
Fayetteville, AR**

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

75 North East Street  
72702-1327

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

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

Member of Federal Reserve System

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

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

**EVP/CFO:** Karla S. Payne  
**EVP/COO:** Phil Porter

Cash and Due from:.....	926,290	Deposits:.....	16,167,858
Federal Funds and Repos:.....	15,000	Federal Funds and Borrowings:.....	423,196
Investments:.....	3,865,781	Other Liabilities:.....	143,413
Net Loans:.....	12,251,530	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	472,226	Total Liabilities:.....	16,734,467
Other Real Estate:.....	17,717		
Other Assets:.....	1,179,187	Total Equity Capital:.....	1,993,264
Total Assets:.....	18,727,731	Total Liabilities and Capital:.....	18,727,731
Total Trust Assets:.....	3,749,639	Number of Shares Outstanding:.....	350,692

**Directors:** Claudia Bratcher; Cliff Gibbs; J. Robert Kelly; James M. King; Bradley Krieger; Karla S. Payne; Phillip O. Porter; K. Kevin Sabin; Donald E. Walker; Jim C. Walton

**Branches in Town:** Nine

**Other Branches:** Ada[OK], Alma, Anderson[MO], Ashdown, Aurora[MO], Bartlesville[OK] (4), Bella Vista (3), Belton[MO], Benton, Bentonville (7), Berryville, Branson[MO], Branson West[MO] (2), Broken Arrow[OK] (3), Broken Bow[OK], Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (2), Cassville[MO], Catoosa[OK], Centerton, Chickasha[OK], Choctaw[OK], Clarksville, Conway (4), Coweta[OK], Del City[OK], DeQueen, Dewey[OK] (2), Dierks, Duncan[OK] (3), Edmond[OK] (3), Elgin[OK], Elkins, Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (8), Gardner[KS], Gentry, Gladstone[MO], Glenwood, Golden City[MO], Gravette, Greenwood, Grove[OK], Harrison (5), Hollister[MO] (2), Hot Springs (7), Hot Springs Village (2), Huntsville (2), Idabel[OK], Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Jonesboro (3), Joplin[MO] (6), Kansas [OK], Kansas City[MO] (6), Kimberling City[MO], Lamar[MO], Lawton[OK] (4), Lead Hill, Leawood[KS], Lebanon[MO], Lee's Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (9), Lockwood[MO], Lonoke, Lowell, Manila, Marshfield[MO], McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Monett[MO], Monette, Moore[OK] (2), Morrilton, Mount Ida (2), Mountain Grove[MO], Mountain Home (6), Muskogee[OK] (4), Nashville, Neosho[MO] (2), Nevada[MO], Nixa[MO] (3), Noel[MO], Norman[OK] (6), North Little Rock (4), Nowata[OK] (2), Oklahoma City[OK] (8), Okmulgee[OK], Ottawa[KS], Overland Park[KS], Owasso[OK] (2), Paris, Pea Ridge, Pittsburg[KS] (2), Poteau[OK], Prairie Grove (2), Pryor[OK], Rogers (8), Russellville (5), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (9), Springfield[MO] (7), Stillwater[OK] (2), Stilwell[OK], Tahlequah[OK] (3), Tulsa[OK] (17), Van Buren (2), Vinita[OK], Wagoner[OK], Waldron, Walters[OK], Webb City[MO], West Fork, West Plains[MO], Westville[OK], Yellville (2), Yukon[OK]

## Signature Bank of Arkansas Fayetteville, AR

VOICE: (479) 684-3700  
FAX: (479) 684-3795  
Trust Powers: Yes

3878 N. Crossover Road, Suite 20  
72703

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

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

Bank Holding Company  
White River Bancshares Company, Fayetteville, AR

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

**CFO:** Russell W. Nugent, Jr.  
**CLO:** Daniel J. Lewis

Cash and Due from:..... 55,994  
Federal Funds and Repos: ..... 400  
Investments:..... 49,780  
Net Loans:..... 507,501  
Premises and Fixed Assets:..... 8,206  
Other Real Estate:..... 9,883  
Other Assets:..... 9,074  
Total Assets:..... 640,838  
Total Trust Assets:..... 0

Deposits: ..... 529,919  
Federal Funds and Borrowings: ..... 38,065  
Other Liabilities: ..... 3,190  
Subordinated Debt:..... 0  
Total Liabilities:..... 571,174  
Total Equity Capital:..... 69,664  
Total Liabilities and Capital: ..... 640,838  
Number of Shares Outstanding:..... 30,000

**Directors:** Gary R. Head; John A. Dominick; Matthew Duffy; Kevin J. Kooman; Greg Lee; Todd Simmons

**Branches in Town:** None

**Other Branches:** Bentonville, Brinkley (2), Springdale

## FBT Bank & Mortgage Fordyce, AR

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

200 West Fourth Street  
71742-2202

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

Home Page: [www.fbtbank.com](http://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:** Craig Attwood

**EVP:** Lance Nutt

Cash and Due from:..... 15,778  
Federal Funds and Repos: ..... 0  
Investments:..... 44,352  
Net Loans:..... 89,490  
Premises and Fixed Assets:..... 2,175  
Other Real Estate:..... 15  
Other Assets:..... 4,974  
Total Assets:..... 156,784  
Total Trust Assets:..... 1,176

Deposits: ..... 124,779  
Federal Funds and Borrowings: ..... 14,300  
Other Liabilities: ..... 562  
Subordinated Debt:..... 0  
Total Liabilities:..... 139,641  
Total Equity Capital:..... 17,143  
Total Liabilities and Capital: ..... 156,784  
Number of Shares Outstanding:..... 8,000

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

**Branches in Town:** One

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

**Armor Bank  
Forrest City, AR**

VOICE: (870) 633-1525  
FAX: (870) 633-8212  
Trust Powers: No

715 North Washington  
72335

Charter Number: 802  
Date: June 28, 2018  
FDIC Certificate Number: 28812

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

Bank Holding Company  
Forrest City Financial Corporation, Forrest City, AR

**Chm:** Mark Waldrip  
**CEO:** Chad May

**Pres:** Dwight L. Rutland  
**CLO:** T. Courtney Menefee

Cash and Due from: .....	8,955	Deposits: .....	61,074
Federal Funds and Repos: .....	17,865	Federal Funds and Borrowings: .....	0
Investments: .....	20,222	Other Liabilities: .....	96
Net Loans: .....	28,400	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,606	Total Liabilities: .....	61,170
Other Real Estate: .....	166		
Other Assets: .....	1,792	Total Equity Capital: .....	17,836
Total Assets: .....	79,006	Total Liabilities and Capital: .....	79,006
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	0

**Directors:** Bradley J. Beavers; Stephen W. Edwards, Sr.; Andrew F. Higginbotham; Chad T. May; Dwight L. Rutland; Mark Waldrip; Nathan M. Waldrip

**Branches in Town:** One

**Other Branches:** None

**Bank of Gravett  
Gravette, AR**

VOICE: (479) 787-5251  
FAX: (479) 787-6102  
Trust Powers: No

211 Main Street SE  
72736

Charter Number: 46  
Date: February 28, 1898  
FDIC Certificate Number: 5636

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

Bank Holding Company  
Gravett Bancshares, Inc., Gravette, AR

**Pres:** Sharron Edmondson  
**SVP:** Brenda Bridge

**SVP:** Bob King  
**CFO:** Rick Pollreis

Cash and Due from: .....	19,624	Deposits: .....	95,112
Federal Funds and Repos: .....	200	Federal Funds and Borrowings: .....	0
Investments: .....	10,492	Other Liabilities: .....	230
Net Loans: .....	71,224	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,523	Total Liabilities: .....	95,342
Other Real Estate: .....	892		
Other Assets: .....	6,996	Total Equity Capital: .....	16,609
Total Assets: .....	111,951	Total Liabilities and Capital: .....	111,951
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** Sharron Edmondson; Jim A. Edmonson; Kenny R. Hancock; John A. Lykins; William R. Meade; Richard T. Pollreis; Rex Waggoner

**Branches in Town:** One

**Other Branches:** Centerton, Hiwasse

### Anstaff Bank Green Forest, AR

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

100 First National Avenue  
72638

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

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

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

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

**SVP/CFO:** Marcus Walser  
**SVP/COO:** Byron Russ

Cash and Due from:..... 17,326  
Federal Funds and Repos: ..... 19,075  
Investments:..... 92,173  
Net Loans:..... 455,150  
Premises and Fixed Assets:..... 16,052  
Other Real Estate:..... 284  
Other Assets:..... 25,224  
Total Assets:..... 625,284  
Total Trust Assets:..... 0

Deposits: ..... 551,996  
Federal Funds and Borrowings: ..... 7,104  
Other Liabilities: ..... 4,923  
Subordinated Debt:..... 0  
Total Liabilities:..... 564,023  
Total Equity Capital:..... 61,261  
Total Liabilities and Capital: ..... 625,284  
Number of Shares Outstanding:..... 7,500

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

**Branches in Town:** One

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

### First Service Bank Greenbrier, AR

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

136 South Broadview  
72058-0190

Charter Number: 732  
Date: October 15, 1976  
FDIC Certificate Number: 18519

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

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

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

**CFO/COO:** Kenneth Barnard

Cash and Due from:..... 13,278  
Federal Funds and Repos: ..... 9,450  
Investments:..... 9,303  
Net Loans:..... 232,355  
Premises and Fixed Assets:..... 11,037  
Other Real Estate:..... 1,742  
Other Assets:..... 10,064  
Total Assets:..... 287,229  
Total Trust Assets:..... 0

Deposits: ..... 226,694  
Federal Funds and Borrowings: ..... 28,616  
Other Liabilities: ..... 1,834  
Subordinated Debt:..... 0  
Total Liabilities:..... 257,144  
Total Equity Capital:..... 30,085  
Total Liabilities and Capital: ..... 287,229  
Number of Shares Outstanding:..... 15,000

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

**Branches in Town:** None

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

**Farmers Bank  
Greenwood, AR**

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

71 West Center  
72936-0610

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

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

Bank Holding Company  
Wilkinson Banking Corporation, Greenwood, AR

**Chm:** Elizabeth Wilkinson  
**CEO:** Stanhope Wilkinson

**Pres:** Edward Wilkinson  
**TO:** Norman Wilkinson

Cash and Due from: .....	6,416	Deposits: .....	167,609
Federal Funds and Repos: .....	7,175	Federal Funds and Borrowings: .....	0
Investments: .....	55,051	Other Liabilities: .....	307
Net Loans: .....	113,001	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	13,303	Total Liabilities: .....	167,916
Other Real Estate: .....	1,634	Total Equity Capital: .....	38,166
Other Assets: .....	9,502	Total Liabilities and Capital: .....	206,082
Total Assets: .....	206,082	Number of Shares Outstanding: .....	7,500
Total Trust Assets: .....	1,027		

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

**Branches in Town:** One

**Other Branches:** Barling, Bonanza, Fort Smith (2), Hackett, Hartford, Huntington, Lavaca, Mansfield

**Generations Bank  
Hampton, AR**

VOICE: (870) 837-8300  
FAX: (870) 837-8310  
Trust Powers: No

302 West Main Street  
71744-0008

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

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

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

**Chm:** Jonathan W. Harrell  
**CEO/Pres:** Phillip J. Foster

**CFO:** Jason Trenary  
**COO:** Sandy Ferguson

Cash and Due from: .....	13,597	Deposits: .....	393,953
Federal Funds and Repos: .....	12,950	Federal Funds and Borrowings: .....	49,211
Investments: .....	62,769	Other Liabilities: .....	2,409
Net Loans: .....	377,962	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	10,165	Total Liabilities: .....	445,573
Other Real Estate: .....	125	Total Equity Capital: .....	45,174
Other Assets: .....	13,179	Total Liabilities and Capital: .....	490,747
Total Assets: .....	490,747	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**Directors:** Dan H. Byars; Paul Church; Gene Dereuisseaux; Sandra Ferguson; Phillip J. Foster; Ben Harrell; Carl Harrell; Jonathan W. Harrell; Robert Kimbel; Paul E. Lindsey; John F. Marsh; James M. Morgan; William B. Morrison; Richard H. Mosley; John David Neeley; Richard L. Smith; William Titus

**Branches in Town:** None

**Other Branches:** Camden (3), Fayetteville, Junction City, Rogers, Siloam Springs, Van Buren

### Horatio State Bank Horatio, AR

VOICE: (870) 832-2501  
FAX: (870) 832-2577  
Trust Powers: No

123 Main Street  
71842-0347

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

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

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

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

**SVP:** Edith H. Smith

Cash and Due from:..... 18,236  
Federal Funds and Repos: ..... 1,525  
Investments: ..... 22,040  
Net Loans: ..... 151,483  
Premises and Fixed Assets:..... 785  
Other Real Estate: ..... 47  
Other Assets:..... 4,919  
Total Assets:..... 199,035  
Total Trust Assets:..... 0

Deposits: ..... 176,265  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 254  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 176,519  
Total Equity Capital:..... 22,516  
Total Liabilities and Capital: ..... 199,035  
Number of Shares Outstanding:..... 2,000

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

**Branches in Town:** None

**Other Branches:** Foreman

### Today's Bank Huntsville, AR

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

432 Harmony Road  
72740-0667

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

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

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

**Chm:** Sam Mathias  
**CEO/Pres:** Larry Olson

**EVP/COO:** Marivel Radcliffe  
**SVP/CLO:** Mark A. Marks

Cash and Due from:..... 6,609  
Federal Funds and Repos: ..... 75  
Investments: ..... 46,475  
Net Loans: ..... 144,043  
Premises and Fixed Assets:..... 6,634  
Other Real Estate: ..... 2,777  
Other Assets:..... 6,478  
Total Assets:..... 213,091  
Total Trust Assets:..... 0

Deposits: ..... 181,819  
Federal Funds and Borrowings: ..... 11,719  
Other Liabilities: ..... 1,120  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 194,658  
Total Equity Capital:..... 18,433  
Total Liabilities and Capital: ..... 213,091  
Number of Shares Outstanding:..... 27,000

**Directors:** Robert Lloyd; Sam Mathias; Bob Nickle; Larry Olson; Arthur Thurman; Jane Waters

**Branches in Town:** One

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



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

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

600 West Main  
72076

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

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

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

**Chm/CEO/Pres:** Larry T. Wilson

**SVP/CFO:** Kim Cullum

Cash and Due from: .....	59,395	Deposits: .....	598,891
Federal Funds and Repos: .....	575	Federal Funds and Borrowings: .....	38,214
Investments: .....	181,219	Other Liabilities: .....	9,245
Net Loans: .....	462,942	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	24,100	Total Liabilities: .....	646,350
Other Real Estate: .....	0		
Other Assets: .....	60,896	Total Equity Capital: .....	142,777
Total Assets: .....	789,127	Total Liabilities and Capital: .....	789,127
Total Trust Assets: .....	171,229	Number of Shares Outstanding: .....	200,000

**Directors:** Cecil Alexander; Tommy Bond; Jamie Cobb; Pat Hagge; James E. Peacock; Kathryn W. Roberts; Terry Toney; Larry T. Wilson; Michael K. Wilson

**Branches in Town:** Four

**Other Branches:** Austin, Cabot (3), Clinton, Conway, Damascus, Gravel Ridge, Greenbrier, Greers Ferry, Guy, Heber Springs (3), 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  
71653-0727

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

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

Member of Federal Reserve System

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

**Chm:** Charles H. Weissinger, Jr.  
**CEO/Pres:** Terence J. Alpe

**VChm:** William W. Bunker  
**Sec:** John Todd Potter

Cash and Due from: .....	3,938	Deposits: .....	59,722
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	0
Investments: .....	21,327	Other Liabilities: .....	49
Net Loans: .....	37,928	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	841	Total Liabilities: .....	59,771
Other Real Estate: .....	850		
Other Assets: .....	1,941	Total Equity Capital: .....	7,054
Total Assets: .....	66,825	Total Liabilities and Capital: .....	66,825
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	60,000

**Directors:** Terence J. Alpe; Sam E. Angel; Sam Epstein Angel, II; William W. Bunker, Sr.; Dr. John P. Burge, Sr.; David F. Gillison, Jr.; Joseph J. Pieroni; John Todd Potter; Charles H. Weissinger, III; Charles H. Weissinger, Jr.; Guy Mattingly Weissinger

**Branches in Town:** One

**Other Branches:** None

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

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

200 North State Street  
72201

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

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

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

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

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

Cash and Due from:..... 10,320  
Federal Funds and Repos: ..... 2,850  
Investments: ..... 79,091  
Net Loans: ..... 102,801  
Premises and Fixed Assets:..... 6,300  
Other Real Estate: ..... 1,225  
Other Assets:..... 5,041  
Total Assets:..... 207,628  
Total Trust Assets:..... 0

Deposits: ..... 184,950  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 1,156  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 186,106  
Total Equity Capital:..... 21,522  
Total Liabilities and Capital: ..... 207,628  
Number of Shares Outstanding:..... 100,000

**Directors:** Eugene L. Maris; James M. May, III; Stephen W. Plunkett; Steven C. Russell

**Branches in Town:** Four

**Other Branches:** None

## Bank of the Ozarks Little Rock, AR

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

17901 Chenal Parkway  
72223

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

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

Bank Holding Company  
None

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

**COO:** Tyler Vance  
**TO:** Jennifer Junker

Cash and Due from: .....	585,351	Deposits: .....	17,897,085
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	181,617
Investments: .....	2,608,438	Other Liabilities: .....	182,571
Net Loans: .....	16,659,236	Subordinated Debt: .....	342,165
Premises and Fixed Assets: .....	540,998	Total Liabilities: .....	18,603,438
Other Real Estate: .....	20,301		
Other Assets: .....	1,806,056	Total Equity Capital: .....	3,616,942
Total Assets: .....	22,220,380	Total Liabilities and Capital: .....	22,220,380
Total Trust Assets: .....	1,846,042	Number of Shares Outstanding: .....	128,288,000

**Directors:** Nicholas A. Brown; Paula Cholmondeley; Richard L. Cisne; Robert C. East; Kathleen M. Franklin; Catherine B. Freedberg; Jeffrey Gearhart; George G. Gleason, II; Linda D. Gleason; Peter C. Kenny; Bill Koefoed; Walter J. Mullen; Christopher Orndorff; Robert Proost; John B. Reynolds; Ross M. Whipple

**Branches in Town:** 10

**Other Branches:** Adairsville[GA], Advance[NC], Allen[TX], Alma, Altus, Apollo Beach[FL], Arkadelphia (2), Asheboro[NC], Atlanta[GA] (2), Auburn[GA], Austin[TX], Bainbridge[GA] (2), Bella Vista (2), Belleair Bluffs[FL], Benton (3), Bentonville (2), Bessemer City[NC], Blairsville[GA], Blue Ridge[GA], Bluffton[SC], Bogart[GA], Boiling Springs[NC], Bonita Springs[FL], Bradenton[FL] (6), Braselton[GA], Bremen[GA], Brunswick[GA], Bryant, Buchanan[GA], Buford[GA], Cabot (2), Cairo[GA], Calhoun[GA], Canton[GA], Cape Coral[FL] (2), Carrollton[GA] (2), Carrollton[TX], Cartersville[GA] (2), Cedar Park[TX], Charlotte[NC], Chatsworth[GA], Clarksville (2), Clearwater[FL] (4), Clinton, Columbus[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornelia[GA], Cornelius[NC], Cramerton[NC], Cumming[GA] (3), Dahlonaga[GA], Dallas[GA], Dallas[TX], Dalton[GA], Dawsonville[GA], Doral[FL], Douglasville[GA] (2), East Ellijay[GA], Ellijay[GA], Fayetteville (3), Forest City[NC], Fort Lauderdale[FL], Fort Myers[FL] (3), Fort Smith (3), Franklin[GA], Frisco[TX] (2), Gastonia[NC], Geneva[AL], Grayson[GA], Greensboro[GA], Harrisburg[NC], Harrison (3), Hilton Head Island[SC], Hope (2), Hot Springs (6), Hot Springs Village, Houston[TX] (4), Jacksonville[FL], Jasper, Jefferson[GA], Keller[TX], Kings Mountain[NC], Lake Park[GA], Landis[NC], Lawndale[NC], Lewisville[TX], Lexington[NC], Lincoln[NC], Lockhart[TX], Loganville[GA], Lonoke, Lonsdale, Macon[GA] (3), Magnolia (2), Malvern (2), Marble Hill[GA], Marietta[GA], Marshall, Maumelle, McDonough[GA], McKinney[TX], Miami[FL], Miami Beach[FL], Mobile[AL] (2), Mocksville[NC], Mountain Home (2), Mulberry, New York[NY], Newnan[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Pinellas Park[FL], Plano[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (3), San Antonio[TX], Sarasota[FL], Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, Siloam Springs, Snellville[GA], South Pasadena[FL], Southlake[TX], Springdale (2), St. Petersburg[FL] (3), St. Simons Island[GA], Statham[GA], Tallapoosa[GA], Tampa[FL] (5), Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Villa Rica[GA], Watkinsville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]

## Central Bank Little Rock, AR

VOICE: (501) 221-6400

1506 Market Street, Suite C180

Charter Number: 385

FAX: (501) 227-8932

72211-1816

Date: August 12, 1912

Trust Powers: No

FDIC Certificate Number: 1756

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

Bank Holding Company

None

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

Cash and Due from:..... 2,588

Deposits: ..... 167,922

Federal Funds and Repos: ..... 6,721

Federal Funds and Borrowings: ..... 13,579

Investments: ..... 46,323

Other Liabilities: ..... 565

Net Loans: ..... 139,194

Subordinated Debt: ..... 0

Premises and Fixed Assets:..... 1,803

Total Liabilities: ..... 182,066

Other Real Estate: ..... 1,508

Other Assets: ..... 5,805

Total Equity Capital: ..... 21,876

Total Assets: ..... 203,942

Total Liabilities and Capital: ..... 203,942

Total Trust Assets: ..... 0

Number of Shares Outstanding: ..... 160,000

**Directors:** David Bordovsky; James R. Burks; Steven Collier; David Dowd; John Reese; R. Steve Roberson; Wade Ruckle; Bruce Schratz, Jr.; Patricia Weed**Branches in Town:** One**Other Branches:** Bentonville

## Eagle Bank & Trust Company Little Rock, AR

VOICE: (501) 223-2000

650 South Shackleford, Suite 150

Charter Number: 735

FAX: (501) 223-0373

72211

Date: May 27, 1977

Trust Powers: Yes

FDIC Certificate Number: 3873

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

Member of Federal Reserve System

Bank Holding Company

State Holding Company, Little Rock, AR

**Chm:** Catherine H. Owen**EVP:** Laura Bogoslavsky**CEO/Pres:** Jeff Lynch**EVP:** Paul Castleberry

Cash and Due from:..... 10,201

Deposits: ..... 301,999

Federal Funds and Repos: ..... 0

Federal Funds and Borrowings: ..... 51,097

Investments: ..... 131,302

Other Liabilities: ..... 1,786

Net Loans: ..... 233,427

Subordinated Debt: ..... 0

Premises and Fixed Assets:..... 9,798

Total Liabilities: ..... 354,882

Other Real Estate: ..... 2,915

Other Assets: ..... 13,641

Total Equity Capital: ..... 46,402

Total Assets: ..... 401,284

Total Liabilities and Capital: ..... 401,284

Total Trust Assets: ..... 0

Number of Shares Outstanding: ..... 17,656

**Directors:** Andrew H. Hastings; H. Lee Hastings, III; Harry L. Hastings, Jr.; Stanley Hastings; Bill G. Lynch; Jeff Lynch; Catherine H. Owen**Branches in Town:** None**Other Branches:** Drasco, Fairfield Bay, Gravel Ridge, Greens Ferry, Heber Springs (2), North Little Rock, Quitman, Rose Bud, Sherwood (2), Vilonia

**The Capital Bank  
Little Rock, AR**

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

12224 Chenal Parkway  
72211

Charter Number: 771  
Date: July 30, 1997  
FDIC Certificate Number: 34562

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

Member of Federal Reserve System

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

**Pres:** Troy Duke

**VP/COO:** Heather Drew

Cash and Due from: .....	1,006	Deposits: .....	110,147
Federal Funds and Repos: .....	2,375	Federal Funds and Borrowings: .....	30,370
Investments: .....	73,787	Other Liabilities: .....	223
Net Loans: .....	64,187	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,061	Total Liabilities: .....	140,740
Other Real Estate: .....	171		
Other Assets: .....	8,592	Total Equity Capital: .....	12,439
Total Assets: .....	153,179	Total Liabilities and Capital: .....	153,179
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	32,013

**Directors:** Troy Duke; Joseph W. Park; Boyd Rothwell; Warren Stephenson

**Branches in Town:** None

**Other Branches:** None

**First State Bank  
Lonoke, AR**

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

101 South Center Street  
72086-0320

Charter Number: 670  
Date: March 9, 1935  
FDIC Certificate Number: 15050

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

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

**Chm:** Neil Bennett, Jr.

**CFO:** Kevin Scribner

Cash and Due from: .....	12,685	Deposits: .....	247,212
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	0
Investments: .....	107,296	Other Liabilities: .....	410
Net Loans: .....	133,491	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	6,974	Total Liabilities: .....	247,622
Other Real Estate: .....	7,177		
Other Assets: .....	5,273	Total Equity Capital: .....	25,274
Total Assets: .....	272,896	Total Liabilities and Capital: .....	272,896
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	16,000

**Directors:** Alan Barksdale; Neil Bennett, Jr.; William Fletcher, Jr.; J. Walls McCrary; Daina B. Newcomb; Wade Ruckle; Marvin D. Thaxton, Jr.

**Branches in Town:** One

**Other Branches:** Carlisle, Fayetteville, Gurdon, Heber Springs

### Farmers Bank and Trust Company Magnolia, AR

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

200 East Main Street  
71753

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

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

Member of Federal Reserve System

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

**Chm:** Bob L. Burns  
**CEO/Pres:** Chris Gosnell

**CFO:** Drew Chandler  
**CLO:** Dave White

Cash and Due from:..... 35,928  
Federal Funds and Repos: ..... 0  
Investments: ..... 226,163  
Net Loans: ..... 1,120,292  
Premises and Fixed Assets:..... 19,757  
Other Real Estate: ..... 830  
Other Assets:..... 61,892  
Total Assets:..... 1,464,862  
Total Trust Assets:..... 151,827

Deposits: ..... 1,268,629  
Federal Funds and Borrowings: ..... 31,418  
Other Liabilities: ..... 14,648  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 1,314,695  
Total Equity Capital:..... 150,167  
Total Liabilities and Capital: ..... 1,464,862  
Number of Shares Outstanding:..... 100,000

**Directors:** John E. Alexander, Jr.; Mike Boyd; Bob L. Burns; Jack Daugherty; Dr. Jason Franks; Chris Gosnell; Bruce D. Maloch; T. E. Smith

**Branches in Town:** Two

**Other Branches:** Benton, Blevins, Camden (4), Hope (3), Lewisville, Malvern (2), New Boston[TX], Prosper[TX], Taylor, Texarkana (2), Texarkana[TX] (2)

### The Peoples Bank Magnolia, AR

VOICE: (870) 234-5777  
FAX: (870) 234-3384  
Trust Powers: Yes

500 North Jackson  
71753-0340

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

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

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

**Chm:** S. Clark Fincher  
**CEO/Pres:** Mary L. Fowler

**EVP/COO:** Jill McClinton  
**CFO:** Jonathan Baird

Cash and Due from:..... 37,674  
Federal Funds and Repos: ..... 300  
Investments: ..... 21,985  
Net Loans: ..... 140,707  
Premises and Fixed Assets:..... 4,327  
Other Real Estate: ..... 786  
Other Assets:..... 6,838  
Total Assets:..... 212,617  
Total Trust Assets:..... 0

Deposits: ..... 148,473  
Federal Funds and Borrowings: ..... 43,935  
Other Liabilities: ..... 721  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 193,129  
Total Equity Capital:..... 19,488  
Total Liabilities and Capital: ..... 212,617  
Number of Shares Outstanding:..... 10,000

**Directors:** Brian Baird; Jonathan Baird; Dorothy J. Fincher; Steven Clark Fincher; Mary L. Fowler; Betty Harris; Jill McClinton; Molly Mitchell; J. David Scott; Laura Scott; Jamie Waller

**Branches in Town:** One

**Other Branches:** Waldo

**First Community Bank of Eastern Arkansas  
Marion, AR**

VOICE: (870) 739-7300  
FAX: (870) 739-2234  
Trust Powers: Yes

205 Block Street  
72364-0747

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

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

Member of Federal Reserve System

Bank Holding Company  
FCB Financial Services, Inc., Marion, AR

**Chm:** Michael D. East

**EVP:** Brenda Eldridge

**CEO/Pres:** Donny Underwood

Cash and Due from: .....	15,295	Deposits: .....	125,470
Federal Funds and Repos: .....	1,425	Federal Funds and Borrowings: .....	0
Investments: .....	20,786	Other Liabilities: .....	1,481
Net Loans: .....	103,309	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,427	Total Liabilities: .....	126,951
Other Real Estate: .....	566	Total Equity Capital: .....	21,726
Other Assets: .....	3,869	Total Liabilities and Capital: .....	148,677
Total Assets: .....	148,677	Number of Shares Outstanding: .....	60,000
Total Trust Assets: .....	0		

**Directors:** Michael D. East; Frank A. Fogleman; Allen B. Helms, Jr.; Mark A. Pirani; James A. Ross; Samuel H. Stuckey, Jr.; William Bart Turner; Donny Underwood; David S. Wallace; Charles L. Williams, Jr.

**Branches in Town:** None

**Other Branches:** West Memphis

**First Delta Bank  
Marked Tree, AR**

VOICE: (870) 358-6000  
FAX: (870) 358-6001  
Trust Powers: No

214 Hester Parker Drive  
72365-0635

Charter Number: 704  
Date: October 31, 1951  
FDIC Certificate Number: 17047

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

Member of Federal Reserve System

Bank Holding Company  
Tyronza Bancshares, Inc., Marked Tree, AR

**Chm:** Herrick Norcross, III

**CEO/Pres:** Chris M. Lehman

Cash and Due from: .....	1,584	Deposits: .....	52,615
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	6,575
Investments: .....	40,132	Other Liabilities: .....	123
Net Loans: .....	21,053	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	447	Total Liabilities: .....	59,313
Other Real Estate: .....	169	Total Equity Capital: .....	5,472
Other Assets: .....	1,400	Total Liabilities and Capital: .....	64,785
Total Assets: .....	64,785	Number of Shares Outstanding: .....	2,000
Total Trust Assets: .....	0		

**Directors:** Charles A. Banks; Chris M. Lehman; Charles F. Luter; H. F. Norcross, III

**Branches in Town:** None

**Other Branches:** Trumann, Tyronza

**First NaturalState Bank  
McGehee, AR**

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

500 North Second  
71654

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

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

Member of Federal Reserve System

Bank Holding Company  
First National Financial Corporation, McGehee, AR

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

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

Cash and Due from:..... 3,831  
Federal Funds and Repos: ..... 150  
Investments: ..... 14,628  
Net Loans: ..... 35,853  
Premises and Fixed Assets:..... 610  
Other Real Estate: ..... 0  
Other Assets: ..... 946  
Total Assets: ..... 56,018  
Total Trust Assets: ..... 24

Deposits: ..... 47,095  
Federal Funds and Borrowings: ..... 3,000  
Other Liabilities: ..... 30  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 50,125  
Total Equity Capital: ..... 5,893  
Total Liabilities and Capital: ..... 56,018  
Number of Shares Outstanding: ..... 68,000

**Directors:** Jim Daniels; Gibbs Biscoe Ferguson; Dewey Emmett Johnson; Robert Emmett Lucky, Sr.; Robert Smith Moore, Jr.; Charles Anthony Pambianchi

**Branches in Town:** One

**Other Branches:** None

**McGehee Bank  
McGehee, AR**

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

301 North Second Street  
71654-0787

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

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

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

**CEO/Pres:** James M. Smith  
**VChm/COO:** John H. Potter, Jr.

**SVP:** Clarissa Herren  
**VP/TO:** Jim S. Youngblood

Cash and Due from:..... 6,782  
Federal Funds and Repos: ..... 0  
Investments: ..... 14,867  
Net Loans: ..... 101,141  
Premises and Fixed Assets:..... 508  
Other Real Estate: ..... 0  
Other Assets: ..... 5,325  
Total Assets: ..... 128,623  
Total Trust Assets: ..... 98,802

Deposits: ..... 95,585  
Federal Funds and Borrowings: ..... 15,000  
Other Liabilities: ..... 384  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 110,969  
Total Equity Capital: ..... 17,654  
Total Liabilities and Capital: ..... 128,623  
Number of Shares Outstanding: ..... 80,000

**Directors:** Lee Bowman; William W. Bowman; David S. Leech; Jeff Owyong; John H. Potter, Jr.; James M. Smith

**Branches in Town:** One

**Other Branches:** Arkansas City, Watson



**The Union Bank of Mena  
Mena, AR**

VOICE: (479) 394-2211  
FAX: (479) 394-8901  
Trust Powers: No

303 Hwy. 71 North  
71953-0898

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

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

Member of Federal Reserve System

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

**Chm:** David Maddox  
**CEO/Pres:** Philip B. Hensley

**EVP/CFO:** Michael Myers  
**SVP/RMO:** Kevin Williams

Cash and Due from: ..... 18,328  
Federal Funds and Repos: ..... 200  
Investments: ..... 60,656  
Net Loans: ..... 172,837  
Premises and Fixed Assets: ..... 3,691  
Other Real Estate: ..... 285  
Other Assets: ..... 4,507  
Total Assets: ..... 260,504  
Total Trust Assets: ..... 0

Deposits: ..... 230,342  
Federal Funds and Borrowings: ..... 67  
Other Liabilities: ..... 3,468  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 233,877  
Total Equity Capital: ..... 26,627  
Total Liabilities and Capital: ..... 260,504  
Number of Shares Outstanding: ..... 12,000

**Directors:** J. Richard Carver; John A. Crawford; Philip B. Hensley; David Maddox; John Maddox; Jeff Montgomery; Pauline Morrow; Michael Myers; P. T. Plunkett; Phillip Stevenson

**Branches in Town:** None

**Other Branches:** Hatfield, Wickes

**Commercial Bank & Trust Company  
Monticello, AR**

VOICE: (870) 367-6221  
FAX: (870) 367-7700  
Trust Powers: Yes

212 West Gaines Street  
71655

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

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

Member of Federal Reserve System

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

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

**SVP:** Michael Efirid  
**SVP/TO:** Rusty Smith

Cash and Due from: ..... 3,553  
Federal Funds and Repos: ..... 1,075  
Investments: ..... 72,403  
Net Loans: ..... 128,094  
Premises and Fixed Assets: ..... 1,489  
Other Real Estate: ..... 508  
Other Assets: ..... 6,787  
Total Assets: ..... 213,909  
Total Trust Assets: ..... 15,070

Deposits: ..... 172,324  
Federal Funds and Borrowings: ..... 23,655  
Other Liabilities: ..... 288  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 196,267  
Total Equity Capital: ..... 17,642  
Total Liabilities and Capital: ..... 213,909  
Number of Shares Outstanding: ..... 8,000

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

**Branches in Town:** Four

**Other Branches:** None

### Union Bank And Trust Company Monticello, AR

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

102 West McCloy  
71657-0270

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

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

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

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

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

Cash and Due from:..... 4,649  
Federal Funds and Repos: ..... 0  
Investments:..... 37,225  
Net Loans:..... 156,250  
Premises and Fixed Assets:..... 4,042  
Other Real Estate:..... 492  
Other Assets:..... 8,152  
Total Assets:..... 210,810  
Total Trust Assets:..... 40,763

Deposits: ..... 181,997  
Federal Funds and Borrowings: ..... 7,281  
Other Liabilities:..... 1,451  
Subordinated Debt:..... 0  
Total Liabilities:..... 190,729  
Total Equity Capital:..... 20,081  
Total Liabilities and Capital: ..... 210,810  
Number of Shares Outstanding:..... 80,000

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

**Branches in Town:** Two

**Other Branches:** Warren

### Petit Jean State Bank Morrilton, AR

VOICE: (501) 354-4988  
FAX: (501) 354-6560  
Trust Powers: No

707 North Saint Joseph Street  
72110

Charter Number: 777  
Date: January 27, 1999  
FDIC Certificate Number: 35084

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

Member of Federal Reserve System

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

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

**EVP:** Suzanne Hartman

Cash and Due from:..... 25,874  
Federal Funds and Repos: ..... 425  
Investments:..... 69,266  
Net Loans:..... 82,344  
Premises and Fixed Assets:..... 2,255  
Other Real Estate:..... 54  
Other Assets:..... 7,086  
Total Assets:..... 187,304  
Total Trust Assets:..... 0

Deposits: ..... 154,669  
Federal Funds and Borrowings: ..... 6,302  
Other Liabilities:..... 1,240  
Subordinated Debt:..... 0  
Total Liabilities:..... 162,211  
Total Equity Capital:..... 25,093  
Total Liabilities and Capital: ..... 187,304  
Number of Shares Outstanding:..... 50,000

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

**Branches in Town:** One

**Other Branches:** None

**Stone Bank  
Mountain View, AR**

VOICE: (870) 269-7311  
FAX: (870) 269-7312  
Trust Powers: No

802 East Main Street  
72560

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

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

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

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

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

Cash and Due from: .....	2,434	Deposits: .....	233,280
Federal Funds and Repos: .....	115	Federal Funds and Borrowings: .....	28,500
Investments: .....	15,461	Other Liabilities: .....	2,248
Net Loans: .....	240,452	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	14,893	Total Liabilities: .....	264,028
Other Real Estate: .....	2,487		
Other Assets: .....	19,600	Total Equity Capital: .....	31,414
Total Assets: .....	295,442	Total Liabilities and Capital: .....	295,442
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	1,089,750

**Directors:** Buddy Bolin; J. T. Compton; Kevin Compton; Ray Dillon; Roger Helms; Raymond Merrill; Marnie B. Oldner; Nick Roach; Ron Sims; Gladys M. Webb; Fred Williams

**Branches in Town:** None

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

**Diamond Bank  
Murfreesboro, AR**

VOICE: (870) 285-2172  
FAX: (870) 356-2858  
Trust Powers: No

319 East Main  
71958

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

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

Member of Federal Reserve System

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

**Chm/CEO:** Tim Bainum  
**Pres:** Ken "Mac" McClanahan

**EVP:** Johnny Gibbs

Cash and Due from: .....	16,210	Deposits: .....	507,450
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	19,984
Investments: .....	139,796	Other Liabilities: .....	2,661
Net Loans: .....	403,931	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	10,915	Total Liabilities: .....	530,095
Other Real Estate: .....	116		
Other Assets: .....	15,314	Total Equity Capital: .....	56,187
Total Assets: .....	586,282	Total Liabilities and Capital: .....	586,282
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	172,000

**Directors:** Tim Bainum; Timothy (Tab) Bainum; Robert Braun; Richard Cox; Robert Evans; John E. Gibbs; John Hearnberger; Shauna L. Lucas; Virgilio Martinez; Ken "Mac" McClanahan; Larry Mitchell; Mike Moore; George E. Steel, Jr.

**Branches in Town:** None

**Other Branches:** Ashdown, DeQueen, Dierks, Glenwood, Hope, Hot Springs (2), Mena, Mineral Springs, Mount Ida, Nashville (2), Russellville, Texarkana[TX]

### Merchants & Planters Bank Newport, AR

VOICE: (870) 523-3601  
FAX: (870) 523-3473  
Trust Powers: Yes

120 Hazel  
72112-0650

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

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

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

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

**EVP/Cash:** Patricia Davis  
**SVP/CLO:** Randy Cross

Cash and Due from:..... 6,120  
Federal Funds and Repos: ..... 0  
Investments: ..... 46,167  
Net Loans: ..... 181,385  
Premises and Fixed Assets:..... 11,528  
Other Real Estate: ..... 481  
Other Assets: ..... 11,706  
Total Assets: ..... 257,387  
Total Trust Assets: ..... 83,874

Deposits: ..... 214,651  
Federal Funds and Borrowings: ..... 12,726  
Other Liabilities: ..... 3,053  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 230,430  
Total Equity Capital: ..... 26,957  
Total Liabilities and Capital: ..... 257,387  
Number of Shares Outstanding: ..... 9,000

**Directors:** R. M. Bledsoe; Terry L. Dillon; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Mary K. Hardin-Stewart; Benjy Harris; Dr. Larry Williams

**Branches in Town:** One

**Other Branches:** Batesville (3), Des Arc, McCrory, Newark, Searcy, Swifton, Tuckerman

### Piggott State Bank Piggott, AR

VOICE: (870) 598-3802  
FAX: (870) 598-2026  
Trust Powers: No

212 West Cherry  
72454-0307

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

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

Member of Federal Reserve System

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

**Chm:** Steve Bell  
**CEO/Pres:** Cody Knight

**VP:** Joyce Benson  
**VP/Cash:** Wanda Winberry

Cash and Due from:..... 6,669  
Federal Funds and Repos: ..... 0  
Investments: ..... 37,990  
Net Loans: ..... 38,705  
Premises and Fixed Assets:..... 945  
Other Real Estate: ..... 0  
Other Assets: ..... 2,082  
Total Assets: ..... 86,391  
Total Trust Assets: ..... 0

Deposits: ..... 78,211  
Federal Funds and Borrowings: ..... 394  
Other Liabilities: ..... 151  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 78,756  
Total Equity Capital: ..... 7,635  
Total Liabilities and Capital: ..... 86,391  
Number of Shares Outstanding: ..... 4,000

**Directors:** Steve Bell; Paula O. Blackwell; Cody Knight; James C. Poole

**Branches in Town:** One

**Other Branches:** Rector

## Simmons Bank Pine Bluff, AR

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

501 Main Street  
71601-4327

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

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

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

**Chm/CEO/Pres:** Marty D. Casteel

**CCO:** Steve Wade

**CBO:** Barry Ledbetter

**TO:** Joe Clement

Cash and Due from:.....	931,505	Deposits:.....	12,166,287
Federal Funds and Repos:.....	12,000	Federal Funds and Borrowings:.....	1,551,611
Investments:.....	2,116,796	Other Liabilities:.....	130,236
Net Loans:.....	11,353,025	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	275,468	Total Liabilities:.....	13,848,134
Other Real Estate:.....	30,502		
Other Assets:.....	1,419,087	Total Equity Capital:.....	2,290,249
Total Assets:.....	16,138,383	Total Liabilities and Capital:.....	16,138,383
Total Trust Assets:.....	5,531,907	Number of Shares Outstanding:.....	700,000

**Directors:** Jay D. Burchfield; Marty D. Casteel; Dean Chambliss; William E. Clark, II; Steven A. Cosse'; Mark C. Doramus; Eddie Drilling; Eugene Hunt; Jerry Hunter; Met L. Jones, II; Christopher R. Kirkland; Susan Lanigan; John Lytle; W. Scott McGeorge; Johnny McGraw; Beverly Morrow; George R. O'Conner; Tom Purvis; H. Glenn Ramin; Adam B. Robinson, Jr.; Robert L. Shoptaw; Russ Teubner; H. Ford Trotter, III; Malynnda K. West; Ed Woodside

**Branches in Town:** Six

**Other Branches:** Arlington[TX] (2), Athens[TN] (2), Atoka[TN], Austin[TX], Beebe, Benton, Bentonville, Bolivar[TN], Branson[MO], Branson West[MO], Brownsville[TN] (2), Bryant, Burleson[TX], Cabot, Carthage[MO], Charleston, Chickasha[OK], Clarksville, Clayton[MO], Clinton, Collierville[TN], Columbia[TN], Conway (4), Crane[MO], Crestwood[MO], Dallas[TX] (3), Dermott, Dresden[TN] (2), Dumas, Dyersburg[TN] (3), Edmond[OK] (2), El Dorado (2), El Dorado Springs[MO], Englewood[CO], Etowah[TN], Fayetteville (3), Fort Smith (4), Fort Worth[TX] (7), Franklin[TN] (2), Galena[MO], Gallatin[TN], Goodlettsville[TN], Grand Junction[TN], Grapevine[TX], Greenfield[MO], Greenfield[TN], Hamburg, Hendersonville[TN] (2), Hensley, Highlands Ranch[CO], Hot Springs (4), Humboldt[TN], Hutchinson[KS], Jackson[TN] (4), Jonesboro (3), Joplin[MO] (2), Kenton[TN], Kingston[TN], Knoxville[TN], Lake Village, Lees Summit[MO], Lexington[TN], Lincoln, Little Rock (15), Lockwood[MO], Lone Tree[CO], Madisonville[TN], Mammoth Spring, Mansfield[TX], Marshall, Marshfield[MO], Martin[TN], Maryville[TN], Maumelle, Memphis[TN], Middleton[TN], Monticello, Mount Vernon[MO], Mountain View, Nashville[TN], Nixa[MO], North Little Rock (3), Oak Ridge[TN], Oklahoma City[OK] (7), Olathe[KS], Ozark, Ozark[MO], Paragould, Parkdale, Reeds Spring[MO], Rogers (2), Russellville (3), Saginaw[TX], Saint Louis[MO], San Antonio[TX] (2), Searcy (2), Sedalia[MO], Sharon[TN], Siloam Springs, South Fulton[TN], South Hutchinson[KS], Springdale (2), Springfield[MO] (6), Star City, Stillwater[OK] (5), Stockton[MO], Strong, Sweetwater[TN], Tellico Plains[TN], Tilden[TX], Troy[TN], Tulsa[OK] (2), Union City[TN], Vonore[TN], Weiner, White Hall, White House[TN], Wichita[KS] (3)

**RiverBank  
Pocahontas, AR**

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

1700 Old County Road  
72455-0397

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

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

Bank Holding Company  
None

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

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

Cash and Due from:..... 1,113  
Federal Funds and Repos: ..... 2,300  
Investments: ..... 5,943  
Net Loans: ..... 75,437  
Premises and Fixed Assets:..... 1,532  
Other Real Estate: ..... 135  
Other Assets:..... 3,561  
Total Assets:..... 90,021  
Total Trust Assets:..... 7,535

Deposits: ..... 71,959  
Federal Funds and Borrowings: ..... 8,256  
Other Liabilities: ..... 667  
Subordinated Debt: ..... 0  
Total Liabilities:..... 80,882  
Total Equity Capital:..... 9,139  
Total Liabilities and Capital: ..... 90,021  
Number of Shares Outstanding:..... 11,255

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

**Branches in Town:** None

**Other Branches:** Corning

**Home Bank of Arkansas  
Portland, AR**

VOICE: (870) 737-2236  
FAX: (870) 737-2816  
Trust Powers: No

113 Hwy 165 South  
71663-0178

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

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

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

**Chm/CEO:** John Stacks  
**Pres:** Bruce C. Dawson

**EVP:** Nick B. Harness  
**VP:** Treva Branscum

Cash and Due from:..... 1,721  
Federal Funds and Repos: ..... 4,050  
Investments: ..... 3,316  
Net Loans: ..... 56,509  
Premises and Fixed Assets:..... 3,177  
Other Real Estate: ..... 2,314  
Other Assets:..... 726  
Total Assets:..... 71,813  
Total Trust Assets:..... 0

Deposits: ..... 63,333  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 263  
Subordinated Debt: ..... 0  
Total Liabilities:..... 63,596  
Total Equity Capital:..... 8,217  
Total Liabilities and Capital: ..... 71,813  
Number of Shares Outstanding:..... 4,000

**Directors:** Joe Benton, III; Roy Montgomery; Pat Murphy; John Stacks; Ryan Stacks

**Branches in Town:** None

**Other Branches:** Damascus, Greenbrier, Little Rock, Marshall

**Bank of Prescott  
Prescott, AR**

VOICE: (870) 887-2688  
FAX: (870) 887-6822  
Trust Powers: Yes

East Second at Main  
71857-0490

Charter Number: 162  
Date: August 10, 1904  
FDIC Certificate Number: 101

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

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

**Chm/CEO/Pres:** John Warren Brannan, Jr.    **Treas/Sec:** Karen McLelland  
**EVP:** Gary McCauley

Cash and Due from: .....	1,386	Deposits: .....	58,648
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	17
Investments: .....	25,176	Other Liabilities: .....	198
Net Loans: .....	38,174	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	308	Total Liabilities: .....	58,863
Other Real Estate: .....	0		
Other Assets: .....	3,406	Total Equity Capital: .....	9,587
Total Assets: .....	68,450	Total Liabilities and Capital: .....	68,450
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	24,000

**Directors:** John Warren Brannan, Jr.; W. Herman Brown; Carl Dalrymple, Jr.; Jason Gutierrez; Billy Hines; Gary McCauley; Larry Rhodes; Robert Smith

**Branches in Town:** None                      **Other Branches:** None

**Gateway Bank  
Rison, AR**

VOICE: (870) 325-6251  
FAX: (870) 325-7661  
Trust Powers: No

112 Main Street  
71665

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

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

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

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

Cash and Due from: .....	6,172	Deposits: .....	68,059
Federal Funds and Repos: .....	2,850	Federal Funds and Borrowings: .....	0
Investments: .....	5,528	Other Liabilities: .....	148
Net Loans: .....	58,332	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,150	Total Liabilities: .....	68,207
Other Real Estate: .....	0		
Other Assets: .....	1,798	Total Equity Capital: .....	8,623
Total Assets: .....	76,830	Total Liabilities and Capital: .....	76,830
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** Joe Dunn; Lewis R. Gardner; Ryan Holder; James W. Searcy

**Branches in Town:** None                      **Other Branches:** Malvern

**First State Bank  
Russellville, AR**

VOICE: (479) 498-2400  
FAX: (479) 498-2465  
Trust Powers: No

3103 East Main  
72802

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

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

Member of Federal Reserve System

Bank Holding Company  
First State Banking Corporation, Russellville, AR

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

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

Cash and Due from:..... 20,334  
Federal Funds and Repos: ..... 200  
Investments:..... 22,051  
Net Loans:..... 196,105  
Premises and Fixed Assets:..... 5,619  
Other Real Estate:..... 11  
Other Assets:..... 10,191  
Total Assets:..... 254,511  
Total Trust Assets:..... 0

Deposits: ..... 218,605  
Federal Funds and Borrowings: ..... 5,396  
Other Liabilities: ..... 594  
Subordinated Debt:..... 0  
Total Liabilities:..... 224,595  
Total Equity Capital:..... 29,916  
Total Liabilities and Capital: ..... 254,511  
Number of Shares Outstanding:..... 20,000

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

**Branches in Town:** Four

**Other Branches:** Ola

**Bank of Salem  
Salem, AR**

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

207 West Church Street  
72576-0338

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

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

Member of Federal Reserve System

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

**Chm/CEO/Pres:** Mark Montgomery  
**SVP:** Mike Falco

**Cash:** Lucinda Bishop

Cash and Due from:..... 12,602  
Federal Funds and Repos: ..... 4,215  
Investments:..... 3,719  
Net Loans:..... 107,738  
Premises and Fixed Assets:..... 1,829  
Other Real Estate:..... 289  
Other Assets:..... 7,132  
Total Assets:..... 137,524  
Total Trust Assets:..... 0

Deposits: ..... 121,259  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 476  
Subordinated Debt:..... 0  
Total Liabilities:..... 121,735  
Total Equity Capital:..... 15,789  
Total Liabilities and Capital: ..... 137,524  
Number of Shares Outstanding:..... 20,000

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

**Branches in Town:** None

**Other Branches:** Mammoth Spring, Viola



**Logan County Bank  
Scranton, AR**

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

600 Main Street  
72863-0085

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

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

Bank Holding Company  
None

**CEO/Pres:** Gary Fritsche  
**SVP:** Jerry L. Davis

**VP:** Adam Fritsche

Cash and Due from: .....	2,725	Deposits: .....	67,916
Federal Funds and Repos: .....	650	Federal Funds and Borrowings: .....	0
Investments: .....	46,857	Other Liabilities: .....	114
Net Loans: .....	31,254	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	394	Total Liabilities: .....	68,030
Other Real Estate: .....	0		
Other Assets: .....	1,201	Total Equity Capital: .....	15,051
Total Assets: .....	83,081	Total Liabilities and Capital: .....	83,081
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** Eddie Ahne; Don Fritsche; Gary Fritsche; Ronnie Layes

**Branches in Town:** One

**Other Branches:** Subiaco

**First Security Bank  
Searcy, AR**

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

314 North Spring  
72143

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

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

Bank Holding Company  
First Security Bancorp, Searcy, AR

**Chm/CEO:** Reynie Rutledge  
**Pres:** Michael C. Hutsell

**EVP:** J. Mark Ferguson  
**TO:** Frank Faust

Cash and Due from: .....	146,897	Deposits: .....	4,175,798
Federal Funds and Repos: .....	256,925	Federal Funds and Borrowings: .....	301,864
Investments: .....	2,421,231	Other Liabilities: .....	11,217
Net Loans: .....	2,377,206	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	110,898	Total Liabilities: .....	4,488,879
Other Real Estate: .....	5,121		
Other Assets: .....	145,325	Total Equity Capital: .....	974,724
Total Assets: .....	5,463,603	Total Liabilities and Capital: .....	5,463,603
Total Trust Assets: .....	1,648,932	Number of Shares Outstanding: .....	24,000

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

**Branches in Town:** Three

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

**Peoples Bank  
Sheridan, AR**

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

1120 S. Rock Street  
72150

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Craig L. Manatt

**SVP:** G. Jannette Jones

Cash and Due from:..... 21,864  
Federal Funds and Repos: ..... 200  
Investments: ..... 59,385  
Net Loans: ..... 69,752  
Premises and Fixed Assets:..... 2,226  
Other Real Estate: ..... 0  
Other Assets:..... 4,346  
Total Assets:..... 157,773  
Total Trust Assets:..... 0

Deposits: ..... 136,359  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 345  
Subordinated Debt: ..... 0  
Total Liabilities:..... 136,704  
Total Equity Capital:..... 21,069  
Total Liabilities and Capital: ..... 157,773  
Number of Shares Outstanding:..... 56,562

**Directors:** Dannie L. Brown; Donald L. Hedden; Gary D. Hines; Bobby G. Jeffrey; James W. Lancaster; Craig L. Manatt; John D. Manatt; Mary Mel Nixon; Shelby L. Taylor; Alvin L. Upton; David L. Wells

**Branches in Town:** None

**Other Branches:** Little Rock

**Smackover State Bank  
Smackover, AR**

VOICE: (870) 725-3051  
FAX: (870) 725-3049  
Trust Powers: Yes

708 North Broadway  
71762-0107

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

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

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

**Chm:** J. Drew Tennyson

**CEO/Pres:** James B. Yeager

Cash and Due from:..... 13,012  
Federal Funds and Repos: ..... 1,225  
Investments: ..... 100,821  
Net Loans: ..... 63,191  
Premises and Fixed Assets:..... 2,146  
Other Real Estate: ..... 61  
Other Assets:..... 1,701  
Total Assets:..... 182,157  
Total Trust Assets:..... 0

Deposits: ..... 159,407  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 274  
Subordinated Debt: ..... 0  
Total Liabilities:..... 159,681  
Total Equity Capital:..... 22,476  
Total Liabilities and Capital: ..... 182,157  
Number of Shares Outstanding:..... 100,000

**Directors:** Dr. Richard Davis; Gary deYampert; Charles J. Foot; Charles L. Tennyson; J. Drew Tennyson; James B. Yeager

**Branches in Town:** None

**Other Branches:** El Dorado (2), Norphlet

**Riverside Bank  
Sparkman, AR**

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

Commerce & Main Streets  
71763-0127

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

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

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

**CEO/VChm:** Stephen C. Davis

**Pres:** Robert G. Dudley, Jr.

Cash and Due from: .....	1,171	Deposits: .....	52,493
Federal Funds and Repos: .....	775	Federal Funds and Borrowings: .....	4,250
Investments: .....	1,000	Other Liabilities: .....	38
Net Loans: .....	54,397	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,465	Total Liabilities: .....	56,781
Other Real Estate: .....	15		
Other Assets: .....	2,166	Total Equity Capital: .....	5,208
Total Assets: .....	61,989	Total Liabilities and Capital: .....	61,989
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	3,000

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

**Branches in Town:** None

**Other Branches:** Little Rock

**United Bank  
Springdale, AR**

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

2600 South Thompson Street  
72764-6354

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

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

Member of Federal Reserve System

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

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

**SVP/CLO:** Luke Colley

Cash and Due from: .....	15,513	Deposits: .....	146,548
Federal Funds and Repos: .....	675	Federal Funds and Borrowings: .....	17,838
Investments: .....	5,383	Other Liabilities: .....	1,015
Net Loans: .....	156,144	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	8,323	Total Liabilities: .....	165,401
Other Real Estate: .....	53		
Other Assets: .....	2,276	Total Equity Capital: .....	22,966
Total Assets: .....	188,367	Total Liabilities and Capital: .....	188,367
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	100,000

**Directors:** John Ervin; Nathan Gairhan; Michele Harrington; Nick Hobbs; Darrin Pitts; Don Pitts; John Scott; Craig Young

**Branches in Town:** One

**Other Branches:** Fayetteville, Rogers

**Bodcaw Bank  
Stamps, AR**

VOICE: (870) 533-4486  
FAX: (870) 533-4456  
Trust Powers: No

307 Thomas Street  
71860-0008

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

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

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

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

**EVP:** Jeff White  
**AVP:** Linda Pipkin

Cash and Due from:..... 4,867  
Federal Funds and Repos: ..... 4,300  
Investments: ..... 32,296  
Net Loans: ..... 40,114  
Premises and Fixed Assets:..... 415  
Other Real Estate: ..... 97  
Other Assets: ..... 749  
Total Assets: ..... 82,838  
Total Trust Assets: ..... 0

Deposits: ..... 74,563  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 184  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 74,747  
Total Equity Capital: ..... 8,091  
Total Liabilities and Capital: ..... 82,838  
Number of Shares Outstanding: ..... 10,000

**Directors:** James T. Alford; D. Copie Dickson; Korey Keith; Danny K. Smith; John W. Smith, Jr.

**Branches in Town:** None

**Other Branches:** None

**Bank of Star City  
Star City, AR**

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

116 North Lincoln  
71667-0069

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

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

Member of Federal Reserve System  
Bank Holding Company  
Star City Bancshares, Inc., Star City, AR

**Chm/CEO:** Marion Ryburn

**Pres:** R. Mark Owen

Cash and Due from:..... 1,598  
Federal Funds and Repos: ..... 0  
Investments: ..... 20,685  
Net Loans: ..... 68,277  
Premises and Fixed Assets:..... 2,884  
Other Real Estate: ..... 0  
Other Assets: ..... 1,225  
Total Assets: ..... 94,669  
Total Trust Assets: ..... 0

Deposits: ..... 74,715  
Federal Funds and Borrowings: ..... 5,621  
Other Liabilities: ..... 139  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 80,475  
Total Equity Capital: ..... 14,194  
Total Liabilities and Capital: ..... 94,669  
Number of Shares Outstanding: ..... 15,000

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

**Branches in Town:** None

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

**Security Bank  
Stephens, AR**

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

105 Ruby Street  
71764-0007

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

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

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

**Chm:** Carol Reaves

**EVP/CFO/COO:** Cheryl Brown

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

Cash and Due from: .....	3,786	Deposits: .....	61,862
Federal Funds and Repos: .....	150	Federal Funds and Borrowings: .....	0
Investments: .....	5,235	Other Liabilities: .....	1,259
Net Loans: .....	55,469	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,654	Total Liabilities: .....	63,121
Other Real Estate: .....	357	Total Equity Capital: .....	5,863
Other Assets: .....	2,333	Total Liabilities and Capital: .....	68,984
Total Assets: .....	68,984	Number of Shares Outstanding: .....	11,000
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

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

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

708 S. Main Street  
72160-1016

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

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

Member of Federal Reserve System

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

**Chm:** Mickey Pierce

**VChm:** Robert Seidenstricker

**CEO/Pres:** Gary Hudson

Cash and Due from: .....	24,227	Deposits: .....	754,177
Federal Funds and Repos: .....	367	Federal Funds and Borrowings: .....	169,709
Investments: .....	226,642	Other Liabilities: .....	7,571
Net Loans: .....	716,602	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	14,732	Total Liabilities: .....	931,457
Other Real Estate: .....	2,567	Total Equity Capital: .....	134,681
Other Assets: .....	81,001	Total Liabilities and Capital: .....	1,066,138
Total Assets: .....	1,066,138	Number of Shares Outstanding: .....	100,000
Total Trust Assets: .....	145,652		

**Directors:** Gerald Carter; Bradley A. Chambless; Greg Connell; Gary Hudson; Kyle Ludwig; Dr. Chris Morgan; Don Pattillo; Mickey Pierce; Robert H. Pond; Patricia Townsend; Ray Vester

**Branches in Town:** Four

**Other Branches:** Des Arc, DeWitt, Farmington, Fayetteville (5), Hazen, Marianna, Morrilton, Perryville, Prairie Grove, West Fork

## Citizens Bank & Trust Company Van Buren, AR

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

3110 Alma Hwy.  
72956-0469

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

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

Member of Federal Reserve System

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

**CEO/Pres:** D. Keith Hefner  
**EVP:** Lance L. Lanier

**SVP:** Joe Dan Stewart  
**TO:** Cindy Winborn

Cash and Due from:..... 18,099  
Federal Funds and Repos: ..... 0  
Investments: ..... 130,054  
Net Loans: ..... 233,941  
Premises and Fixed Assets:..... 4,583  
Other Real Estate: ..... 12  
Other Assets: ..... 12,077  
Total Assets: ..... 398,766  
Total Trust Assets: ..... 12,007

Deposits: ..... 344,323  
Federal Funds and Borrowings: ..... 4,014  
Other Liabilities: ..... 1,550  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 349,887  
Total Equity Capital: ..... 48,879  
Total Liabilities and Capital: ..... 398,766  
Number of Shares Outstanding: ..... 16,000

**Directors:** J. Kevin Bell; Mont S. Echols, Jr.; Morril H. Harriman; D. Keith Hefner; L. Scott McBrayer; Brett D. Peters; Paul D. Shirley; Jeremy S. Simon; William W. Thomas; James G. Williamson, Jr.

**Branches in Town:** Three

**Other Branches:** Alma, Cedarville, Mountainburg

## First State Bank of Warren Warren, AR

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

104 S. Main Street  
71671-0029

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

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

Member of Federal Reserve System

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

**Pres:** Freddie M. Mobley

**EVP/TO:** Hugh Quimby

Cash and Due from:..... 4,629  
Federal Funds and Repos: ..... 0  
Investments: ..... 55,923  
Net Loans: ..... 46,135  
Premises and Fixed Assets:..... 956  
Other Real Estate: ..... 346  
Other Assets: ..... 3,217  
Total Assets: ..... 111,206  
Total Trust Assets: ..... 283

Deposits: ..... 98,986  
Federal Funds and Borrowings: ..... 1,000  
Other Liabilities: ..... 308  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 100,294  
Total Equity Capital: ..... 10,912  
Total Liabilities and Capital: ..... 111,206  
Number of Shares Outstanding: ..... 59,000

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

**Branches in Town:** One

**Other Branches:** Hampton, Hermitage

**Warren Bank and Trust Company  
Warren, AR**

VOICE: (870) 226-2621  
FAX: (870) 226-6261  
Trust Powers: Yes

201 South Main  
71671-0350

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

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

Member of Federal Reserve System

Bank Holding Company  
None

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

**Pres:** Kelly Ashcraft

Cash and Due from: .....	4,465	Deposits: .....	99,386
Federal Funds and Repos: .....	4,300	Federal Funds and Borrowings: .....	4,366
Investments: .....	66,069	Other Liabilities: .....	129
Net Loans: .....	46,659	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	542	Total Liabilities: .....	103,881
Other Real Estate: .....	146		
Other Assets: .....	1,189	Total Equity Capital: .....	19,489
Total Assets: .....	123,370	Total Liabilities and Capital: .....	123,370
Total Trust Assets: .....	21,502	Number of Shares Outstanding: .....	48,000

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

**Branches in Town:** Two

**Other Branches:** Hermitage

**Evolve Bank & Trust  
West Memphis, AR**

VOICE: (901) 624-5500  
FAX: (901) 624-5540  
Trust Powers: Yes

301 Shoppingway Boulevard  
72301-1719

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

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

Member of Federal Reserve System

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

**Chm:** Scot Lenoir

**EVP/CFO:** Mark Mosteller

**CEO/Pres:** Scott Stafford

Cash and Due from: .....	16,127	Deposits: .....	369,538
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	54,000
Investments: .....	19,521	Other Liabilities: .....	8,981
Net Loans: .....	407,932	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	8,084	Total Liabilities: .....	432,519
Other Real Estate: .....	2,336		
Other Assets: .....	19,025	Total Equity Capital: .....	40,506
Total Assets: .....	473,025	Total Liabilities and Capital: .....	473,025
Total Trust Assets: .....	1,025,036	Number of Shares Outstanding: .....	68,286

**Directors:** Alvinor Bright, Jr.; Donald Clanton; Lewis Holland; Forrest N. Jenkins; Scot Lenoir; Lon Magness; John T. Pitts, Jr.; W. Scott Stafford; Stephen Valentine

**Branches in Town:** None

**Other Branches:** Memphis[TN], Parkin, Wynne

### Cross County Bank Wynne, AR

VOICE: (870) 238-8171  
FAX: (870) 238-4052  
Trust Powers: Yes

1 Cross County Plaza  
72396-0009

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

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

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

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

**SVP/CFO:** Beth Dildine  
**SVP/CLO:** Jack Runsick

Cash and Due from:.....	7,238
Federal Funds and Repos: .....	50
Investments: .....	10,522
Net Loans: .....	202,659
Premises and Fixed Assets:.....	6,912
Other Real Estate: .....	995
Other Assets:.....	8,036
Total Assets:.....	236,412
Total Trust Assets:.....	12,354

Deposits: .....	202,913
Federal Funds and Borrowings: .....	2,604
Other Liabilities: .....	315
Subordinated Debt:.....	0
Total Liabilities:.....	205,832
Total Equity Capital:.....	30,580
Total Liabilities and Capital: .....	236,412
Number of Shares Outstanding:.....	4,000

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

**Branches in Town:** One

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



**REPORT OF THE**

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

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

**JUNE 30, 2018**

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

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

200 River Market Avenue, Suite 400  
72201-1766

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

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

Bank Holding Company  
None

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

**VChm:** Brad Chambless  
**Pres/COO:** Sam Walls, III

Cash and Due from:..... 1,217  
Federal Funds and Repos: ..... 0  
Investments: ..... 8,733  
Net Loans: ..... 24,764  
Premises and Fixed Assets:..... 655  
Other Real Estate: ..... 156  
Other Assets:..... 2,813  
Total Assets:..... 38,338  
Total Trust Assets:..... 0

Deposits: ..... 0  
Federal Funds and Borrowings: ..... 24,619  
Other Liabilities: ..... 416  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 25,035  
Total Equity Capital:..... 13,303  
Total Liabilities and Capital: ..... 38,338  
Number of Shares Outstanding:..... 1,027

**Directors:** Jeff Amerine; Kevin Burns; Charles Cervantes; Brad Chambless; Dennis Cooper; Rush Deacon; Karen Marine; Sandra Massey; Virgil L. Miller, Jr.; Martha Moore; Carroll Penick; Bryan Scoggins; Frank D. Scott, Jr.; David H. Shindler; William T. Staed; Boon W. Tan

**Branches in Town:** None

**Other Branches:** None

**REPORT OF THE**

**STATE CHARTERED  
TRUST COMPANY**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2018**

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

VOICE: (501) 520-3660  
FAX: (501) 520-3667  
Population: 35,750

135 Section Line Road, C-1  
71913

Charter Number: 35001  
Date: Jun. 17, 1998  
County: Garland

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

**CEO/Pres:** William L. Kerst, Jr.

**CFO:** Leslie A. Ballentine

**Directors:** Charlotte Arnold, CPA; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener; David French; William L. Kerst, Jr.; C. Tim White

**Branches in Town:** None

**Other Branches:** El Dorado, Hot Springs Village, Little Rock, Russellville

**REPORT OF THE**

**REGIONAL/COUNTY INDUSTRIAL  
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2018**

**Perry County Industrial Development Corporation  
Perryville, AR**

VOICE: (501) 889-2621  
FAX: (501) 889-2966

P. O. Box 869  
72126-0869

Charter Number: 30003  
Date: Aug. 18, 1994  
County: Perry

**Pres:** Mark Roland  
**VP:** Donald C. Crain

**Treas:** John C. Branscum

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

**JUNE 30, 2018**

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Arkansas</b>	Arkansas County Bank	DeWitt
	DeWitt Bank And Trust Company	DeWitt
	The Farmers and Merchants Bank	Stuttgart
<b>Ashley</b>	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Home Bank of Arkansas	Portland
<b>Baxter</b>	Integrity First Bank, National Association	Mountain Home
<b>Benton</b>	Bank of Gravett	Gravette
<b>Bradley</b>	First State Bank of Warren	Warren
	Warren Bank and Trust Company	Warren
<b>Calhoun</b>	Generations Bank	Hampton
<b>Carroll</b>	First National Bank of North Arkansas	Berryville
	Cornerstone Bank	Eureka Springs
	Anstaff Bank	Green Forest
<b>Chicot</b>	The Bank of Lake Village	Lake Village
<b>Clark</b>	Southern Bancorp Bank	Arkadelphia
<b>Clay</b>	Piggott State Bank	Piggott
<b>Cleveland</b>	Gateway Bank	Rison
<b>Columbia</b>	Farmers Bank and Trust Company	Magnolia
	The Peoples Bank	Magnolia
<b>Conway</b>	Petit Jean State Bank	Morrilton
<b>Crawford</b>	Citizens Bank & Trust Company	Van Buren
<b>Crittenden</b>	First Community Bank of Eastern Arkansas	Marion
	Evolve Bank & Trust	West Memphis
	Fidelity National Bank	West Memphis
<b>Cross</b>	Cross County Bank	Wynne
	The First National Bank of Wynne	Wynne
<b>Dallas</b>	FBT Bank & Mortgage	Fordyce
	Riverside Bank	Sparkman

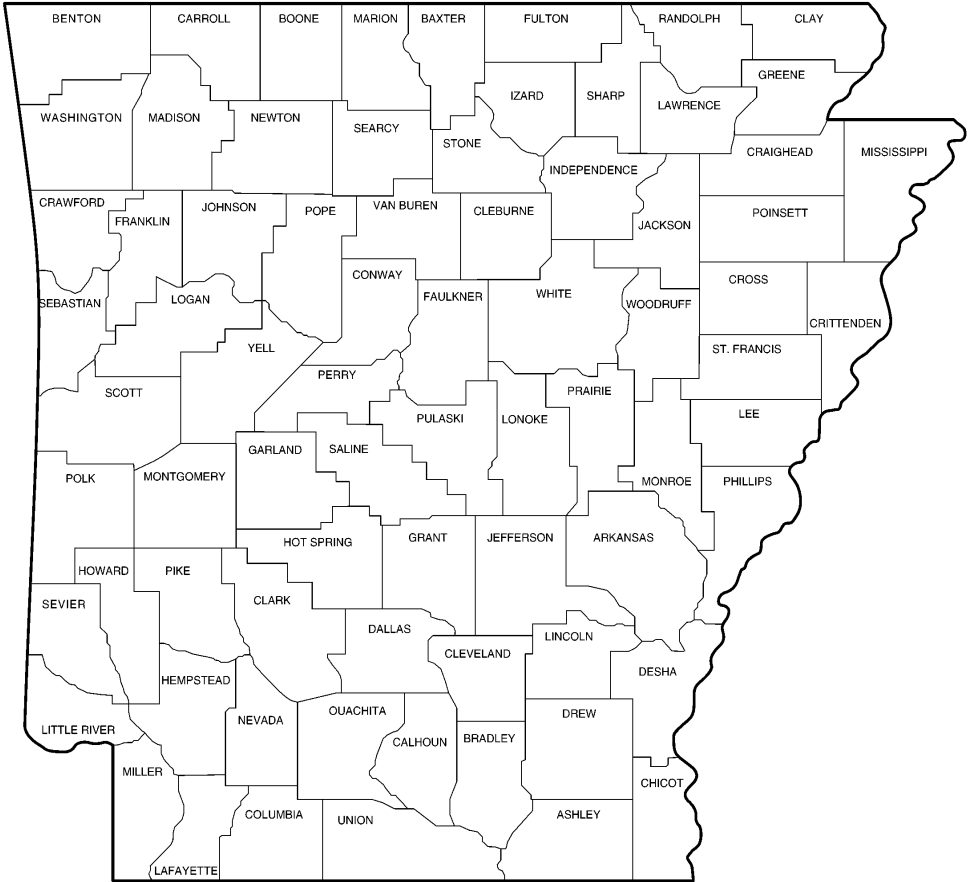


<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Desha</b>	Merchants & Farmers Bank	Dumas
	First NaturalState Bank	McGehee
	McGehee Bank	McGehee
<b>Drew</b>	Commercial Bank & Trust Company	Monticello
	Union Bank And Trust Company	Monticello
<b>Faulkner</b>	Centennial Bank	Conway
	First Service Bank	Greenbrier
<b>Fulton</b>	Bank of Salem	Salem
<b>Grant</b>	Peoples Bank	Sheridan
<b>Greene</b>	First National Bank	Paragould
<b>Hot Spring</b>	The Malvern National Bank	Malvern
<b>Independence</b>	First Community Bank	Batesville
	The Citizens Bank	Batesville
<b>Izard</b>	The First National Bank of Izard County	Calico Rock
<b>Jackson</b>	Merchants & Planters Bank	Newport
<b>Jefferson</b>	Relyance Bank, National Association	Pine Bluff
	Simmons Bank	Pine Bluff
<b>Lafayette</b>	Community State Bank	Bradley
	Bodcaw Bank	Stamps
<b>Lawrence</b>	The First National Bank of Lawrence County	Walnut Ridge
<b>Lincoln</b>	Bank of Star City	Star City
<b>Logan</b>	First Western Bank	Booneville
	The First National Bank at Paris	Paris
	Logan County Bank	Scranton
<b>Lonoke</b>	Bank of England	England
	First State Bank	Lonoke
<b>Madison</b>	Today's Bank	Huntsville
<b>Mississippi</b>	Farmers Bank and Trust Company	Blytheville

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Monroe</b>	The Merchants and Planters Bank	Clarendon
<b>Nevada</b>	Bank of Prescott	Prescott
<b>Ouachita</b>	Bank of Bearden Security Bank	Bearden Stephens
<b>Phillips</b>	Helena National Bank	Helena - West Helena
<b>Pike</b>	Bank of Delight Diamond Bank	Delight Murfreesboro
<b>Poinsett</b>	First Delta Bank	Marked Tree
<b>Polk</b>	The Union Bank of Mena	Mena
<b>Pope</b>	First State Bank	Russellville
<b>Pulaski</b>	First Arkansas Bank & Trust Bank of Little Rock Bank of the Ozarks Central Bank Eagle Bank & Trust Company One Bank & Trust, National Association The Capital Bank	Jacksonville Little Rock Little Rock Little Rock Little Rock Little Rock Little Rock
<b>Randolph</b>	RiverBank	Pocahontas
<b>Sebastian</b>	The First National Bank of Fort Smith Farmers Bank	Fort Smith Greenwood
<b>Sevier</b>	First State Bank of DeQueen Horatio State Bank	DeQueen Horatio
<b>Sharp</b>	FNBC Bank Bank of Cave City	Ash Flat Cave City
<b>St. Francis</b>	Armor Bank First National Bank of Eastern Arkansas	Forrest City Forrest City
<b>Stone</b>	Stone Bank	Mountain View
<b>Union</b>	First Financial Bank Smackover State Bank	El Dorado Smackover

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Washington</b>	Arvest Bank	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
	United Bank	Springdale
<b>White</b>	First Security Bank	Searcy
<b>Woodruff</b>	RiverWind Bank	Augusta
<b>Yell</b>	Chambers Bank	Danville
	River Town Bank	Dardanelle

# MAP OF ARKANSAS COUNTIES



**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 2018**

**FNBC Bancorp Inc.  
Ash Flat, AR**

RSSD Number: 1099690  
VOICE: (870) 994-2311  
FAX: (870) 257-1889

636 Ash Flat Drive  
P. O. Box 8  
72513

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

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

**Subsidiaries:**

FNBC Bank  
FNBC Capital Trust I

Ash Flat, AR  
Ash Flat, AR

**Citizens Bancshares of Batesville, Inc.  
Batesville, AR**

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

200 South Third Street  
P. O. Box 2156  
72503-2156

**CEO:** Phil Baldwin

**EVP/CFO:** Karen Shaw

**Subsidiaries:**

The Citizens Bank  
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR  
Batesville, AR

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

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

1325 Harrison Street  
P. O. Box 4327  
72501-4327

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

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

**Subsidiaries:**

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

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

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

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

1 Second Street  
 P. O. Box 135  
 71720-0135

**Pres:** Rick Green

**Sec:** Ken Riley

**Subsidiaries:**

Bank of Bearden  
 BBI Insurance Agency, Inc.

Bearden, AR  
 Bearden, AR

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

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

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

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

**Sec:** Karla Payne

**Subsidiaries:**

Arvest Holdings, Inc.  
 Arvest Bank  
     Arvest Central Mortgage Company  
     ABREHB, LLC  
     Arvest Bank Operations, Inc.  
     Arvest Insurance, Inc.  
     Arvest Investments, Inc.  
     RHV, LLC  
     RHV2, LLC  
     First Place on the Creeks, LLC  
     WACO Title Company  
     ABR Investments, Inc.  
     D 3 Technology, Inc.  
     Security Bankcard Center, Inc.  
     Southwest Cattlemen's Corporation  
     Superior Finance Company  
     NBC Capital Trust I  
     NBC Capital Trust II  
     Superior Financial Statutory Trust II  
 CFB Aviation, LLC  
 AREH LLC  
 Land Title Insurance Corporation  
 Arvest Statutory Trust I

Bentonville, AR  
 Fayetteville, AR  
 Little Rock, AR  
 Lowell, AR  
 Lowell, AR  
 Lowell, AR  
 Lowell, AR  
 Lowell, AR  
 Lowell, AR  
 Rogers, AR  
 Springdale, AR  
 Joplin, MO  
 Omaha, NE  
 Norman, OK  
 Tulsa, OK  
 Tulsa, OK  
 North Little Rock, AR  
 North Little Rock, AR  
 Hartford, CT  
 Bentonville, AR  
 Lowell, AR  
 Denver, CO  
 Hartford, CT

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

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

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

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

**Chm/CEO/Pres:** Jim C. Walton

**VP/Treas/Sec:** Richard D. Chapman

**Subsidiaries:**

Arvest Bank	Fayetteville, AR
Arvest Central Mortgage Company	Little Rock, AR
ABREHB, LLC	Lowell, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
RHV, LLC	Lowell, AR
RHV2, LLC	Lowell, AR
First Place on the Creeks, LLC	Rogers, AR
WACO Title Company	Springdale, AR
ABR Investments, Inc.	Joplin, MO
D 3 Technology, Inc.	Omaha, NE
Security Bankcard Center, Inc.	Norman, OK
Southwest Cattlemen's Corporation	Tulsa, OK
Superior Finance Company	Tulsa, OK
NBC Capital Trust I	North Little Rock, AR
NBC Capital Trust II	North Little Rock, AR
Superior Financial Statutory Trust II	Hartford, CT

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

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

400 West Main Street  
P. O. Box 688  
72316-0688

**Chm/Pres:** Randy Scott

**VChm:** Steve Bell

**Subsidiaries:**

Farmers Bank And Trust Company Blytheville, AR



**First Western Bancshares ESOT  
Booneville, AR**

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

80 West Main  
P. O. Box 87  
72927-0087

**Chm:** Ty Hampton

**Subsidiaries:**

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

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

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

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

80 West Main  
P. O. Box 87  
72927-0087

Bank Holding Company  
First Western Bancshares ESOT, Booneville, AR

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

**VP/Sec:** Debbie Danekas

**Subsidiaries:**

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

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

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

RSSD Number: 2352196  
VOICE: (870) 837-8300  
FAX: (870) 837-8310

1325 Hwy. 278 Bypass  
P. O. Box 10  
71701

**Pres:** Jonathan W. Harrell  
**VP:** Paul Lindsey

**Sec:** Phillip J. Foster

**Subsidiaries:**  
Generations Bank

Hampton, AR

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

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

137 South Main  
P. O. Box 490  
72521-0490

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

**VChm:** Bruce Street  
**CFO:** Dennis Esteb

**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  
P. O. Box 280  
72029-0280

**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) 328-4663  
 FAX: (501) 328-4679

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

**Chm:** John W. Allison  
**CEO:** C. Randall Sims

**CFO:** Brian Davis  
**COO:** Stephen Tipton

**Subsidiaries:**

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

**Evergreen Bancshares, Inc.**  
**Crossett, AR**

RSSD Number: 1134797  
 VOICE: (870) 364-5131  
 FAX: (870) 364-6329

200 Pine Street  
 P. O. Box 638  
 71635-0638

**Chm:** Richard E. Griffin

**CEO/Pres:** Howard M. Beaty, Jr.

**Subsidiaries:**

First State Bank	Crossett, AR
------------------	--------------

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

RSSD Number: 1141487  
VOICE: (479) 495-4680  
FAX: (479) 495-4681

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

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

**Subsidiaries:**

Chambers Bank  
Sloan Capital Trust I

Danville, AR  
Danville, AR

**Bank of Dardanelle Bankshares, Inc.  
Dardanelle, AR**

RSSD Number: 1134546  
VOICE: (479) 229-3311  
FAX: (479) 229-4180

102 North Front Street  
P. O. Box 577  
72834-0577

**CEO:** Dee Abrams

**Subsidiaries:**

River Town Bank

Dardanelle, 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  
71832-0970

**Chm:** Dennis Smiley

**CEO/Pres:** Gary L. Golden

**Subsidiaries:**

First State Bank of DeQueen  
First State Insurance of DeQueen Inc.  
First State DeQueen Statutory Trust I

DeQueen, AR  
DeQueen, AR  
Wilmington, DE

**DBT Financial Corporation**  
**DeWitt, AR**

RSSD Number: 1139176  
VOICE: (870) 946-3531  
FAX: (870) 946-2815

Second and Jefferson Streets  
P. O. Drawer 71  
72042-0071

**Pres:** Eddie Lumsden

**Sec:** David Jessup

**Subsidiaries:**

DeWitt Bank And Trust Company  
DBT Realty Company, Inc.  
P & M Realty, Inc.  
DeWitt Bank and Trust Insurance Company, Inc

DeWitt, AR  
DeWitt, AR  
DeWitt, AR  
DeWitt, AR

**DeWitt First Bankshares Corporation**  
**DeWitt, AR**

RSSD Number: 1099243  
VOICE: (870) 946-3551  
FAX: (870) 946-1562

220 West Cross  
P. O. Box 511  
72042-0511

**Pres:** Lester A. McKinley

**Sec:** Warren A. Jennings, Jr.

**Subsidiaries:**

Arkansas County Bank

DeWitt, AR

**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  
71639-0187

**Chm/CEO:** L. Ashton Adcock  
**Pres:** J. Michael Jones

**Treas/Sec:** Betty B. Trites

**Subsidiaries:**

Merchants & Farmers Bank

Dumas, AR

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

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

214 North Washington Street  
 P. O. Box 1754  
 71730-1754

**CEO/Pres:** Chris Hegi  
**EVP:** Craig Mobley

**EVP/CFO:** Melissa Jerry  
**Sec:** Debra Martin

**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

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

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

123 South Main Street  
 P. O. Box 70  
 72046

**Chm/CEO/Pres:** Gary Canada

**Subsidiaries:**

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

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

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

123 South Main Street  
 72046

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

**Chm/CEO/Pres:** Gary Canada

**Subsidiaries:**

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

**Eureka Bancshares, Inc.**  
**Eureka Springs, AR**

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

70 South Main  
P. O. Box 309  
72632-0309

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

**Sec:** Charles T. Cross

**Subsidiaries:**  
Cornerstone Bank

Eureka Springs, AR

**White River Bancshares Company**  
**Fayetteville, AR**

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

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

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

**CFO:** Russell W. Nugent, Jr.  
**CLO:** Daniel J. Lewis

**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  
71742-2202

**Chm/CEO/Pres:** James V. Hulse, Jr.  
**EVP/Sec:** Suzette Crutchfield

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

**Subsidiaries:**  
FBT Bank & Mortgage

Fordyce, 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/Pres:** Timothy E. Bainum  
**VChm:** Mac McClanahan

**CFO:** Laura Habighorst

**Subsidiaries:**  
Diamond Bank

Murfreesboro, AR

**Gravett Bancshares, Inc.  
Gravette, AR**

RSSD Number: 3143953  
VOICE: (479) 787-5251  
FAX: (479) 787-6102

211 SE Main Street  
P. O. Box 149  
72736-0149

**Chm/VP:** Jim A. Edmondson  
**Pres:** Richard T. Pollreis

**Sec:** Lynn F. Cowick

**Subsidiaries:**  
Bank of Gravett

Gravette, AR

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

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

100 First National Avenue  
P. O. Box 1900  
72638

**Chm/Pres:** Stephen Stafford  
**SVP:** Shelby Bruffett

**Sec:** L. Scott Stafford

**Subsidiaries:**  
Anstaff Bank

Green Forest, AR

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

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

136 South Broadview  
P. O. Box 190  
72058-0430

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

**Treas/Sec:** Kenneth Barnard

**Subsidiaries:**

First Service Bank  
First Service Realty

Greenbrier, AR  
Greenbrier, AR

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

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

67 South Broadview Street  
P. O. Box 307  
72058

**Chm/Pres:** John Stacks  
**VChm:** Joe Benton

**Sec:** Roy Montgomery

**Subsidiaries:**

Home Bank of Arkansas  
HomeBank Insurance Agency

Portland, AR  
Greenbrier, AR

**Wilkinson Banking Corporation  
Greenwood, AR**

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

71 West Center Street  
P. O. Box 610  
72936-0610

**Chm:** Elizabeth Wilkinson

**CEO/Pres:** Edward Wilkinson

**Subsidiaries:**

Farmers Bank

Greenwood, 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  
71842-0347

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

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

**Subsidiaries:**

Horatio State Bank

Horatio, AR

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

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

1801 Central Avenue, Suite D  
71901

**Chm/CEO:** G. R. Buck Smith

**Subsidiaries:**

Bank of Salem  
SABCO Insurance, Inc.  
Security Bank  
Ouachita Properties Inc.

Salem, AR  
Salem, AR  
Stephens, 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  
72078-0827

**Chm/CEO/Pres:** Larry T. Wilson

**SVP/CFO:** Kim Cullum

**Subsidiaries:**

First Arkansas Bank & Trust  
First Arkansas Statutory Trust I

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  
 71653-0727

**Chm/CEO:** Charles H. Weissinger, Jr.  
**VChm:** William W. Bunker

**Pres:** Franklin Todd Turner  
**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

**Allcorp, Inc.**  
**Little Rock, AR**

RSSD Number: 4152877  
 VOICE: (501) 680-3808  
 FAX: N/A

2204 North Spruce  
 72207

**Chm/CEO:** Lex Golden, III

**Pres:** Alex Golden

**Subsidiaries:**

Community State Bank

Bradley, AR

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

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

12224 Chenal Parkway  
 P. O. Box 8210  
 72211

**Chm:** Warren Stephenson  
**Pres:** Troy Duke

**COO:** Heather Drew

**Subsidiaries:**

The Capital Bank

Little Rock, AR

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

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

200 North State Street  
P. O. Box 34090  
72203

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

**SVP/Cash:** Lee A. Swearingen  
**Sec:** Stephen Plunkett

**Subsidiaries:**

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

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

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

1001 W. Markham, 2nd Floor  
72201

**Pres:** Stephen C. Davis

**Sec:** David Matchet

**Subsidiaries:**

Riverside Bank	Sparkman, AR
Arkansas Mortgage Company, Inc.	Fayetteville, AR
Riverside Mortgage Company, Inc.	Little Rock, AR

**Southern Bancorp Inc.**  
**Little Rock, AR**

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

8924 Kanis Road  
72205

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

**CFO:** Christopher Wewers

**Subsidiaries:**

Southern Bancorp Bank	Arkadelphia, AR
Southern Bancorp Investment Fund I, LLC	Arkadelphia, AR
Southern Landlord LLC	Arkadelphia, AR
Creekside Holdings LLC	Madison, MS
Southern Bancorp Statutory Trust IV	Arkadelphia, AR
Southern Development Capital Trust	Arkadelphia, AR
Southern Development Statutory Trust III	Arkadelphia, AR
Southern Property Corporation of the Delta	Arkadelphia, AR
SBI Acquisition, Inc.	Madison, MS

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

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

650 South Shackleford, Suite 450  
72211

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

**EVP:** Paul Castleberry

**Subsidiaries:**

Eagle Bank & Trust Company  
Eagle Development Company South  
State Mortgage Company

Little Rock, AR  
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  
72086-0320

**Chm:** Neil Bennett, Jr.

**Sec:** Karen Hardke

**Subsidiaries:**

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

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

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

RSSD Number: 1098684  
VOICE: (870) 234-5777  
FAX: (870) 234-3384

500 North Jackson Street  
P. O. Box 340  
71754-0340

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

**Sec:** Sharon Gathright

**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  
71754-0250

**Chm/CEO/Pres:** Bob L. Burns  
**EVP:** Chris Gosnell

**EVP/CFO:** Drew Chandler  
**EVP/Sec:** Bruce D. Maloch

**Subsidiaries:**

Farmers Bank and Trust Company  
Magnolia Properties, Inc.  
Magnolia Statutory Trust I  
First National Hempstead Statutory Trust I

Magnolia, AR  
Magnolia, AR  
Magnolia, AR  
Hartford, CT

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

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

205 Block Street  
P. O. Box 747  
72364

**Pres:** M. Don Underwood  
**EVP/CFO:** Brenda Eldridge

**Sec:** Frank A. Fogleman

**Subsidiaries:**

First Community Bank of Eastern Arkansas

Marion, AR

**Tyronza Bancshares, Inc.**  
**Marked Tree, AR**

RSSD Number: 1139783  
VOICE: (870) 358-6000  
FAX: (870) 358-6001

214 Hester Parker Drive  
P. O. Box 635  
72365-0635

**Chm:** Charles A. Banks

**Pres:** Chris M. Lehman

**Subsidiaries:**

First Delta Bank

Marked Tree, 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

**EVP/COO:** Jim Daniels

**Subsidiaries:**

First NaturalState Bank  
Milner/Owyoung Insurance Co., LLC

McGehee, AR  
McGehee, AR

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

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

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

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

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

**Subsidiaries:**

Southeast Financial Bankstock Corporation  
McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR  
McGehee, AR

**Southeast Financial Bankstock Corporation  
McGehee, AR**

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

301 North 2nd Street  
P. O. Box 787  
71654-0787

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

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

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

**Subsidiaries:**

McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR



**Union Bankshares, Inc.**  
**Mena, AR**

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

303 Hwy 71 North  
P. O. Box 898  
71953-0898

**Chm:** John Stevenson  
**CEO/Pres:** Philip B. Hensley

**VChm:** David Maddox  
**EVP/CFO:** Michael D. Myers

**Subsidiaries:**

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

Mena, AR  
Mena, AR  
Paris, AR

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

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

212 West Gaines  
P. O. Box 150  
71657-0150

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

**SVP/Sec:** Rusty Smith  
**SVP/Sec:** Michael Efird

**Subsidiaries:**

Commercial Bank & Trust Company

Monticello, AR

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

RSSD Number: 1098880  
VOICE: (870) 460-6400  
FAX: (870) 460-6465

102 West McCloy  
P. O. Box 270  
71657-0270

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

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

**Subsidiaries:**

Union Bank And Trust Company  
First Union Statutory Trust 1

Monticello, AR  
Monticello, AR

**Big Creek Bancshares, Inc.**  
**Moro, AR**

RSSD Number: 5046816  
VOICE: (870) 633-1525  
FAX: (870) 821-5100

6738 Highway 78 West  
72368

**Chm/CEO/Pres:** Mark Waldrip  
**VP:** Nathan M. Waldrip

**Treas:** Stephen W. Edwards, Sr.

**Subsidiaries:**

Forrest City Financial Corporation  
Armor Bank

Forrest City, AR  
Forrest City, 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: (870) 269-7311  
FAX: (870) 269-7312

802 East Main Street  
P. O. Box 2750  
72560

**Chm/Pres:** Kevin Compton  
**EVP:** Marnie Oldner

**CFO/Sec:** Stephen T. Ragland  
**Co-Chm:** Sonya Daniels

**Subsidiaries:**

Stone Bank Mountain View, 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.

**Treas:** Pat Davis  
**Sec:** Leslie Lowery

**Subsidiaries:**

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

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

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

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

120 Hazel Street  
P. O. Box 650  
72112-0650

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.

**Treas:** Pat Davis  
**Sec:** Leslie Lowery

**Subsidiaries:**

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

Newport, AR  
Newport, AR

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

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

212 West Cherry Street  
P. O. Box 307  
72454-0307

**Chm:** Cody Knight

**VChm:** Steve Bell

**Subsidiaries:**

Piggott State Bank

Piggott, AR

## Simmons First National Corporation Pine Bluff, AR

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

501 Main Street  
P. O. Box 7009  
71601-4327

**Chm/CEO:** George A. Makris, Jr.

**EVP:** Marty Casteel

### Subsidiaries:

Simmons Bank	Pine Bluff, AR
Heartland Bank Liquidating Trust	Little Rock, AR
Heartland Insurance, Inc.	Little Rock, AR
Montesano Investment, LLC	Little Rock, AR
PGR, LLC	Little Rock, AR
Simmons First Insurance Services, Inc.	Little Rock, AR
Simmons First Investment Group, Inc.	Little Rock, AR
Zwolle Investment, LLC	Little Rock, AR
Simmons First SW REIT, Inc.	Wilmington, DE
Simmons First REIT of TN, LLC	Baltimore, MD
Big Creek Investors, LLC	Sedalia, MO
Simmons First REIT of MO, LLC	Springfield, MO
Springfield Finance and Development Corp.	Springfield, MO
MU Investment Property, LLC	St. Louis, MO
Stockton Community Development Corp.	Stockton, MO
Simmons First Investments, Inc.	Las Vegas, NV
Bastrop CRK, LLC	Oklahoma City, OK
CRK Stretford, LLC	Oklahoma City, OK
CRK Technologies, LLC	Oklahoma City, OK
FNBE Real Estate, Inc.	Oklahoma City, OK
Grand Hill Investments, LLC	Oklahoma City, OK
Quad J Holdings, LLC	Oklahoma City, OK
Rockwell Community Development, Inc.	Oklahoma City, OK
Cash Source, Inc.	Stillwater, OK
CRK Properties, Inc.	Stillwater, OK
Stillwater National Building Corporation	Stillwater, OK
Stillwater Properties, Inc.	Stillwater, OK
Citizens Energy Group	Athens, TN
Venture Holding Company, LLC	Jackson, TN
First State Providence PCC of Grenada, LLC	Union City, TN
Simmons First Auto, Inc.	Union City, TN
Simmons First Insurance Services of TN, LLC	Union City, TN
Simmons First Properties, Inc.	Union City, TN
Simmons First Special Assets, Inc.	Union City, TN
Harob, Inc.	Fort Worth, TX
Simmons First Mortgage Company	Pine Bluff, AR
Community First Statutory Trust II	Wilmington, DE
Community First Statutory Trust III	Wilmington, DE
Hardeman County Statutory Trust I	Wilmington, DE
Liberty Capital Trust IV	Wilmington, DE
Liberty Capital Trust V	Wilmington, DE
SBI Capital Trust II	Wilmington, DE
Southwest Capital Trust II	Wilmington, DE
Southwest Capital Trust III	Wilmington, DE

Southwest Capital Trust IV  
Simmons First State Risk Management, Inc.  
Business Consulting Group, Inc.  
Hart Food Stores, Inc.  
SNB Capital Corporation  
SWB Recovery Corp.

Wilmington, DE  
Las Vegas, NV  
Stillwater, OK  
Stillwater, OK  
Stillwater, OK  
Fort Worth, TX

**Prescott Bancshares, Inc.**  
**Prescott, AR**

RSSD Number: 2236586  
VOICE: (870) 887-2688  
FAX: (870) 887-6822

103 East 2nd Street South  
P. O. Drawer 490  
71857-0490

**Pres:** John Warren Brannan, Jr.  
**EVP:** Gary McCauley

**Treas/Sec:** Karen McLelland

**Subsidiaries:**

Bank of Prescott

Prescott, AR

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

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

112 Main Street  
P. O. Box 345  
71665

**Pres/CEO:** Joseph Dunn

**Subsidiaries:**

Gateway Bank

Rison, AR

**First State Banking Corporation**  
**Russellville, AR**

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

3103 East Main Street  
P. O. Box 10610  
72812

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

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

**Subsidiaries:**

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

Russellville, AR  
Russellville, AR  
Russellville, AR  
Russellville, AR

## First Security Bancorp Searcy, AR

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

314 North Spring  
P. O. Box 1009  
72145-1009

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

**Subsidiaries:**

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

## Peoples Bancorp, Inc. Sheridan, AR

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

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

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

**Sec:** James W. Lancaster

**Subsidiaries:**

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

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

708 North Broadway  
P. O. Box 107  
71762-0107

**Chm:** J. Drew Tennyson

**Pres:** James B. Yeager

**Subsidiaries:**

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

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

5571 Bleaux Ave.  
P. O. Box 6485  
72766

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

**Sec:** Larry Olson

**Subsidiaries:**

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

Huntsville, AR  
Fayetteville, AR  
Fayetteville, AR

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

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

2790 South Thompson Street, Suite 102  
72764-6354

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

**CFO/Treas:** Karla Baker

**Subsidiaries:**

United Bank

Springdale, AR

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

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

307 Thomas Street  
P. O. Box 8  
71860-0008

**Chm:** John W. Smith, Jr.

**Sec:** D. Copie Dickson

**Subsidiaries:**

Bodcaw Bank

Stamps, AR

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

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

116 North Lincoln  
 P. O. Drawer 69  
 71667-0069

**Chm/CEO:** Marion Burge Ryburn

**Subsidiaries:**

Bank of Star City

Star City, AR

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

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

708 South Main  
 P. O. Box 1010  
 72160-1016

**Chm:** Mickey Pierce  
**CEO/Pres:** Gary Hudson

**SVP/CFO:** Joann C. West

**Subsidiaries:**

The Farmers and Merchants Bank  
 Bankshares of Fayetteville Statutory Trust 1

Stuttgart, AR  
 Fayetteville, AR

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

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

104 South Main Street  
 P. O. Box 29  
 71671-0029

**Chm:** Bennie Ryburn, III

**Pres:** Freddie M. Mobley

**Subsidiaries:**

First State Bank of Warren

Warren, AR



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

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

301 Shoppingway Blvd.  
72301

**Chm:** Scot Lenoir

**Sec:** Virginia B. Wilson

**Subsidiaries:**

Evolve Bank & Trust

West Memphis, 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  
72396-0009

**Chm:** Dr. Willard G. Burks

**Treas/Sec:** Shelia Roberts

**CEO/Pres:** David Dowd

**Subsidiaries:**

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

Wynne, AR  
Wynne, AR  
Wynne, AR  
Wynne, AR

# ABBREVIATIONS

Chm:	Chairman of the Board
Chm Emer:	Chairman Emeritus
CEO:	Chief Executive Officer
Co-Chm:	Co-Chairman
VChm:	Vice Chairman
Pres:	President
Reg Pres:	Regional President
EVP:	Executive Vice President
SVP:	Senior Vice President
CAO:	Chief Administrative Officer
CBO:	Chief Banking Officer
CCO:	Chief Credit Officer
CFO:	Chief Financial Officer
CLO:	Chief Lending Officer
COO:	Chief Operating Officer
AdmVP:	Administrative Vice President
EO:	Executive Officer
VP:	Vice President
SLO:	Senior Loan Officer
Cash:	Cashier
Cont:	Controller
AVP:	Assistant Vice President
RMO:	Risk Management Officer
Aud:	Auditor
TO:	Trust Officer
ATO:	Assistant Trust Officer
Treas:	Treasurer
Sec:	Secretary
Atty:	Attorney

## **NOTES**

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