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
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\(^\text{st}\)

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\(^\text{th}\)

Labor Day ................................................................................................................... First Monday in September

Veterans Day............................................................................................................. November 11\(^\text{th}\)

Thanksgiving Day............................................................ Fourth Thursday in November

Christmas Eve ........................................................................................................... December 24\(^{th}\)

Christmas Day .......................................................................................................... December 25\(^{th}\)

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

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Date of Appointment</th>
<th>Date Service Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>John M. Davis</td>
<td>October 6, 1913</td>
<td>October 3, 1918</td>
</tr>
<tr>
<td>2.</td>
<td>A. J. Reap</td>
<td>October 3, 1918</td>
<td>March 22, 1919</td>
</tr>
<tr>
<td>3.</td>
<td>W. T. Maxwell</td>
<td>March 22, 1919</td>
<td>September 1, 1921</td>
</tr>
<tr>
<td>4.</td>
<td>Charles McKee</td>
<td>September 1, 1921</td>
<td>July 28, 1925</td>
</tr>
<tr>
<td>5.</td>
<td>Loid Rainwater</td>
<td>July 28, 1925</td>
<td>February 8, 1927</td>
</tr>
<tr>
<td>6.</td>
<td>Walter E. Taylor</td>
<td>February 8, 1927</td>
<td>January 10, 1933</td>
</tr>
<tr>
<td>7.</td>
<td>Marion Wasson</td>
<td>January 10, 1933</td>
<td>January 12, 1937</td>
</tr>
<tr>
<td>8.</td>
<td>Grover S. Jernigan</td>
<td>January 12, 1937</td>
<td>January 14, 1941</td>
</tr>
<tr>
<td>9.</td>
<td>Thomas W. Leggett</td>
<td>January 14, 1941</td>
<td>February 1, 1949</td>
</tr>
<tr>
<td>10.</td>
<td>S. J. Dean</td>
<td>February 1, 1949</td>
<td>December 31, 1949</td>
</tr>
<tr>
<td>11.</td>
<td>Ed. I. McKinley, Jr.</td>
<td>December 31, 1949</td>
<td>March 14, 1953</td>
</tr>
<tr>
<td>12.</td>
<td>A. R. Merritt</td>
<td>March 14, 1953</td>
<td>February 8, 1955</td>
</tr>
<tr>
<td>15.</td>
<td>Don R. Clark (Acting)</td>
<td>March 16, 1979</td>
<td>April 19, 1979</td>
</tr>
<tr>
<td>17.</td>
<td>Marlin D. Jackson</td>
<td>April 15, 1983</td>
<td>October 1, 1987</td>
</tr>
</tbody>
</table>
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

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

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**

<table>
<thead>
<tr>
<th>Name / Charter / Location</th>
<th>Name / Charter / Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Armor Bank, N.A. Armor Bank</td>
<td>Armor Bank Armor Bank</td>
</tr>
<tr>
<td>Nationally Chartered Bank State Chartered Bank</td>
<td>715 North Washington Street 715 North Washington Street</td>
</tr>
<tr>
<td>715 North Washington Street Forrest City, Arkansas</td>
<td>715 North Washington Street Forrest City, Arkansas</td>
</tr>
</tbody>
</table>

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**

<table>
<thead>
<tr>
<th>Name / Location</th>
<th>Name / Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of McCrory The First National Bank of Wynne</td>
<td>McCrory, Arkansas Wynne, Arkansas</td>
</tr>
<tr>
<td>Bear State Bank Arvest Bank</td>
<td>Little Rock, Arkansas Fayetteville, Arkansas</td>
</tr>
</tbody>
</table>

### State Chartered Banks Voluntary Liquidation/Purchased and Assumed
**From July 1, 2017 to June 30, 2018**

<table>
<thead>
<tr>
<th>Name / Location</th>
<th>Name / Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heartland Bank Relyance Bank, N.A.</td>
<td>Little Rock, Arkansas Pine Bluff, Arkansas</td>
</tr>
<tr>
<td>Relyance Bank, N.A.</td>
<td>Pine Bluff, Arkansas</td>
</tr>
</tbody>
</table>
## BRANCHES APPROVED
### FROM JULY 1, 2017 TO JUNE 30, 2018

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Citizens Bank</td>
<td>3971 W. Wedington Drive</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Fayetteville, Arkansas</td>
</tr>
<tr>
<td></td>
<td>1698 Higdon Ferry Road</td>
</tr>
<tr>
<td></td>
<td>Hot Springs, Arkansas</td>
</tr>
<tr>
<td>The Citizens Bank</td>
<td>17300 Chenal Parkway, Suite 320</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>301 E. Main Street</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Batesville, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>4900 Kavanaugh Boulevard</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>1141 E. Main Street, Suite 100</td>
</tr>
<tr>
<td>Cave City, Arkansas</td>
<td>Batesville, Arkansas</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>13901 Narcoosee Road</td>
</tr>
<tr>
<td>Conway, Arkansas</td>
<td>Orlando, Florida</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>2313 South Rouse Street</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Pittsburg, Kansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>827 SE 31st Street</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Oklahoma City, Oklahoma</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>E. 106th St. N. and N. 138th E. Ave.</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Owasso, Oklahoma</td>
</tr>
<tr>
<td>First Arkansas Bank &amp; Trust</td>
<td>804 Hogan Lane</td>
</tr>
<tr>
<td>Jacksonville, Arkansas</td>
<td>Conway, Arkansas</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>2821 Fort Worth Avenue</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Dallas, Texas</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>Sycamore School Rd. / Crowley Rd.</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Fort Worth, Texas</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>108 S. Main Street</td>
</tr>
<tr>
<td>Searcy, Arkansas</td>
<td>Bentonville, Arkansas</td>
</tr>
<tr>
<td>BANK</td>
<td>LOCATION</td>
</tr>
<tr>
<td>---------------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>1729 Malvern Avenue</td>
</tr>
<tr>
<td>Searcy, Arkansas</td>
<td>Hot Springs, Arkansas</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>Brockington Rd. and Indian Bay Dr.</td>
</tr>
<tr>
<td>Searcy, Arkansas</td>
<td>Sherwood, Arkansas</td>
</tr>
</tbody>
</table>
## State chartered banks
### Subchapter S Corporations

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

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

### RECEIPTS

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

### DISBURSEMENTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>5,302,755.45</td>
</tr>
<tr>
<td>Extra Help Salaries</td>
<td>0.00</td>
</tr>
<tr>
<td>Social Security, Retirement and Insurance</td>
<td></td>
</tr>
<tr>
<td>Matching</td>
<td>1,544,452.87</td>
</tr>
<tr>
<td>Maintenance and General Operations</td>
<td>1,050,522.14</td>
</tr>
<tr>
<td>Conference Fees and Travel</td>
<td>244,427.91</td>
</tr>
<tr>
<td>Professional Fees and Services</td>
<td>24,610.32</td>
</tr>
<tr>
<td>Capital Outlay</td>
<td>27,616.47</td>
</tr>
<tr>
<td>Refunds Issued</td>
<td>0.00</td>
</tr>
<tr>
<td>Service Charge by State Treasurer</td>
<td>184,170.57</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>8,378,555.73</strong></td>
</tr>
<tr>
<td>Cash Balance June 30, 2018</td>
<td>13,499,831.34</td>
</tr>
<tr>
<td></td>
<td><strong>$21,878,387.07</strong></td>
</tr>
</tbody>
</table>
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
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. Sapenaro ............................................................ 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
Little Rock Branch
111 Center Street
Suite 1000 (10th 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 63rd 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
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 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
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
CONFERENCE OF STATE BANK SUPERVISORS

1129 20th Street, NW, 9th 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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and balances due from depository institutions:</td>
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<tr>
<td>a. Noninterest-bearing balances and currency and coin</td>
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<td>b. Interest-bearing balances</td>
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<td>Securities:</td>
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<td>a. Held to maturity</td>
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<td>b. Available-for sale</td>
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<td>c. Equity securities with readily determinable fair values</td>
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<tr>
<td>Federal funds sold and securities purchased under agreements to resell</td>
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<tr>
<td>Net Loans and Leases</td>
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<td>Net Loans and Leases</td>
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<td>Other real estate owned</td>
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<td>Goodwill and other intangibles</td>
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<td>All other assets</td>
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<td>Total assets</td>
<td>$99,039</td>
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#### LIABILITIES

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<td>Deposits:</td>
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<td>a. In domestic offices</td>
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<td>(2) Interest-bearing</td>
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<td>b. In foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
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<td>(2) Interest-bearing</td>
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<tr>
<td>Federal funds purchased and securities sold under agreements to repurchase</td>
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<tr>
<td>Trading liabilities</td>
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<tr>
<td>Other borrowed money</td>
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<tr>
<td>Subordinated notes and debentures</td>
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<td>All other liabilities</td>
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<td>Total liabilities</td>
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#### EQUITY CAPITAL

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<td>Perpetual preferred stock</td>
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<td>Common stock</td>
<td>18</td>
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<tr>
<td>Surplus</td>
<td>8,332</td>
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<tr>
<td>Undivided profits</td>
<td>5,522</td>
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<tr>
<td>Total equity capital</td>
<td>13,875</td>
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<td>Total liabilities, minority interest and equity capital</td>
<td>$99,039</td>
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</table>
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
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 ............................................................................................ 859
Total equity capital .......................................................................................... $859

Total liabilities, minority interest and equity capital ......................................... $7,403
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<th>RATIO</th>
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<td>Southern Bancorp Bank</td>
<td>Arkadelphia</td>
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<td>FNBC Bank</td>
<td>Ash Flat</td>
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<td>RiverWind Bank</td>
<td>Augusta</td>
<td>10.45</td>
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<tr>
<td>First Community Bank</td>
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<tr>
<td>The Citizens Bank</td>
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<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
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<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
<td>11.32</td>
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<tr>
<td>Farmers Bank And Trust Company</td>
<td>Blytheville</td>
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<td>First Western Bank</td>
<td>Booneville</td>
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<tr>
<td>Community State Bank</td>
<td>Bradley</td>
<td>13.64</td>
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<tr>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
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<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
<td>8.78</td>
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<tr>
<td>The Merchants and Planters Bank</td>
<td>Clarendon</td>
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<tr>
<td>Centennial Bank</td>
<td>Conway</td>
<td>12.04</td>
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<tr>
<td>First National Bank of Crossett</td>
<td>Crossett</td>
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<tr>
<td>First State Bank</td>
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<tr>
<td>Chambers Bank</td>
<td>Danville</td>
<td>11.56</td>
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<tr>
<td>River Town Bank</td>
<td>Dardanelle</td>
<td>12.16</td>
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<td>Bank of Delight</td>
<td>Delight</td>
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<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
<td>9.25</td>
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<td>Arkansas County Bank</td>
<td>DeWitt</td>
<td>11.24</td>
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<td>DeWitt Bank And Trust Company</td>
<td>DeWitt</td>
<td>17.95</td>
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<td>Merchants &amp; Farmers Bank</td>
<td>Dumas</td>
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<tr>
<td>First Financial Bank</td>
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<td>Cornerstone Bank</td>
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<td>Signature Bank of Arkansas</td>
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<tr>
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<tr>
<td>First Service Bank</td>
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<td>BANK</td>
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<td>Horatio</td>
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<tr>
<td>Today's Bank</td>
<td>Huntsville</td>
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<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
<td>15.99</td>
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<td>Bodcaw Bank</td>
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<td>Bank of Star City</td>
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<td>Security Bank</td>
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<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
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<tr>
<td>Citizens Bank &amp; Trust Company</td>
<td>Van Buren</td>
<td>12.43</td>
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<tr>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>11.31</td>
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<td>First State Bank of Warren</td>
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<td>Warren Bank and Trust Company</td>
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<td>Evolve Bank &amp; Trust</td>
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<td>Fidelity National Bank</td>
<td>West Memphis</td>
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<td>Cross County Bank</td>
<td>Wynne</td>
<td>12.75</td>
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<tr>
<td>The First National Bank of Wynne</td>
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Arkansas State Bank Department
**NATIONAL BANKS HEADQUARTERED IN ARKANSAS**

**JUNE 30, 2018**

*(000’s omitted)*

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>ASSETS</th>
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<tr>
<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
<td>193,177</td>
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<tr>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
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<tr>
<td>First National Bank of Crossett</td>
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<tr>
<td>First National Bank of Eastern Arkansas</td>
<td>Forrest City</td>
<td>391,769</td>
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<td>The First National Bank of Fort Smith</td>
<td>Fort Smith</td>
<td>1,305,734</td>
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<tr>
<td>Helena National Bank</td>
<td>Helena – W. Helena</td>
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<td>Little Rock</td>
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<td>Mountain Home</td>
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<td>Paragould</td>
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REPORT OF THE

SEVENTY-EIGHT

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2018

(000’s omitted)
Southern Bancorp Bank
Arkadelphia, AR

VOICE: (870) 246-5811  605 Main Street  Charter Number: 142
FAX: (870) 246-5284  71923-0248  Date: September 28, 1903
Trust Powers: Yes  FDIC Certificate Number: 1528

Home Page: www.banksouthern.com
Member of Federal Reserve System
Bank Holding Company
Southern Bancorp Inc., Little Rock, AR

Chm: Sherman E. Tate  SVP: Christopher Wewers
CEO/Pres: John Olaimey  TO: Terri Bowling

Cash and Due from: 32,312  Deposits: 979,872
Federal Funds and Repos: 189,432  Federal Funds and Borrowings: 138,968
Investments: 914,996  Other Liabilities: 5,099
Net Loans: 40,002  Subordinated Debt: 0
Premises and Fixed Assets: 7,244  Total Liabilities: 1,123,992
Other Real Estate: 85,656  Total Liabilities and Capital: 1,269,643
Other Assets: 1,269,643  Total Trust Assets: 17,193
Total Assets: 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, Manilla (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  

| Cash and Due from: | 9,244 |
| Federal Funds and Repos: | 0 |
| Investments: | 87,772 |
| Net Loans: | 321,319 |
| Premises and Fixed Assets: | 10,968 |
| Other Real Estate: | 352 |
| Total Assets: | 444,999 |

**CEO/Pres:** Marty Sellars  
**EVP:** Dana Batterton  
**EVP/CFO:** Michael Burris  
**Reg Pres/CLO:** Chad Hudson  

| Cash and Due from: | 5,124 |
| Federal Funds and Repos: | 1,750 |
| Investments: | 20,318 |
| Net Loans: | 68,868 |
| Premises and Fixed Assets: | 660 |
| Other Real Estate: | 0 |
| Other Assets: | 4,450 |
| Total Assets: | 101,170 |

**Chm:** Charles P. Eldridge  
**CEO:** William D. "Bill" Patton  
**Pres:** Casey Cullipher  
**EVP/TO:** Martha Ray  

| Cash and Due from: | 88,784 |
| Federal Funds and Repos: | 0 |
| Investments: | 2,561 |
| Net Loans: | 0 |
| Premises and Fixed Assets: | 91,345 |
| Other Real Estate: | 0 |
| Other Assets: | 9,825 |
| Total Assets: | 101,170 |
| Total Trust Assets: | 8,000 |

**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  

| Cash and Due from: | 88,784 |
| Federal Funds and Repos: | 0 |
| Investments: | 2,561 |
| Net Loans: | 0 |
| Premises and Fixed Assets: | 91,345 |
| Other Real Estate: | 0 |
| Other Assets: | 9,825 |
| Total Assets: | 101,170 |

**Chm:** Charles P. Eldridge  
**CEO:** William D. "Bill" Patton  
**Pres:** Casey Cullipher  
**EVP/TO:** Martha Ray  

| Cash and Due from: | 5,124 |
| Federal Funds and Repos: | 1,750 |
| Investments: | 20,318 |
| Net Loans: | 68,868 |
| Premises and Fixed Assets: | 660 |
| Other Real Estate: | 0 |
| Other Assets: | 4,450 |
| Total Assets: | 101,170 |
| Total Trust Assets: | 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  
Charter Number: 770  
Date: June 20, 1997  
FDIC Certificate Number: 34533

**Home Page:** www.firstcommunity.net  
**Bank Holding Company:** First Community Bancshares, Inc., Batesville, AR

<table>
<thead>
<tr>
<th><strong>Chm/CEO:</strong> Dale E. Cole</th>
<th><strong>SVP:</strong> Troy Henley</th>
<th><strong>SVP/TO:</strong> Chris Treat</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pres/COO:</strong> Boris A. Dover</td>
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</tbody>
</table>

**Cash and Due from:** 14,815  
**Deposits:** 1,088,332  
**Federal Funds and Repos:** 0  
**Federal Funds and Borrowings:** 172,552  
**Investments:** 187,222  
**Other Liabilities:** 5,908  
**Net Loans:** 1,102,741  
**Subordinated Debt:** 0  
**Premises and Fixed Assets:** 38,434  
**Total Liabilities:** 1,266,792  
**Other Real Estate:** 5,656  
**Total Liabilities and Capital:** 1,383,715  
**Other Assets:** 34,847  
**Total Trust Assets:** 108,215  
**Total Equities:** 116,923

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

**Home Page:** www.thecitizensbank.net  
**Member of Federal Reserve System**

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

<table>
<thead>
<tr>
<th><strong>CEO:</strong> Phil Baldwin</th>
<th><strong>EVP/CFO:</strong> Karen Shaw</th>
<th><strong>SVP/TO:</strong> Gene Crawford</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pres:</strong> Adam Mitchell</td>
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</tbody>
</table>

**Cash and Due from:** 35,621  
**Deposits:** 707,179  
**Federal Funds and Repos:** 1,350  
**Federal Funds and Borrowings:** 21,869  
**Investments:** 124,054  
**Other Liabilities:** 1,598  
**Net Loans:** 599,162  
**Subordinated Debt:** 0  
**Premises and Fixed Assets:** 27,206  
**Total Liabilities:** 730,646  
**Other Real Estate:** 26,953  
**Total Liabilities and Capital:** 815,255  
**Other Assets:** 26,953  
**Total Trust Assets:** 123,805  
**Total Equities:** 84,609

### 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 1 Second Street Charter Number: 688
FAX: (870) 687-2474 71720-0135 Date: June 17, 1945
Trust Powers: No FDIC Certificate Number: 16282

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

Chm/Pres: Rick Green VP: Donnie Castleberry
EVP: Ken Riley 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: .................................................. 0 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 400 West Main Charter Number: 253
FAX: (870) 763-3500 72315-0688 Date: March 16, 1908
Trust Powers: Yes FDIC Certificate Number: 1027

Home Page: www.farmersbankbly.com
Member of Federal Reserve System

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

Chm: Steve Bell CFO: Shelly Crosskno
CEO/Pres: Randy Scott

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 80 West Main Charter Number: 397
FAX: (479) 878-3408 72927-0238 Date: April 18, 1910
Trust Powers: Yes
FDIC Certificate Number: 13083

Home Page: www.fwbank.com

Member of Federal Reserve System
Bank Holding Company
First Western Bancshares, Inc., Booneville, AR

Chm/CEO: John T. Hampton  EVP/COO: Lynne Coan
Pres/CFO: Steve Gramling

Cash and Due from: ....................................... 10,461 Deposits: .............................................. 2,150
Federal Funds and Repos: ............................ 0 Federal Funds and Borrowings: ...................... 0
Investments: .............................................. 30,179 Other Liabilities: .................................. 3,913
Net Loans: ................................................. 331,633 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ......................... 12,716 Total Liabilities: ...................................... 368,263
Other Real Estate: ........................................ 3,916
Other Assets: ............................................. 15,268 Total Liabilities and Capital: ..................... 404,173
Total Assets: ............................................ 404,173
Total Trust Assets: ...................................... 0 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 208 West Fourth Street Charter Number: 653
FAX: (870) 894-3324 71826-0120 Date: April 10, 1933
Trust Powers: No
FDIC Certificate Number: 5619

Home Page: www.csbarkansas.com

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

Chm: Alex Golden  EVP/SLO: Sherri Jones
CEO/Pres: Bob Genestet  VP/Cash: Regina Smith

Cash and Due from: ........................................ 2,841 Deposits: ............................................. 13,354
Federal Funds and Repos: .......................... 0 Federal Funds and Borrowings: ...................... 0
Investments: .............................................. 2,856 Other Liabilities: ................................ 43
Net Loans: ................................................. 9,139 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ......................... 436 Total Liabilities: ...................................... 13,397
Other Real Estate: ........................................ 0 Total Liabilities and Capital: ..................... 16,027
Other Assets: ............................................. 755 Number of Shares Outstanding: ................ 10,000
Total Assets: ............................................ 16,027
Total Trust Assets: ...................................... 0

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 137 South Main Street Charter Number: 209
FAX: (870) 283-6466 72521-0490 Date: July 2, 1906
Trust Powers: Yes

FDIC Certificate Number: 105
Home Page: www.bankofcavecity.com
Member of Federal Reserve System

Bank Holding Company
Sharp Bancshares, Inc., Cave City, AR
CEO/Pres: John Beller
EVP/CFO: Dennis Esteb
EVP/COO: Kim Nunnally
EVP/CLO: Gayla Hickman

Cash and Due from: 6,725 Deposits: 91,652
Federal Funds and Repos: 1,500 Federal Funds and Borrowings: 2,236
Investments: 16,484 Other Liabilities: 0
Net Loans: 74,829 Subordinated Debt: 0
Premises and Fixed Assets: 3,977 Total Liabilities: 100,671
Other Real Estate: 255
Other Assets: 6,146 Total Equity Capital: 9,245
Total Assets: 109,916 Total Liabilities and Capital: 109,916
Total Trust Assets: 0 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 297 Madison Charter Number: 21
FAX: (870) 747-3498 72029-0280 Date: July 23, 1890
Trust Powers: No

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 Deposits: 39,570
Federal Funds and Repos: 875 Federal Funds and Borrowings: 0
Investments: 31,010 Other Liabilities: 72
Net Loans: 9,495 Subordinated Debt: 0
Premises and Fixed Assets: 269 Total Liabilities: 39,642
Other Real Estate: 40
Other Assets: 40 Total Equity Capital: 4,658
Total Assets: 44,300 Total Liabilities and Capital: 44,300
Total Trust Assets: 0 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

Trust Powers: Yes
FDIC Certificate Number: 11241

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 Assets: 1,454,178
Total Assets: 14,904,936

Deposits: 10,821,065
Federal Funds and Borrowings: 1,449,700
Other Liabilities: 49,979
Subordinated Debt: 0
Total Liabilities: 12,320,744
Total Liabilities and Capital: 14,904,936
Total Equity Capital: 2,584,192
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, Highlands, 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, Morriston, 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  
- **Charter Number:** 718  
- **Date:** May 13, 1963  
- **FDIC Certificate Number:** 18987  
- **Home Page:** [www.fsbscrossett.com](http://www.fsbscrossett.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  

<table>
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<td>Investments</td>
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<td>Total Equity Capital</td>
<td>$5,463</td>
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<tr>
<td>Number of Shares Outstanding</td>
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</table>

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

<table>
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<th>Amount</th>
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<td>Federal Funds and Repos</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Liabilities</td>
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<td>Subordinated Debt</td>
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<td>Total Equity Capital</td>
<td>$96,362</td>
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<tr>
<td>Number of Shares Outstanding</td>
<td>10,000</td>
</tr>
</tbody>
</table>

**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 102 North Front Street Charter Number: 668
FAX: (479) 229-4180 72834-0577 Date: September 12, 1934
Trust Powers: Yes
FDIC Certificate Number: 14749

Home Page: 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 Deposits: 116,700
Federal Funds and Repos: 225 Federal Funds and Borrowings: 2,608
Investments: 20,592 Other Liabilities: 247
Net Loans: 93,416 Subordinated Debt: 0
Premises and Fixed Assets: 4,905 Total Liabilities: 119,555
Other Real Estate: 1,302 Total Liabilities and Capital: 136,143
Other Assets: 3,106 Total Equity Capital: 16,588
Total Assets: 136,143 Number of Shares Outstanding: 8,000
Total Trust Assets: 0

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 503 East Antioch Charter Number: 342
FAX: (870) 379-2575 71940-0068 Date: June 16, 1911
Trust Powers: No
FDIC Certificate Number: 99

Home Page: www.bankofdelight.com

Bank Holding Company
None

Chm/CEO: Darwin Hendrix  Pres/COO: Vince Grimes

Cash and Due from: 6,145 Deposits: 98,801
Federal Funds and Repos: 14,875 Federal Funds and Borrowings: 10,175
Investments: 9,859 Other Liabilities: 135
Net Loans: 92,912 Subordinated Debt: 0
Premises and Fixed Assets: 715 Total Liabilities: 109,111
Other Real Estate: 178 Total Liabilities and Capital: 126,336
Other Assets: 1,652 Total Equity Capital: 17,225
Total Assets: 126,336 Number of Shares Outstanding: 15,583
Total Trust Assets: 0

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 402 West Collin Raye Drive Charter Number: 731
FAX: (870) 642-2847 71832-0970 Date: August 26, 1974
Trust Powers: No FDIC Certificate Number: 21805

Home Page: www.fsbdequeen.com
Member of Federal Reserve System
Bank Holding Company
First State Bancshares, Inc., DeQueen, AR

Chm: Dennis Smiley CEO/Pres: 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: 171,007 Federal Funds and Borrowings: 3,914
Investments: 45,013 Other Liabilities: 3,327
Net Loans: 150 Subordinated Debt: 0
Premises and Fixed Assets: 5,514 Total Liabilities: 216,793
Other Real Estate: 8,766 Total Trust Assets: 0
Total Assets: 237,092 Number of Shares Outstanding: 76,000
Other Assets: 8,766 Total Equity Capital: 20,299
Total Trust Assets: 0

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 220 West Cross Street Charter Number: 790
FAX: (870) 946-1562 72042 Date: September 26, 2006
Trust Powers: Yes FDIC Certificate Number: 3858

Home Page: 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 Real Estate: 0
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  Second and Jefferson Streets  Charter Number:  605
FAX:  (870) 946-2815  72042-0071  Date:  March 1, 1929
Trust Powers:  Yes  FDIC Certificate Number:  1522

Home Page:  www.dewittbankandtrust.com

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

Chm:  Eddie Lumsden  EVP:  Tricia Bull
CEO/Pres:  David Jessup  TO:  Jason Grantham

Cash and Due from: ................................ ...... 2,543 Deposits: ................................ .................... 77,350
Federal Funds and Repos: ........................... 1,800 Federal Funds and Borrowings: .................... 4,693
Investments: ............................................... 54,851 Other Liabilities: .............................................. 259
Net Loans: ............................................... 28,624 Subordinated Debt: .............................................. 0
Premises and Fixed Assets: ......................... 496 Total Liabilities: ................................ ........... 77,979
Other Real Estate: ............................................... 0 Total Liabilities and Capital: ........................ 17,246
Other Assets: ................................ ................ 6,911 Number of Shares Outstanding: .................. 54,000
Total Assets: ............................................. 95,225

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:  Gillett

Merchants & Farmers Bank
Dumas, AR

VOICE:  (870) 382-4311  500 Highway 65 South  Charter Number:  278
FAX:  (870) 382-5901  71639  Date:  May 10, 1909
Trust Powers:  Yes  FDIC Certificate Number:  8735

Home Page:  www.mfbanknet.com

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

Chm/CFO:  L. Ashton Adcock  EVP:  Betty B. Trites
CEO/Pres:  J. Michael Jones  TO:  Price E. Boney, Jr.

Cash and Due from: ................................ ...... 3,213 Deposits: ................................ .................... 118,564
Federal Funds and Repos: ........................... 1,675 Federal Funds and Borrowings: .................... 4,693
Investments: ............................................... 12,157 Other Liabilities: .............................................. 259
Net Loans: ............................................... 108,405 Subordinated Debt: .............................................. 0
Premises and Fixed Assets: ......................... 5,477 Total Liabilities: ................................ ........ 123,516
Other Real Estate: ............................................... 0 Total Liabilities and Capital: ...................... 136,802
Other Assets: ................................ ................ 5,875 Number of Shares Outstanding: .................. 40,000
Total Assets: ............................................. 136,802

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 214 North Washington Street Charter Number: 778
FAX: (870) 881-5393 71730-1754 Date: April 15, 1999
Trust Powers: No FDIC Certificate Number: 28905

Home Page: www.ffb1.com
Member of Federal Reserve System
Bank Holding Company
First Financial Banc Corporation, El Dorado, AR

Chm: Jeffrey W. Nolan CFO: Melissa Jerry
CEO/Pres: Chris Hegi Sec: Debra Martin

Cash and Due from: ................................ .... 15,868 Deposits: ................................................... 752,467
Federal Funds and Repos: .......................... 57,159 Federal Funds and Borrowings: ................. 114,199
Investments: ................................................ 21,523 Other Liabilities: ................................ ............. 3,805
Net Loans: ................................ ................. 844,869 Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: ........................ 10,266 Total Liabilities: ................................ ......... 870,471
Other Real Estate: ......................................... 2,466 Other Assets: ................................ .............. 704,757
Other Assets: ................................ .............. 45,466 Number of Shares Outstanding: ................
Total Assets: ............................................. 999,602 Total Trust Assets: .............................................. 0

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 123 South Main Street Charter Number: 48
FAX: (501) 842-2422 72046-0070 Date: August 8, 1898
Trust Powers: No FDIC Certificate Number: 13303

Home Page: www.bankofengland-ar.com
Bank Holding Company
Canada Bancshares, Inc., England, AR

Chm/CEO: Gary Canada, Sr. EVP: Hanna B. Canada
Pres: Gary Canada, Jr. Cash: Sheila Rice

Cash and Due from: ................................ .... 13,707 Deposits: ................................................... 270,430
Federal Funds and Repos: ............................ 7,675 Federal Funds and Borrowings: ................. 7,856
Investments: ................................................ 19,653 Other Liabilities: ................................ ............. 14,762
Net Loans: ................................ ................. 266,568 Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: ........................ 7,075 Total Liabilities: ................................ ......... 293,048
Other Real Estate: ......................................... 3,861 Other Assets: ................................ .............. 50,862
Other Assets: ................................ .............. 25,371 Number of Shares Outstanding: ................
Total Assets: ............................................. 343,910 Total Liabilities and Capital: ....................... 343,910
Total Trust Assets: .............................................. 0

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  
Charter Number: 374  
Date: May 4, 1912

FDIC Certificate Number: 5635

Home Page: www.cstonebank.net

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

CEO: Charles T. Cross  
Pres/CLO: Jason Tennant

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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Total Liabilities</td>
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<td>267,894</td>
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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
One Hundred and Fourth Report

Arvest Bank
Fayetteville, AR

VOICE: (479) 750-1400  FAX: (479) 770-1615
75 North East Street  Charter Number: 31
72702-1327  Date: December 24, 1892

Trust Powers: Yes  FDIC Certificate Number: 8728

Home Page: www.arvest.com
Member of Federal Reserve System
Bank Holding Company
Arvest Holdings, Inc., Bentonville, AR

Chm: Jim C. Walton  EVP/CFO: Karla S. Payne
CEO/Pres: K. Kevin Sabin  EVP/COO: Phil Porter

Cash and Due from: ................................ .. 926,290 Deposits: .............................................. 16,167,858
Federal Funds and Repos: .......................... 15,000 Federal Funds and Borrowings: ................. 143,196
Investments: ........................................... 3,865,781 Other Liabilities: ............................ 17,743,467
Net Loans: ................................ ............ 12,251,530 Subordinated Debt: ............................... 0
Premises and Fixed Assets: ...................... 472,226 Total Liabilities: ................................ .... 18,727,731
Other Real Estate: ....................................... 4,771 Total Equity Capital: ............................... 1,993,264
Total Assets: ........................................ 18,727,731 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[OK], 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, Marshallfield[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 3878 N. Crossover Road, Suite 20 Charter Number: 660
FAX: (479) 684-3795 72703 Date: August 28, 1933
Trust Powers: Yes
FDIC Certificate Number: 89

Home Page: www.sbofa.com

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

Chm/CEO/Pres: Gary R. Head    CFO: Russell W. Nugent, Jr.
CAO: Brant Ward    CLO: Daniel J. Lewis

Cash and Due from: 55,994 Deposits: 529,919
Federal Funds and Repos: 400 Federal Funds and Borrowings: 38,065
Investments: 49,780 Other Liabilities: 3,190
Net Loans: 507,501 Subordinated Debt: 0
Premises and Fixed Assets: 8,206 Total Liabilities: 571,174
Other Real Estate: 9,883 Total Trust Assets: 0
Other Assets: 9,074 Total Equity Capital: 69,664
Total Assets: 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 200 West Fourth Street Charter Number: 631
FAX: (870) 352-5202 71742-2202 Date: January 5, 1931
Trust Powers: Yes
FDIC Certificate Number: 1028

Home Page: www.fbtbank.com

Member of Federal Reserve System
Bank Holding Company
FBT Bancshares, Inc., Fordyce, AR

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

Cash and Due from: 15,778 Deposits: 124,779
Federal Funds and Repos: 0 Federal Funds and Borrowings: 14,300
Investments: 44,352 Other Liabilities: 562
Net Loans: 89,490 Subordinated Debt: 0
Premises and Fixed Assets: 2,175 Total Liabilities: 640,838
Other Real Estate: 15 Total Equity Capital: 17,143
Other Assets: 4,974 Total Liabilities and Capital: 640,838
Total Assets: 156,784 Number of Shares Outstanding: 8,000
Total Trust Assets: 0

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 715 North Washington Charter Number: 802
FAX: (870) 633-8212 72335 Date: June 28, 2018
Trust Powers: No FDIC Certificate Number: 28812

Home Page: 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 Total Equity Capital: 61,170
Other Assets: 1,792 Number of Shares Outstanding: 0
Total Assets: 79,006

Total Trust Assets: 0

Directors: Bradley J. Beavers; Stephen W. Edwards, Sr.; Andrew F. Higginbothom; 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 211 Main Street SE Charter Number: 46
FAX: (479) 787-6102 72736 Date: February 28, 1898
Trust Powers: No FDIC Certificate Number: 5636

Home Page: www.bankofgravett.net

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

Pres: Sharron Edmondson
SVP: Brenda Bridge
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 Total Equity Capital: 16,609
Other Assets: 6,996 Number of Shares Outstanding: 4,000
Total Assets: 111,951

Total Trust Assets: 0

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**

<table>
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<tr>
<th>Voice: (870) 438-5214</th>
<th>Charter Number: 801</th>
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<tr>
<td>FAX: (870) 438-5412</td>
<td>Date: June 28, 2016</td>
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<td>Trust Powers: Yes</td>
<td>FDIC Certificate Number: 3869</td>
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**Home Page:** www.anstaffbank.com

**Bank Holding Company**

First National Bancorp, Inc., Green Forest, AR

<table>
<thead>
<tr>
<th>Chm/CEO: Stephen E. Stafford</th>
<th>SVP/CFO: Marcus Walser</th>
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</thead>
<tbody>
<tr>
<td>SVP/COO: Byron Russ</td>
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</table>

**Cash and Due from:** ................................ .... 17,326

**Deposits:** ................................ .................. 551,996

**Federal Funds and Repos:** ......................... 19,075

**Federal Funds and Borrowings:** .................... 7,104

**Investments:** ............................................... 92,173

**Other Liabilities:** ................................. 4,923

**Net Loans:** ................................................. 455,150

**Subordinated Debt:** .............................................. 0

**Premises and Fixed Assets:** ....................... 16,052

**Total Liabilities:** ................................ ......... 61,261

**Other Real Estate:** ...................................... 284

**Total Liabilities and Capital:** ...................... 7,500

**Other Assets:** ................................ .............. 284

**Total Assets:** ................................ ............. 625,284

**Number of Shares Outstanding:** .......................... 0

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

**Branches in Town:** One

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

### First Service Bank

**Greenbrier, AR**

<table>
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<tr>
<th>Voice: (501) 679-7200</th>
<th>Charter Number: 732</th>
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<tr>
<td>FAX: (501) 764-4260</td>
<td>Date: October 15, 1976</td>
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<td>Trust Powers: No</td>
<td>FDIC Certificate Number: 18519</td>
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**Home Page:** www.firstservicebank.com

**Bank Holding Company**

First Service Bancshares, Inc., Greenbrier, AR

<table>
<thead>
<tr>
<th>Chm/CEO/Pres: Thomas H. Grumbles</th>
<th>CFO/COO: Kenneth Barnard</th>
</tr>
</thead>
</table>

**Cash and Due from:** ................................ .... 13,278

**Deposits:** ................................ .................. 226,694

**Federal Funds and Repos:** ......................... 9,450

**Federal Funds and Borrowings:** .................... 28,616

**Investments:** ............................................... 9,303

**Other Liabilities:** ................................. 1,834

**Net Loans:** ................................................. 232,355

**Subordinated Debt:** .............................................. 0

**Premises and Fixed Assets:** ....................... 11,037

**Total Liabilities:** ................................ ......... 257,144

**Other Real Estate:** ...................................... 1,742

**Total Liabilities and Capital:** ...................... 30,085

**Other Assets:** ................................ .............. 10,064

**Total Assets:** ................................ ............. 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; Dois "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 Charter Number: 243
FAX: (479) 996-6700 Date: August 7, 1907
Trust Powers: Yes FDIC Certificate Number: 1296

Farmers Bank
Greenwood, AR

VOICE: (479) 996-4171 Charter Number: 243
FAX: (479) 996-6700 Date: August 7, 1907
Trust Powers: Yes FDIC Certificate Number: 1296

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson
Pres: Edward Wilkinson
TO: Norman Wilkinson

Cash and Due from:........................................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 Trust Assets:..............................1,027
Other Assets:...........................................9,502 Number of Shares Outstanding:........7,500
Total Assets:.........................................206,082
Total Liabilities and Capital:.......................206,082

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 Charter Number: 220
FAX: (870) 837-8310 Date: October 26, 1906
Trust Powers: No FDIC Certificate Number: 88

Home Page: www.mygenerations.bank

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

Chm: 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 Trust Assets:...............................45,174
Other Assets:..........................................125 Number of Shares Outstanding:......4,000
Total Assets:.........................................490,747 Total Liabilities and Capital:........490,747
Total Trust Assets:.....................................125

Directors: Dan H. Byars; Paul Church; Gene Dereuissaeux; 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 123 Main Street
FAX: (870) 832-2577 71842-0347
Trust Powers: No

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

Home Page: www.horatiostatebank.com

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

Chm/CEO/Pres: Carl E. Hendrix, III  EVP: Todd B. Trimble
SVP: Edith H. Smith

Cash and Due from: ........................................ 18,236
Deposits: ..................................................... 176,265
Federal Funds and Repos: ............................... 1,525
Federal Funds and Borrowings: ....................... 0
Investments: .................................................. 22,040
Other Liabilities: ........................................... 254
Net Loans: ..................................................... 151,483
Subordinated Debt: ........................................... 0
Premises and Fixed Assets: ............................. 785
Total Liabilities: ........................................... 176,519
Other Real Estate: ........................................... 47
Total Assets: ................................................. 199,035
Other Assets: .................................................. 4,919
Total Liabilities and Capital: ......................... 199,035
Total Trust Assets: ......................................... 0
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 432 Harmony Road
FAX: (479) 251-8253 72740-0667
Trust Powers: Yes

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

Home Page: www.todaysbank.com

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

Chm: Sam Mathias  EVP/COO: Marivel Radcliffe
CEO/Pres: Larry Olson  SVP/CLO: Mark A. Marks

Cash and Due from: ......................................... 6,609
Deposits: ..................................................... 181,819
Federal Funds and Repos: ............................... 75
Federal Funds and Borrowings: ....................... 11,719
Investments: .................................................. 46,475
Other Liabilities: ........................................... 1,120
Net Loans: ..................................................... 144,043
Subordinated Debt: ........................................... 0
Premises and Fixed Assets: ............................. 6,634
Total Liabilities: ........................................... 194,658
Other Real Estate: ........................................... 2,777
Total Assets: ................................................. 213,091
Other Assets: .................................................. 6,478
Total Liabilities and Capital: ......................... 213,091
Total Trust Assets: ......................................... 0
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  
600 West Main  
Charter Number: 701  
Date: August 2, 1949

Trust Powers: Yes  
FDIC Certificate Number: 16849

**Home Page:** 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  
Federal Funds and Repos: 575  
Investments: 181,219  
Net Loans: 462,942  
Premises and Fixed Assets: 24,100  
Other Real Estate: 0  
Other Assets: 60,896  
Total Assets: 789,127

**Deposits:** 598,891  
Federal Funds and Borrowings: 38,214  
Other Liabilities: 9,245  
Total Liabilities: 646,350  
Total Trust Assets: 171,229

**Subordinated Debt:** 0  
Total Liabilities and Capital: 789,127  
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  
201 Main Street  
Charter Number: 675  
Date: October 14, 1937

Trust Powers: No  
FDIC Certificate Number: 15547

**Home Page:** www.bankoflakevillage.com

**Member of Federal Reserve System**

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

**Chm:** Charles H. Weissinger, Jr.  
**CEO/Pres:** Terence J. Alpe  
**VChm:** William W. Bunker  
**Sec:** John Todd Potter

**Cash and Due from:** 3,938  
Federal Funds and Repos: 0  
Investments: 21,327  
Net Loans: 37,928  
Premises and Fixed Assets: 841  
Other Real Estate: 850  
Other Assets: 1,941  
Total Assets: 66,825

**Deposits:** 59,722  
Federal Funds and Borrowings: 0  
Other Liabilities: 49  
Subordinated Debt: 0  
Total Liabilities: 59,771  
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 200 North State Street Charter Number: 748
FAX: (501) 376-1642 72201 Date: May 4, 1989
Trust Powers: Yes FDIC Certificate Number: 91280

Home Page: www.bankoflittlerock.com
Member of Federal Reserve System
Bank Holding Company
Little Rock Bankshares, Inc., Little Rock, AR

Chm/CEO/Pres: Eugene L. Maris  SVP/Cash: Lee A. Swearingen
SVP: Kim Markland

Cash and Due from: .................................... 10,320 Deposits: .............................................. 184,950
Federal Funds and Repos: .................. 2,850 Federal Funds and Borrowings: ............... 0
Investments: ............................................ 79,091 Other Liabilities: ............................. 1,156
Net Loans: .............................................. 102,801 Subordinated Debt: ............................ 0
Premises and Fixed Assets: ............... 6,300 Total Liabilities: ................................. 186,106
Other Real Estate: .................................. 1,225 Total Equities Capital: .......................... 21,522
Other Assets: ........................................... 5,041 Number of Shares Outstanding: ...... 100,000
Total Assets: ........................................ 207,628 Total Liabilities and Capital: .......... 207,628
Total Trust Assets: ................................. 0

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

17901 Chenal Parkway
72223
Charter Number: 121
Date: March 24, 1903
FDIC Certificate Number: 110

Home Page: 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], Crumerton[NC], Cumming[GA] (3), Dahlonega[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], Lincolnton[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], Newman[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
FAX: (501) 227-8932
Trust Powers: No

1506 Market Street, Suite C180
Charter Number: 385
Date: August 12, 1912
FDIC Certificate Number: 1756

Home Page: www.centralbankar.com

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

Cash and Due from: 2,588
Federal Funds and Repos: 6,721
Investments: 46,323
Net Loans: 139,194
Premises and Fixed Assets: 1,803
Other Real Estate: 1,508
Other Assets: 5,805
Total Assets: 203,942

Deposits: 167,922
Federal Funds and Borrowings: 13,579
Other Liabilities: 565
Subordinated Debt: 0
Total Liabilities: 182,066
Total Liabilities and Capital: 203,942

Net Loans: 139,194
Other Real Estate: 1,508
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
FAX: (501) 223-0373
Trust Powers: Yes

650 South Shackleford, Suite 150
Charter Number: 735
Date: May 27, 1977
FDIC Certificate Number: 3873

Home Page: www.eaglebank.com

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

Cash andDue from: 10,201
Federal Funds and Repos: 0
Investments: 131,302
Net Loans: 233,427
Premises and Fixed Assets: 9,798
Other Real Estate: 2,915
Other Assets: 13,641
Total Assets: 401,284

Deposits: 301,999
Federal Funds and Borrowings: 51,097
Other Liabilities: 1,786
Subordinated Debt: 0
Total Liabilities: 354,882
Total Liabilities and Capital: 401,284
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, Greers Ferry, Heber Springs (2), North Little Rock, Quitman, Rose Bud, Sherwood (2), Vilonia
The Capital Bank
Little Rock, AR

VOICE: (501) 228-6000 12224 Chenal Parkway Charter Number: 771
FAX: (501) 228-6006 72211 Date: July 30, 1997
Trust Powers: Yes FDIC Certificate Number: 34562

Home Page: 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 Total Equity Capital: 12,439
Other Assets: 8,592 Total Liabilities and Capital: 153,179
Total Assets: 153,179 Number of Shares Outstanding: 32,013
Total Trust Assets: 0

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 101 South Center Street Charter Number: 670
FAX: (501) 676-5046 72086-0320 Date: March 9, 1935
Trust Powers: No FDIC Certificate Number: 15050

Home Page: www.firststatebk.com
Bank Holding Company
Lonoke Bancshares, Inc., Lonoke, AR

Chm: Neil Bennett, Jr. CFO: 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 Total Equity Capital: 12,439
Other Assets: 7,177 Total Liabilities and Capital: 153,179
Total Assets: 272,896 Number of Shares Outstanding: 32,013
Total Trust Assets: 0

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
## Arkansas State Bank Department

### Farmers Bank and Trust Company

**Magnolia, AR**

- **VOICE:** (870) 235-7000
- **FAX:** (870) 235-7008
- **Trust Powers:** Yes
- **Date:** September 26, 1906
- **FDIC Certificate Number:** 1291
- **Charter Number:** 217

**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:** 61,892
- **Total Assets:** 1,464,862

**Deposits:** 1,268,629

**Other Liabilities:** 14,648

**Subordinated Debt:** 0

**Total Liabilities:** 1,314,695

**Total Equity Capital:** 150,167

**Total Trust Assets:** 151,827

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

**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

**Deposits:** 148,473

**Federal Funds and Borrowings:** 43,935

**Other Liabilities:** 721

**Subordinated Debt:** 0

**Total Liabilities:** 193,129

**Total Liabilities and Capital:** 212,617

**Total Equity Capital:** 19,488

**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  
FDIC Certificate Number: 34887

Charter Number: 775  
Date: October 8, 1998

Home Page: www.firstcommunitybank.us  
Member of Federal Reserve System

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

Chm: Michael D. East  
CEO/Pres: Donny Underwood

EVP: Brenda Eldridge

Cash and Due from: ...................................... 15,295  
Federal Funds and Repos: ................................ 1,425  
Investments: ............................................... 20,786  
Net Loans: .................................................. 103,309  
Premises and Fixed Assets: .................................... 3,427  
Other Real Estate: .......................................... 3,869  
Total Assets: .............................................. 148,677  
Total Trust Assets: ........................................ 0

 Deposits: .................................................. 125,470  
Federal Funds and Borrowings: .................. 0  
Other Liabilities: ...................................... 1,481  
Subordinated Debt: ...................................... 0  
Total Liabilities: ....................................... 126,951  
Total Liabilities and Capital: ...................... 148,677  
Number of Shares Outstanding: .................. 60,000

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  
FDIC Certificate Number: 17047

Charter Number: 704  
Date: October 31, 1951

Home Page: 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  
Federal Funds and Repos: ................................ 0  
Investments: ............................................... 40,132  
Net Loans: .................................................. 21,053  
Premises and Fixed Assets: .................................. 447  
Other Real Estate: ......................................... 169  
Other Assets: ............................................... 1,400  
Total Assets: .............................................. 64,785  
Total Trust Assets: ........................................ 0

 Deposits: .................................................. 52,615  
Federal Funds and Borrowings: .................. 6,575  
Other Liabilities: ...................................... 123  
Subordinated Debt: ...................................... 0  
Total Liabilities: ....................................... 59,313  
Total Liabilities and Capital: ...................... 64,785  
Number of Shares Outstanding: .................. 2,000

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

Branches in Town: None  
Other Branches: Trumann, Tyronza
First Natural State Bank
McGehee, AR

VOICE: (870) 222-3880
FAX: (870) 222-4853
Trust Powers: Yes
Charter Number: 798
Date: January 21, 2016
FDIC Certificate Number: 21379

Home Page: 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: 946
Other Assets: 0
Total Assets: 56,018

Deposits: 47,095
Federal Funds and Borrowings: 3,000
Other Liabilities: 50,125
Subordinated Debt: 0
Total Liabilities: 56,018

Net Loans: 35,853
Premises and Fixed Assets: 610
Other Real Estate: 946
Other Assets: 0
Total Assets: 56,018

Subordinated Debt: 0
Total Liabilities: 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
Charter Number: 661
Date: December 5, 1933
FDIC Certificate Number: 11242

Home Page: www.mcgeheebank.com

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

CEO/Pres: James M. Smith
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

Deposits: 95,585
Federal Funds and Borrowings: 15,000
Other Liabilities: 384
Subordinated Debt: 0
Total Liabilities: 110,969

Net Loans: 101,141
Premises and Fixed Assets: 508
Other Real Estate: 0
Other Assets: 5,325
Total Assets: 128,623

Subordinated Debt: 0
Total Liabilities: 128,623
Number of Shares Outstanding: 80,000

Directors: Lee Bowman; William W. Bowman; David S. Leech; Jeff Owyoung; 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 303 Hwy. 71 North  Charter Number: 667
FAX: (479) 394-8901 71953-0898  Date: July 25, 1934
Trust Powers: No  FDIC Certificate Number: 14597

Home Page: www.unionbankofmena.com
Member of Federal Reserve System
Bank Holding Company
Union Bankshares, Inc., Mena, AR

Chm: David Maddox  EVP/CFO: Michael Myers
CEO/Pres: Philip B. Hensley  SVP/RMO: Kevin Williams
Cash and Due from: 18,328 Deposits: 230,342
Federal Funds and Repos: 200 Federal Funds and Borrowings: 67
Investments: 60,656 Other Liabilities: 3,468
Net Loans: 172,837 Total Liabilities: 233,877
Premises and Fixed Assets: 3,691 Subordinated Debt: 0
Other Real Estate: 285 Total Liabilities and Capital: 260,504
Other Assets: 260,504 Total Equity Capital: 26,627
Net Loans: 172,837 Number of Shares Outstanding: 12,000
Premises and Fixed Assets: 3,691
Other Real Estate: 285
Total Assets: 260,504
Total Trust Assets: 0

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 212 West Gaines Street  Charter Number: 396
FAX: (870) 367-7700 71655  Date: November 29, 1912
Trust Powers: Yes  FDIC Certificate Number: 90

Home Page: www.commercial-bank.net
Member of Federal Reserve System
Bank Holding Company
Drew Bancshares, Inc., Monticello, AR

Chm/CEO: Bennie Ryburn, III  SVP: Michael Efird
Pres/CFO/COO: George T. Harris  SVP/TO: Rusty Smith
Cash and Due from: 3,553 Deposits: 172,324
Federal Funds and Repos: 1,075 Federal Funds and Borrowings: 23,655
Investments: 72,403 Other Liabilities: 288
Net Loans: 128,094 Subordinated Debt: 0
Premises and Fixed Assets: 1,489 Total Liabilities: 196,267
Other Real Estate: 508
Other Assets: 6,787 Total Equity Capital: 17,642
Total Assets: 213,909 Number of Shares Outstanding: 8,000
Total Liabilities and Capital: 213,909

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
102 West McCloy
Trust Powers: Yes
Charter Number: 448
71657-0270
Date: September 15, 1915
FDIC Certificate Number: 1753
Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

Chm Emer: Zach McClendon, Jr.
Chm: John S. McClendon
CEO/Pres: Dave Dickson
TO: Gail Hooker

Cash and Due from: 4,649
Deposits: 181,997
Federal Funds and Repos: 0
Federal Funds and Borrowings: 7,281
Investments: 37,225
Other Liabilities: 1,451
Net Loans: 156,250
Subordinated Debt: 0
Premises and Fixed Assets: 4,042
Total Liabilities: 190,729
Other Real Estate: 492
Total Equity Capital: 190,729
Other Assets: 8,152
Total Liabilities and Capital: 190,729
Total Assets: 210,810
Total Trust Assets: 40,763
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
707 North Saint Joseph Street
72110
Trust Powers: No
Charter Number: 777
Date: January 27, 1999
FDIC Certificate Number: 35084
Home Page: www.pjsb.com

Member of Federal Reserve System
Bank Holding Company
Petit Jean Bancshares, Inc., Morrilton, AR

Chm/Pres: Charles S. Penick
EVP: Suzanne Hartman
EVP: Susan Gunderman

Cash and Due from: 25,874
Deposits: 154,669
Federal Funds and Repos: 425
Federal Funds and Borrowings: 6,302
Investments: 69,266
Other Liabilities: 1,240
Net Loans: 82,344
Subordinated Debt: 0
Premises and Fixed Assets: 2,255
Total Liabilities: 162,211
Other Real Estate: 54
Total Equity Capital: 25,093
Other Assets: 54
Total Liabilities and Capital: 187,304
Total Assets: 187,304
Number of Shares Outstanding: 50,000

Directors: Hall M. Calhoun, Ill; 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
802 East Main Street
Charter Number: 797
72560
Date: August 4, 2015
Trust Powers: No
FDIC Certificate Number: 17431

Home Page: www.stonebank.com

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

CEO: Marnie B. Oldner
Pres/CLO: Nick Roach
EVP: Bruce Upton
CFO: Stephen Ragland

Cash and Due from: 2,434
Federal Funds and Repos: 115
Investments: 15,461
Net Loans: 240,452
Premises and Fixed Assets: 14,893
Other Real Estate: 2,487
Other Assets: 19,600
Total Assets: 295,442

Deposits: 233,280
Federal Funds and Borrowings: 28,500
Other Liabilities: 2,248
Subordinated Debt: 0
Total Liabilities: 264,028
Total Liabilities and Capital: 295,442
Total Equity Capital: 31,414
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
319 East Main
Charter Number: 175
71958
Date: December 19, 1904
Trust Powers: No
FDIC Certificate Number: 1527

Home Page: 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
Federal Funds and Repos: 0
Investments: 139,796
Net Loans: 403,931
Premises and Fixed Assets: 10,915
Other Real Estate: 116
Other Assets: 15,314
Total Assets: 586,282

Deposits: 507,450
Federal Funds and Borrowings: 19,984
Other Liabilities: 2,661
Subordinated Debt: 0
Total Liabilities: 530,095
Total Liabilities and Capital: 586,282
Total Equity Capital: 56,187
Number of Shares Outstanding: 172,000

Directors: Tim Bainum; Timothy (Tab) Bainum; Robert Braun; Richard Cox; Robert Evans; John E. Gibbs; John Heamsberger; 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  
**Charter Number:** 694  
** FDIC Certificate Number:** 16464  
**Date:** March 20, 1946  
**Home Page:** www.mandpbank.com

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

**Chm/TO:** Jim S. Gowen, Sr.  
**CEO/Pres:** Jim S. Gowen, Jr.  
**EVP/Cash:** Patricia Davis  
**SVP/CLO:** Randy Cross

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<th>Deposits</th>
<th>214,651</th>
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<td>Federal Funds and Borrowings</td>
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<tr>
<td>Investments</td>
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<td>Other Liabilities</td>
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<td>Net Loans</td>
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<td>Subordinated Debt</td>
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<td>Premises and Fixed Assets</td>
<td>11,528</td>
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<td>Other Real Estate</td>
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<td>Other Assets</td>
<td>11,706</td>
<td>Total Liabilities and Capital</td>
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<td>Total Assets</td>
<td>257,387</td>
<td>Number of Shares Outstanding</td>
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**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  
**Charter Number:** 613  
**Date:** March 10, 1930  
**FDIC Certificate Number:** 5628  
**Home Page:** www.piggottstatebank.com

**Member of Federal Reserve System**

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

**Chm:** Steve Bell  
**CEO/Pres:** Cody Knight  
**VP:** Joyce Benson  
**VP/Cash:** Wanda Winberry

<table>
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<th>Deposits</th>
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<td>Total Assets</td>
<td>86,391</td>
<td>Number of Shares Outstanding</td>
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</table>

**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  Charter Number: 799
FAX: (870) 850-2685 Date: March 31, 2016
Trust Powers: Yes

FDIC Certificate Number: 3890

Home Page: www.simmonsbank.com

Member of Federal Reserve System

Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

Chm/CEO/Pres: Marty D. Casteel  CCO: Steve Wade
CBO: Barry Ledbetter  TO: Joe Clement

Cash and Due from: .................................. 931,505 Deposits: ...................................... 12,166,287
Investments: ....................................... 2,116,796 Federal Funds and Borrowings: ........... 1,551,611
Net Loans: ......................................... 11,353,025 Other Liabilities: .............................. 130,236
Premises and Fixed Assets: ....................... 275,468 Total Liabilities: ................................ 13,848,134
Other Real Estate: .................................... 30,502 Total Equity Capital: ............................ 2,290,249
Other Assets: ...................................... 1,419,087 Total Liabilities and Capital: .............. 16,138,383
Total Assets: ...................................... 16,138,383 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 Rabin; Adam B. Robinson, Jr.; Robert L. Shoptaw; Russ Teubner; H. Ford Trotter, III; Malynda 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

CEO/Pres: Kyle Baltz
COO: Joyce Radcliff
Cont: Julie Williams
TO: Mark Holt

Cash and Due from: ...................................... 1,113
Deposits: .................................................. 71,959
Federal Funds and Repos: .............................. 2,300
Federal Funds and Borrowings: ....................... 8,256
Investments: ............................................ 5,943
Other Liabilities: ....................................... 667
Net Loans: ............................................... 75,437
Subordinated Debt: ..................................... 0
Premises and Fixed Assets: ............................ 1,532
Total Liabilities: ....................................... 80,882
Other Real Estate: ...................................... 135
Other Assets: ........................................... 3,561
Total Equity Capital: .................................. 9,139
Total Assets: .......................................... 90,021
Total Liabilities and Capital: ......................... 90,021
Total Trust Assets: .................................... 7,535
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: Coming

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

Chm/CEO: John Stacks
Pres: Bruce C. Dawson
EVP: Nick B. Harness
VP: Treva Branscum

Cash and Due from: .................. 1,721
Deposits: .......................... 63,333
Federal Funds and Repos: 4,050
Federal Funds and Borrowings: 0
Investments: 3,316
Other Liabilities: 263
Net Loans: 56,509
Subordinated Debt: 0
Premises and Fixed Assets: 3,177
Total Liabilities: 63,596
Other Real Estate: 2,314
Total Liabilities and Capital: 90,021
Other Assets: 726
Number of Shares Outstanding: 4,000
Total Assets: 71,813
Total Trust Assets: 7,535

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

Home Page: 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: 58,863
Total Assets: 68,450
Total Liabilities and Capital: 68,450

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
Charter Number: 650 Date: March 7, 1932
Trust Powers: No FDIC Certificate Number: 8730

Home Page: 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
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: .................................. 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 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, Ill; 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
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 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 600 Main Street Charter Number: 578
FAX: (479) 938-7084 72863-0085 Date: April 7, 1926
Trust Powers: No FDIC Certificate Number: 5632

Home Page: www.logancountybank.net

Bank Holding Company
None

CEO/Pres: Gary Fritsche  VP: Adam Fritsche
SVP: Jerry L. Davis
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 314 North Spring Charter Number: 649
FAX: (501) 279-3486 72143 Date: February 6, 1932
Trust Powers: Yes FDIC Certificate Number: 5633

Home Page: www.fsbank.com

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm/CEO: Reynie Rutledge  EVP: J. Mark Ferguson
Pres: Michael C. Hutsell  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
Peoples Bank
Sheridan, AR

VOICE: (870) 942-5707 1120 S. Rock Street Charter Number: 786
FAX: (870) 942-2489 72150 Date: September 11, 2000
Trust Powers: No

Home Page: www.peoplesbankar.com
Member of Federal Reserve System
Bank Holding Company
Peoples Bancorp, Inc., Sheridan, AR

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

Cash and Due from: 21,864 Deposits: 136,359
Federal Funds and Repos: 200 Federal Funds and Borrowings: 0
Investments: 59,385 Other Liabilities: 345
Net Loans: 69,752 Subordinated Debt: 0
Premises and Fixed Assets: 2,226 Total Liabilities: 136,704
Other Real Estate: 0 Total Trust Assets: 0
Other Assets: 4,346 Total Equity Capital: 21,069
Total Assets: 157,773 Total Liabilities and Capital: 157,773
Total Trust Assets: 0 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 708 North Broadway Charter Number: 600
FAX: (870) 725-3049 71762-0107 Date: April 18, 1928
Trust Powers: Yes

Home Page: 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 Deposits: 159,407
Federal Funds and Repos: 1,225 Federal Funds and Borrowings: 0
Investments: 100,821 Other Liabilities: 274
Net Loans: 63,191 Subordinated Debt: 0
Premises and Fixed Assets: 2,146 Total Liabilities: 159,681
Other Real Estate: 61 Total Trust Assets: 0
Other Assets: 1,701 Total Equity Capital: 22,476
Total Assets: 182,157 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  Commerce & Main Streets  Charter Number: 457
FAX: (870) 678-2401  71763-0127  Date: September 19, 1916
Trust Powers: No  FDIC Certificate Number: 93

Home Page: 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  2600 South Thompson Street  Charter Number: 794
FAX: (866) 897-2839  72764-6354  Date: June 11, 2014
Trust Powers: Yes  FDIC Certificate Number: 32025

Home Page: www.united-bk.com
Member of Federal Reserve System
Bank Holding Company
United Holding Company, Inc., Springdale, AR


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 307 Thomas Street Charter Number: 106
FAX: (870) 533-4456 71860-0008 Date: December 8, 1902
Trust Powers: No FDIC Certificate Number: 5624

Home Page: www.bodcawbank.com

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

CEO/Pres: Korey Keith
EVP: Jeff White
AVP: Linda Pipkin

Cash and Due from: 4,867 Deposits: 74,563
Federal Funds and Repos: 4,300 Federal Funds and Borrowings: 0
Investments: 32,296 Other Liabilities: 184
Net Loans: 40,114 Subordinated Debt: 0
Premises and Fixed Assets: 415 Total Liabilities: 74,747
Other Real Estate: 97
Other Assets: 749 Total Equity Capital: 8,091
Total Assets: 82,838 Total Liabilities and Capital: 82,838
Total Trust Assets: 0 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 116 North Lincoln Charter Number: 567
FAX: (870) 628-5274 71667-0069 Date: April 27, 1925
Trust Powers: No FDIC Certificate Number: 5634

Home Page: www.bankofstarcity.com

Member of Federal Reserve System

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

Chm/CEO: Marion Burge Ryburn
Pres: R. Mark Owen

Cash and Due from: 1,598 Deposits: 74,715
Federal Funds and Repos: 0 Federal Funds and Borrowings: 5,621
Investments: 20,685 Other Liabilities: 139
Net Loans: 68,277 Subordinated Debt: 0
Premises and Fixed Assets: 2,884 Total Liabilities: 80,475
Other Real Estate: 0
Other Assets: 0
Total Assets: 94,669 Total Liabilities and Capital: 94,669
Total Trust Assets: 0 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**

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<td>VOICE:</td>
<td>(870) 786-5416</td>
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<td>(870) 786-5419</td>
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<tr>
<td>105 Ruby Street</td>
<td>Charter Number: 692</td>
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<td>71764-0007</td>
<td>Date: February 8, 1946</td>
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<td>Trust Powers:</td>
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<td>105 Ruby Street</td>
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<td>Security Bank</td>
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**Home Page:** www.secbnk.com

**Bank Holding Company**

Smith Associated Banking Corporation, Hot Springs, AR

**Chm:** Carol Reaves  
**CEO/Pres:** Guy R. "Buck" Smith  
**EVP/CFO/COO:** Cheryl Brown

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</table>

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

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

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

<table>
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<th>Information</th>
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<tr>
<td>VOICE:</td>
<td>(870) 673-6911</td>
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<tr>
<td>FAX:</td>
<td>(870) 672-4282</td>
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<tr>
<td>708 S. Main Street</td>
<td>Charter Number: 687</td>
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<tr>
<td>72160-1016</td>
<td>Date: December 29, 1944</td>
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<td>Trust Powers:</td>
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<td>The Farmers and Merchants Bank</td>
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<tr>
<td>Voice:</td>
<td>(870) 673-6911</td>
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<tr>
<td>FAX:</td>
<td>(870) 672-4282</td>
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<td>Date: December 29, 1944</td>
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<td>Trust Powers:</td>
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<td>The Farmers and Merchants Bank</td>
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<td>Stuttgart, AR</td>
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**Home Page:** www.mebanking.com

**Member of Federal Reserve System**

**Bank Holding Company**

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

**Chm:** Mickey Pierce  
**CEO/Pres:** Gary Hudson  
**VChm:** Robert Seidenstricker

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<td>145,652</td>
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<td>Number of Shares Outstanding</td>
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</table>

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

Home Page: www.cbankandtrust.com

Member of Federal Reserve System

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

CEO/Pres: 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

Total Assets: 398,766  
Total Trust Assets: 12,007

Total Liabilities: 349,887  
Total Liabilities and Capital: 398,766

Total Equity Capital: 48,879  
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  
Charter Number: 739  
Date: December 12, 1978  
FDIC Certificate Number: 94

Home Page: www.firststatewarren.com

Member of Federal Reserve System

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

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  
Total Liabilities: 100,294

Total Liabilities and Capital: 111,206  
Total Equity Capital: 10,912  
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
Member of Federal Reserve System
Bank Holding Company
None

Chm: John B. Frazer, Jr.
Pres: Kelly Ashcraft

Cash and Due from: 4,465
Federal Funds and Repos: 4,300
Investments: 66,069
Net Loans: 46,659
Premises and Fixed Assets: 542
Other Assets: 1,189
Total Assets: 123,370

Deposits: 99,386
Federal Funds and Borrowings: 4,366
Other Liabilities: 129
Subordinated Debt: 0
Total Liabilities: 103,881
Total Equity Capital: 19,489

Total Liabilities and Capital: 123,370
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
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
Federal Funds and Repos: 0
Investments: 19,521
Net Loans: 407,932
Premises and Fixed Assets: 8,084
Other Real Estate: 2,336
Other Assets: 19,025
Total Assets: 473,025

Deposits: 369,538
Federal Funds and Borrowings: 54,000
Other Liabilities: 8,981
Subordinated Debt: 0
Total Liabilities: 432,519
Total Equity Capital: 40,506

Total Liabilities and Capital: 473,025
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 1 Cross County Plaza Charter Number: 25
FAX: (870) 238-4052 72396-0009 Date: June 5, 1891
Trust Powers: Yes FDIC Certificate Number: 13821

Home Page: www.crosscountybank.com
Bank Holding Company
Cross County Bancshares, Inc., Wynne, AR

Chm: Dr. Willard G. Burks SVP/CFO: Beth Dildine
CEO/Pres/TO: David Dowd SVP/CLO: Jack Runsick

Cash and Due from: 7,238 Deposits: 202,913
Federal Funds and Repos: 50 Federal Funds and Borrowings: 2,604
Investments: 10,522 Other Liabilities: 315
Net Loans: 202,659 Subordinated Debt: 0
Premises and Fixed Assets: 6,912 Total Liabilities: 205,832
Other Real Estate: 995 Total Equity Capital: 30,580
Other Assets: 8,036 Total Assets: 236,412
Total Trust Assets: 12,354 Total Liabilities and Capital: 236,412

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 Rennicke

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  
200 River Market Avenue, Suite 400  
72201-1766  
Charter Number: 2000  
Date: May 2, 2017  
County: Pulaski  

Home Page: www.arcapital.com

Bank Holding Company  
None

**Chm:** Kevin Burns  
**CEO:** Rush B. Deacon  
**VChm:** Brad Chambless  
**Pres/COO:** Sam Walls, III

<table>
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<td>Cash and Due from</td>
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<tr>
<td>Federal Funds and Repos</td>
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<td>Investments</td>
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<td>Premises and Fixed Assets</td>
<td>655</td>
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**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
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

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
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<th>BANK</th>
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<td>DeWitt Bank And Trust Company</td>
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<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
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<td>Ashley</td>
<td>First National Bank of Crossett</td>
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<td>First State Bank</td>
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<td>Warren Bank and Trust Company</td>
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<td>Carroll</td>
<td>First National Bank of North Arkansas</td>
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<td>Anstaff Bank</td>
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<td>Clark</td>
<td>Southern Bancorp Bank</td>
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<td>Clay</td>
<td>Piggott State Bank</td>
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<td>Cleveland</td>
<td>Gateway Bank</td>
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<tr>
<td>Columbia</td>
<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
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<td>The Peoples Bank</td>
<td>Magnolia</td>
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<tr>
<td>Conway</td>
<td>Petit Jean State Bank</td>
<td>Morrilton</td>
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<td>Crawford</td>
<td>Citizens Bank &amp; Trust Company</td>
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<td>Crittenden</td>
<td>First Community Bank of Eastern Arkansas</td>
<td>Marion</td>
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<td>Evolve Bank &amp; Trust</td>
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<td>Cross</td>
<td>Cross County Bank</td>
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<td>Dallas</td>
<td>FBT Bank &amp; Mortgage</td>
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<td>Riverside Bank</td>
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<td>Independence</td>
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<td>Bank of Little Rock</td>
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<td>RiverWind Bank</td>
<td>Augusta</td>
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<td>Chambers Bank</td>
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<td>River Town Bank</td>
<td>Dardanelle</td>
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</tbody>
</table>
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

CEO/Pres: Martin Carpenter
VP: Marty Sellars

Sec: Terri French
Sec: Morris Street

Subsidiaries:
FNBC Bank
FNBC Capital Trust I

636 Ash Flat Drive
P. O. Box 8
72513

Citizens Bancshares of Batesville, Inc.
Batesville, AR

RSSD Number: 1131077
VOICE: (870) 793-4441
FAX: (870) 698-6299

CEO: Phil Baldwin
EVP/CFO: Karen Shaw

Subsidiaries:
The Citizens Bank
Citizens Bancshares (AR) Statutory Trust I

200 South Third Street
P. O. Box 2156
72503-2156

First Community Bancshares, Inc.
Batesville, AR

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

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

1325 Harrison Street
P. O. Box 4327
72501-4327

Batesville, AR

Batesville, AR

Batesville, AR

Batesville, AR
Bearden Bancshares, Inc.
Bearden, AR

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

Pres: Rick Green
Sec: Ken Riley

Subsidiaries:
Bank of Bearden
BBI Insurance Agency, Inc.

Arvest Bank Group, Inc.
Bentonville, AR

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

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
Arvest Holdings, Inc.
Bentonville, AR

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

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

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

Subsidiaries:
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

Farmers Bancorp, Inc.
Blytheville, AR

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

Chm/Pres: Randy Scott
VChm: Steve Bell

Subsidiaries:
Farmers Bank And Trust Company

Chm/CEO/Pres: Jim C. Walton
VP/Treas/Sec: Richard D. Chapman
First Western Bancshares ESOT
Booneville, AR

RSSD Number: 2628994 80 West Main
VOICE: (479) 675-0369 P. O. Box 87
FAX: (479) 675-0751 72927-0087

Chm: Ty Hampton

Subsidiaries:
First Western Bancshares, Inc. Booneville, AR
First Western Bank Booneville, AR
First Western Financial, Inc. Booneville, AR
First Western Insurance Agency, Inc. Booneville, AR
First Western Mortgage, Inc. Booneville, AR
First Western Statutory Trust II Booneville, AR
First Western Statutory Trust III Booneville, AR

First Western Bancshares, Inc.
Booneville, AR

RSSD Number: 1100091 80 West Main
VOICE: (479) 675-0369 P. O. Box 87
FAX: (479) 675-0751 72927-0087

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

Chm/CEO: John T. Hampton VP/Sec: Debbie Danekas

Subsidiaries:
First Western Bank Booneville, AR
First Western Financial, Inc. Booneville, AR
First Western Insurance Agency, Inc. Booneville, AR
First Western Mortgage, Inc. Booneville, AR
First Western Statutory Trust II Booneville, AR
First Western Statutory Trust III Booneville, AR
Harrell Bancshares, Inc.
Camden, AR

RSSD Number: 2352196
1325 Hwy. 278 Bypass
P. O. Box 10
71701
VOICE: (870) 837-8300
FAX: (870) 837-8310
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
137 South Main
P. O. Box 490
72521-0490
VOICE: (870) 283-5301
FAX: (870) 283-6466
Chm: Samuel F. Beller
VChm: Bruce Street
CEO/Pres: John Beller
CFO: Dennis Esteb

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

Clarendon Holding Co.
Clarendon, AR

RSSD Number: 1099252
297 Madison
P. O. Box 280
72029-0280
VOICE: (870) 747-3319
FAX: (870) 747-3498
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
719 Harkrider Street, Suite 100
VOICE: (501) 328-4663
P. O. Box 966
FAX: (501) 328-4679
72032

Chm: John W. Allison
CEO: C. Randall Sims
CFO: Brian Davis
COO: Stephen Tipton

Subsidiaries:
Centennial Bank
  - Centennial Insurance Agency, Inc. Conway, 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
200 Pine Street
VOICE: (870) 364-5131
P. O. Box 638
FAX: (870) 364-6329
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

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

Subsidiaries:
Chambers Bank
Sloan Capital Trust I

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

RSSD Number: 1134546
VOICE: (479) 229-3311
FAX: (479) 229-4180

CEO: Dee Abrams

Subsidiaries:
River Town Bank

First State Bancshares, Inc.
DeQueen, AR

RSSD Number: 2032724
VOICE: (870) 642-4423
FAX: (870) 642-2847

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
DBT Financial Corporation
DeWitt, AR

RSSD Number: 1139176
VOICE: (870) 946-3531
FAX: (870) 946-2815

Pres: Eddie Lumsden Sec: David Jessup

Subsidiaries:
DBT Bank And Trust Company
DBT Realty Company, Inc.
P & M Realty, Inc.
DeWitt Bank and Trust Insurance Company, Inc.

DeWitt First Bankshares Corporation
DeWitt, AR

RSSD Number: 1099243
VOICE: (870) 946-3551
FAX: (870) 946-1562

Pres: Lester A. McKinley Sec: Warren A. Jennings, Jr.

Subsidiaries:
Arkansas County Bank

M & F Financial Corporation
Dumas, AR

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

Chm/CEO: L. Ashton Adcock Treas/Sec: Betty B. Trites
Pres: J. Michael Jones

Subsidiaries:
Merchants & Farmers Bank
First Financial Banc Corporation
El Dorado, AR

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

CEO/Pres: Chris Hegi
EVP: Craig Mobley
EVP/CFO: Melissa Jerry
Sec: Debra Martin

Subsidiaries:
First Financial Bank
First Title Services, Inc.
First Financial Banc Corporation Statutory Trust I
First Financial Banc Corporation Trust III

MHBC Investments Limited Partnership, I LLLLP
England, AR

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

Chm/CEO/Pres: Gary Canada

Subsidiaries:
Canada Bancshares, Inc.
Bank of England
BOE Acquisition Company, Inc.
BOE Mortgage, LLC
BOE Leasing, LLC

Canada Bancshares, Inc.
England, AR

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

Chm/CEO/Pres: Gary Canada

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

Bank Holding Company
MHBC Investments Limited Partnership, I LLLP, England, AR
Eureka Bancshares, Inc.
Eureka Springs, AR

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

Chm/CEO/Pres: John F. Cross
VChm: Lewis E. Epley, Jr.
Sec: Charles T. Cross

Subsidiaries:
Cornerstone Bank

White River Bancshares Company
Fayetteville, AR

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

Chm/CEO/Pres: Gary R. Head
CAO: Brant Ward
CFO: Russell W. Nugent, Jr.
CLO: Daniel J. Lewis

Subsidiaries:
Signature Bank of Arkansas

FBT Bancshares, Inc.
Fordyce, AR

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

Chm/CEO/Pres: James V. Hulse, Jr.
EVP/Sec: Suzette Crutchfield
SVP: Janie Daniell
SVP: David Sisson

Subsidiaries:
FBT Bank & Mortgage
Forrest City Financial Corporation
Forrest City, AR

RSSD Number: 2501305
VOICE: (870) 633-1525
FAX: (870) 633-8212

715 North Washington Street
72335

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

Chm/CEO/Pres: Mark Waldrip
Treas: Stephen W. Edwards, Sr.
VP: Nathan M. Waldrip

Subsidiaries:
Armor Bank
Forrest City, AR

First Bank Corp.
Fort Smith, AR

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

602 Garrison Avenue
P. O. Box 7
72902-0007

Chm: Mont S. Echols, Jr.
CEO/Pres: Sam T. Sicard
VP: James G. Williamson, Jr.

Subsidiaries:
The First National Bank of Fort Smith
Citizens Bank & Trust Company
PMF, Inc.
V B Senior Housing Limited Partnership
BHC Insurance
FBC Acquisition, Inc.
First Asset Holdings, LLC
Placid Hills Limited Partnership
Placid Hills Management, LLC
Realty Appraisals, Inc.
BHC Insurance of Oklahoma
Fort Smith, AR
Van Buren, AR
Van Buren, AR
Van Buren, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Sallisaw, OK
Bainum Bancorp  
Glenwood, AR

RSSD Number: 1491333  
205 Hwy 70 East  
VOICE: (870) 356-2121  
P. O. Box 500  
FAX: (870) 356-6327  
71943

Chm/Pres: Timothy E. Bainum  
CFO: Laura Habighorst

VChm: Mac McClanahan

Subsidiaries:
Diamond Bank  
Murfreesboro, AR

Gravett Bancshares, Inc.  
Gravette, AR

RSSD Number: 3143953  
211 SE Main Street  
VOICE: (479) 787-5251  
P. O. Box 149  
FAX: (479) 787-6102  
72736-0149

Chm/VP: Jim A. Edmondson  
Sec: Lynn F. Cowick

Pres: Richard T. Pollreis

Subsidiaries:
Bank of Gravett  
Gravette, AR

First National Bancorp, Inc.  
Green Forest, AR

RSSD Number: 2619349  
100 First National Avenue  
VOICE: (870) 438-5214  
P. O. Box 1900  
FAX: (870) 438-5412  
72638

Chm/Pres: Stephen Stafford  
Sec: L. Scott Stafford

SVP: Shelby Bruffett

Subsidiaries:
Anstaff Bank  
Green Forest, AR
First Service Bancshares, Inc.
Greenbrier, AR

RSSD Number: 1137266
136 South Broadview
VOICE: (501) 679-7200
P. O. Box 190
FAX: (501) 764-4260
72058-0430

Chm/CEO/Pres: Thomas H. Grumbles
Treas/Sec: Kenneth Barnard

Subsidiaries:
First Service Bank
First Service Realty

Peoples Home Holding, Inc.
Greenbrier, AR

RSSD Number: 3029196
67 South Broadview Street
VOICE: (501) 679-7283
P. O. Box 307
FAX: (501) 679-7745
72058

Chm/Pres: John Stacks
VChm: Joe Benton
Sec: Roy Montgomery

Subsidiaries:
Home Bank of Arkansas
HomeBank Insurance Agency

Wilkinson Banking Corporation
Greenwood, AR

RSSD Number: 1417511
71 West Center Street
VOICE: (479) 996-4171
P. O. Box 610
FAX: (479) 996-6700
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
Chm/CEO/Pres: Carl E. Hendrix, III
Treas/Sec: Michael B. Griffin
VP: Todd B. Trimble
Subsidiaries:
Horatio State Bank

Smith Associated Banking Corporation
Hot Springs, AR

RSSD Number: 1098004
VOICE: (501) 623-4292
FAX: (501) 624-7187
Chm/CEO: G. R. Buck Smith
Subsidiaries:
Bank of Salem
SABCO Insurance, Inc.
Security Bank
Ouachita Properties Inc.

First Arkansas BancShares, Inc.
Jacksonville, AR

RSSD Number: 1096550
VOICE: (501) 982-4511
FAX: (501) 982-5769
Chm/CEO/Pres: Larry T. Wilson
SVP/CFO: Kim Cullum
Subsidiaries:
First Arkansas Bank & Trust
First Arkansas Statutory Trust I
Southeast Arkansas Bank Corporation
Lake Village, AR

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

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

Allcorp, Inc.
Little Rock, AR

RSSD Number: 4152877
VOICE: (501) 680-3808
FAX: N/A

Chm/CEO: Lex Golden, III

Pres: Alex Golden

Subsidiaries:
Community State Bank

Capital Bancshares, Inc.
Little Rock, AR

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

Chm: Warren Stephenson
Pres: Troy Duke
COO: Heather Drew

Subsidiaries:
The Capital Bank
Little Rock Bankshares, Inc.
Little Rock, AR

RSSD Number: 2617082
200 North State Street
VOICE: (501) 376-0800
FAX: (501) 374-7937
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
Bank of Little Rock Mortgage Corp.
Hallmark National Mortgage Corp.
Little Rock Mortgage Corp.

Riverside Bancshares, Inc.
Little Rock, AR

RSSD Number: 2155342
1001 W. Markham, 2nd Floor
VOICE: (501) 614-6161
FAX: (501) 614-6162
72201

Pres: Stephen C. Davis
Sec: David Matchet

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

Southern Bancorp Inc.
Little Rock, AR

RSSD Number: 1248939
8924 Kanis Road
VOICE: (501) 850-8969
FAX: (501) 537-1193
72205

Chm: Glen Jones
CEO: Darrin Williams
CFO: Christopher Wewers

Subsidiaries:
Southern Bancorp Bank
Southern Bancorp Investment Fund I, LLC
Southern Landlord LLC
Creekside Holdings LLC
Southern Bancorp Statutory Trust IV
Southern Development Capital Trust
Southern Development Statutory Trust III
Southern Property Corporation of the Delta
SBI Acquisition, Inc.

Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Madison, MS
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Madison, MS
State Holding Company
Little Rock, AR

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

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

Subsidiaries:
Eagle Bank & Trust Company
Eagle Development Company South
State Mortgage Company

Lonoke Bancshares, Inc.
Lonoke, AR

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

Chm: Neil Bennett, Jr.
Sec: Karen Hardke

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

Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684
VOICE: (870) 234-5777
FAX: (870) 234-3384

Chm: Steven Clark Fincher
Pres: Mary L. Fowler
Sec: Sharon Gathright

Subsidiaries:
The Peoples Bank
Magnolia Banking Corporation
Magnolia, AR

RSSD Number: 1135413 200 East Main Street
VOICE: (870) 235-7000 P. O. Box 250
FAX: (870) 235-7008 71754-0250

Chm/CEO/Pres: Bob L. Burns EVP/CFO: Drew Chandler
EVP: Chris Gosnell EVP/Sec: Bruce D. Maloch

Subsidiaries:
Farmers Bank and Trust Company Magnolia, AR
Magnolia Properties, Inc. Magnolia, AR
Magnolia Statutory Trust I Magnolia, AR
First National Hempstead Statutory Trust I Hartford, CT

FCB Financial Services, Inc.
Marion, AR

RSSD Number: 3123339 205 Block Street
VOICE: (870) 739-7300 P. O. Box 747
FAX: (870) 739-7379 72364

Pres: M. Don Underwood Sec: Frank A. Fogleman
EVP/CFO: Brenda Eldridge

Subsidiaries:
First Community Bank of Eastern Arkansas Marion, AR

Tyronza Bancshares, Inc.
Marked Tree, AR

RSSD Number: 1139783 214 Hester Parker Drive
VOICE: (870) 358-6000 P. O. Box 635
FAX: (870) 358-6001 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 500 North Second Street
VOICE: (870) 222-3880 P. O. Box 728
FAX: (870) 222-4853 71654

CEO/Pres: Robert E. Lucky EVP/COO: Jim Daniels

Subsidiaries:
First NaturalState Bank McGehee, AR
Milner/Owyoung Insurance Co., LLC McGehee, AR

McGehee Bank Employee Stock Ownership Plan
McGehee, AR

RSSD Number: 3487965 301 North 2nd Street
VOICE: (870) 222-3151 P. O. Box 787
FAX: (870) 222-6159 71654

CEO/Pres: James M. Smith VP/TO: Jim Youngblood

Subsidiaries:
Southeast Financial Bankstock Corporation McGehee, AR
McGehee Bank McGehee, AR
McBank Realty McGehee, AR

Southeast Financial Bankstock Corporation
McGehee, AR

RSSD Number: 1096662 301 North 2nd Street
VOICE: (870) 222-3151 P. O. Box 787
FAX: (870) 222-6159 71654-0787

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

CEO/Pres: James M. Smith Sec: Teresa Allison

Subsidiaries:
McGehee Bank McGehee, AR
McBank Realty McGehee, AR
Union Bankshares, Inc.
Mena, AR

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

Chm: John Stevenson       VChm: David Maddox
CEO/Pres: Philip B. Hensley  EVP/CFO: Michael D. Myers

Subsidiaries:
The Union Bank of Mena
Union Bankshares Statutory Trust I
The First National Bank at Paris

Drew Bancshares, Inc.
Monticello, AR

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

Chm/CEO: Bennie Ryburn, III  SVP/Sec: Rusty Smith
Pres: George T. Harris       SVP/Sec: Michael Efird

Subsidiaries:
Commercial Bank & Trust Company

First Union Financial Corporation
Monticello, AR

RSSD Number: 1098880
VOICE: (870) 460-6400
FAX: (870) 460-6465

Chm Emer: Zach McClendon, Jr.  Pres: Dave Dickson
Chm/CEO: John S. McClendon   Treas/Sec: Robin McClendon

Subsidiaries:
Union Bank And Trust Company
First Union Statutory Trust 1
Big Creek Bancshares, Inc.
Moro, AR

RSSD Number: 5046816
6738 Highway 78 West
VOICE: (870) 633-1525
72368
FAX: (870) 821-5100

Chm/CEO/Pres: Mark Waldrip
Treas: Stephen W. Edwards, Sr.
VP: Nathan M. Waldrip

Subsidiaries:
Forrest City Financial Corporation
Armor Bank
Forrest City, AR

Petit Jean Bancshares, Inc.
Morrilton, AR

RSSD Number: 2877402
707 North Saint Joseph Street
VOICE: (501) 354-4988
P. O. Box 680
FAX: (501) 354-6560
72110

Pres: Charles S. Penick

Subsidiaries:
Petit Jean State Bank
Morrilton, AR

Stone Bancshares, Inc.
Mountain View, AR

RSSD Number: 4928344
802 East Main Street
VOICE: (870) 269-7311
P. O. Box 2750
FAX: (870) 269-7312
72560

Chm/Pres: Kevin Compton
CFO/Sec: Stephen T. Ragland
EVP: Marnie Oldner
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
Chm/CEO: Jim S. Gowen, Sr.
Pres/COO: Jim S. Gowen, Jr.
Treas: Pat Davis
Sec: Leslie Lowery

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

M & P Community Bancshares, Inc.
Newport, AR

RSSD Number: 1491306
VOICE: (870) 523-3601
FAX: (870) 523-3473
Chm/CEO: Jim S. Gowen, Sr.
Pres/COO: Jim S. Gowen, Jr.
Treas: Pat Davis
Sec: Leslie Lowery

Subsidiaries:
Merchants & Planters Bank Newport, AR
M & P Insurance & Investment Services, Inc. Newport, AR

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

Piggott Bankstock, Inc.
Piggott, AR

RSSD Number: 1098321
VOICE: (870) 598-3802
FAX: (870) 598-2026
Chm: Cody Knight
VChm: Steve Bell

Subsidiaries:
Piggott State Bank Piggott, AR
Simmons First National Corporation
Pine Bluff, AR

RSSD Number: 1094828
501 Main Street
VOICE: (870) 541-1000
P. O. Box 7009
FAX: (870) 850-2685
71601-4327

Chm/CEO: George A. Makris, Jr.   EVP: Marty Casteel

Subsidiaries:
Simmons Bank
- 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  Wilmington, DE
Simmons First State Risk Management, Inc. Las Vegas, NV
Business Consulting Group, Inc. Stillwater, OK
Hart Food Stores, Inc. Stillwater, OK
SNB Capital Corporation Stillwater, OK
SWB Recovery Corp. Fort Worth, TX

Prescott Bancshares, Inc.
Prescott, AR

RSSD Number: 2236586 103 East 2nd Street South
VOICE: (870) 887-2688 P. O. Drawer 490
FAX: (870) 887-6822 71857-0490

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

Subsidiaries:
Bank of Prescott Prescott, AR

Sigma Holdings, Inc.
Rison, AR

RSSD Number: 4512378 112 Main Street
VOICE: (501) 847-3440 P. O. Box 345
FAX: (501) 847-3452 71665

Pres/CEO: Joseph Dunn

Subsidiaries:
Gateway Bank Rison, AR

First State Banking Corporation
Russellville, AR

RSSD Number: 1096448 3103 East Main Street
VOICE: (479) 498-2402 P. O. Box 10610
FAX: (479) 498-2465 72812

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

Subsidiaries:
First State Bank Russellville, AR
    Nimrod Real Estate, Inc. Russellville, AR
FSB Capital Trust II Russellville, AR
FSB Capital Trust III 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  
UFS, Inc.  
Peoples Real Estate Management Co.  
First Security Investment Advisors, Inc.  
First Security Real Estate Management, Inc.  
FNBS Investments Inc.  
Crews & Associates, Inc.  
First Security Finance, Inc.  
Eastview of NWA, LLC  
First Security Fund Advisors, Inc.  
Union Air LLC  
Cheyenne Aircraft LLC  
Crews Dissemination Services, Inc.  
Crossfirst Bankshares, Inc.

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

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
Mathias Bancshares, Inc.
Springdale, AR

RSSD Number: 1951172
VOICE: (479) 750-9100
FAX: (479) 750-0953
Chm/Pres: Sam Mathias
VChm: Arthur Thurman
Sec: Larry Olson

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

United Holding Company, Inc.
Springdale, AR

RSSD Number: 3832181
VOICE: (479) 872-3802
FAX: (888) 420-1829
CEO/Pres/Sec: Craig Young
CFO/Treas: Karla Baker
Subsidiaries:
United Bank

Bodcaw Bancshares, Inc.
Stamps, AR

RSSD Number: 2712781
VOICE: (870) 533-4486
FAX: (870) 533-4456
Chm: John W. Smith, Jr.
Sec: D. Copie Dickson
Subsidiaries:
Bodcaw Bank
Star City Bancshares, Inc.
Star City, AR

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

Chm/CEO: Marion Burge Ryburn

Subsidiaries:
Bank of Star City

The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

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

Chm: Mickey Pierce
CEO/Pres: Gary Hudson
SVP/CFO: Joann C. West

Subsidiaries:
The Farmers and Merchants Bank
Bankshares of Fayetteville Statutory Trust 1

Bradley Bancshares, Inc.
Warren, AR

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

Chm: Bennie Ryburn, III
Pres: Freddie M. Mobley

Subsidiaries:
First State Bank of Warren
Evolve Bancorp, Inc.
West Memphis, AR

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

Chm: Scot Lenoir
Sec: Virginia B. Wilson

Subsidiaries:
Evolve Bank & Trust

Cross County Bancshares, Inc.
Wynne, AR

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

Chm: Dr. Willard G. Burks
CEO/Pres: David Dowd
Treas/Sec: Shelia Roberts

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