REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2020

ASA HUTCHINSON
Governor

MICHAEL PRESTON
Secretary

CANDACE A. FRANKS
Bank Commissioner
ONE HUNDRED AND SIXTH

ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2020
STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 2020

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

Secretary Preston:

I am pleased to submit to you the One Hundred and Sixth 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, 2020.

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 1st

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

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

Memorial Day ............................................................................................................. Last Monday in May

Independence Day .................................................................................................... July 4th

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

Veterans Day ............................................................................................................. November 11th

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

Christmas Eve .......................................................................................................... December 24th

Christmas Day .......................................................................................................... December 25th

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

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

Mr. D. Scott Miller  
Vice Chairman  
Anstaff Bank  
P. O. Box 1818  
Harrison, AR  72602  
VOICE:  (870) 365-3115  
TERM EXPIRES:  12/31/2023

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

Mr. Randy Scott  
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. Todd Smith  
Farmers Bank and Trust Company  
P. O. Box 250  
Magnolia, AR  71754-0250  
VOICE:  (870) 235-7040  
FAX:  (870) 235-7008  
TERM EXPIRES:  12/31/2019
Arkansas State Bank Department
1 Commerce Way, Suite 401
Little Rock, Arkansas  72202
VOICE:  (501) 324-9019
FAX:  (501) 324-9028
https://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.
Baker L. Moseley
Dharmin H. Patel
Bob M. Henry

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 - Certified Bank Senior Examiner
Andrew D. McCormick - Commissioned Bank Senior Examiner
Wesley H. Mathis - Bank Senior Examiner
J. D. Sonnier - Bank Senior Examiner
Ricky T. Puloma - Bank Junior Examiner
J. B. Maus - Bank Junior Examiner
LITTLE ROCK OFFICE
Raychel M. Pendergist - Bank 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
    Bill A. Whitmore - Bank Senior Examiner
    Joel T. Futrell - Bank Senior Examiner
    Derek G. Harvey - Bank Junior Examiner
    Aaron C. Lockwood - Bank Examiner Trainee
    Dallas E. Gipson - 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 A. Dillon - Certified Bank Senior Examiner
    Chris K. Davis - Certified Bank Senior Examiner
    Adam W. Chase - Bank Senior Examiner
    Wynne M. Morgan - Bank Senior 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
    W. Kent Darr - Certified Bank Senior Examiner
    W. Nathan Elliott - Certified Bank Senior Examiner
    Seth D. Parsley - Bank Senior Examiner
    Katie E. Potter - Bank Examiner Trainee
    Peyton L. Tillman - Bank Examiner Trainee
    Kendal B. Williams - Bank Examiner Trainee

LARGE BANK SUPERVISION
Mark G. Rye - Certified Bank Senior Examiner
Daniel E. Sims - Commissioned Bank Senior Examiner
**TRUST**
Stacey D. Leder - Certified Examinations Manager
Kelly R. Davis - Bank Senior Examiner
M. Lance Black - Bank Junior Examiner

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

**BANK ANALYSIS AND APPLICATIONS**
John W. Ashby - Certified Examinations Manager
M. Gregg Qualls - Certified Bank Senior Examiner
Kevin C. Mosley - Certified Bank Senior Examiner

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

Richard D. Buzbee - Certified Examinations Manager/Training Coordinator
Jacklyn G. Powell - Certified Bank Senior Examiner/Scheduling Coordinator

**INFORMATION TECHNOLOGY**
Frank A. Fields - Bank IT Administrator
Mitch L. Vire - Systems Specialist
Greg F. Langley - Systems Specialist

Research and Development
Application Programming
Data Processing Support
ADMINISTRATION DIVISION

Jessica J. Wallace - Agency Fiscal Officer
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
Antwanette Pettigrew-House - Research Project Analyst
  Lisa F. Smith - Research Project Analyst
Sharon K. Hacker - 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
# MERGERS OF STATE CHARTERED BANKS
## FROM JULY 1, 2019 TO JUNE 30, 2020

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>First State Bank</td>
<td>Commercial Capital Bank</td>
</tr>
<tr>
<td>Crossett, Arkansas</td>
<td>Delhi, Louisiana</td>
</tr>
<tr>
<td>River Town Bank</td>
<td>Chambers Bank</td>
</tr>
<tr>
<td>Dardanelle, Arkansas</td>
<td>Danville, Arkansas</td>
</tr>
<tr>
<td>DeWitt Bank And Trust Company</td>
<td>Stone Bank</td>
</tr>
<tr>
<td>DeWitt, Arkansas</td>
<td>Mountain View, Arkansas</td>
</tr>
<tr>
<td>First Delta Bank</td>
<td>Armor Bank</td>
</tr>
<tr>
<td>Marked Tree, Arkansas</td>
<td>Forrest City, Arkansas</td>
</tr>
<tr>
<td>Bank of Prescott</td>
<td>Farmers Bank and Trust Company</td>
</tr>
<tr>
<td>Prescott, Arkansas</td>
<td>Magnolia, Arkansas</td>
</tr>
</tbody>
</table>

# CORPORATE NAME CHANGES
## FROM JULY 1, 2019 TO JUNE 30, 2020

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Gravett</td>
<td>Bank of Gravette</td>
</tr>
<tr>
<td>Gravette, Arkansas</td>
<td>Gravette, Arkansas</td>
</tr>
</tbody>
</table>

The above institution’s name change was effective August 12, 2019.
# BRANCHES APPROVED
## FROM JULY 1, 2019 TO JUNE 30, 2020

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Community Bank</td>
<td>8101 Hwy 49</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Brookland, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>1089 Front Street</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Conway, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>220 East Ridge Avenue</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Harrison, Arkansas</td>
</tr>
<tr>
<td>The Citizens Bank</td>
<td>8000 Cantrell Road</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>1950 East Oak Street</td>
</tr>
<tr>
<td>Danville, Arkansas</td>
<td>Conway, Arkansas</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>3505 Central Avenue</td>
</tr>
<tr>
<td>Danville, Arkansas</td>
<td>Hot Springs, Arkansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>Hwy 12 &amp; SW Eden Brooke Street</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Bentonville, Arkansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>2885 Prince Street</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Conway, Arkansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>151st Street &amp; Murlen Road</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Olathe, Kansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>Lucile Ln &amp; Shawnee Mission Pkwy</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Shawnee, Kansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>201 Robert S Kerr Avenue</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Oklahoma City, Oklahoma</td>
</tr>
<tr>
<td>Armor Bank</td>
<td>1814 Executive Square</td>
</tr>
<tr>
<td>Forrest City, Arkansas</td>
<td>Jonesboro, Arkansas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>112 West Center Street, Suite 600</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Fayetteville, Arkansas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>2221 Hill Park Cove, Suite B</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Jonesboro, Arkansas</td>
</tr>
</tbody>
</table>
**BANK**

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Encore Bank</td>
<td>5100 West JB Hunt Drive, Suite 820</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Rogers, Arkansas</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>1606 Hollensworth Street</td>
</tr>
<tr>
<td>Magnolia, Arkansas</td>
<td>Magnolia, Arkansas</td>
</tr>
<tr>
<td>Simmons Bank</td>
<td>2911 Turtle Creek Blvd, Suite 880</td>
</tr>
<tr>
<td>Pine Bluff, Arkansas</td>
<td>Dallas, Texas</td>
</tr>
<tr>
<td>Generations Bank</td>
<td>600 SW 41st Street</td>
</tr>
<tr>
<td>Rogers, Arkansas</td>
<td>Bentonville, Arkansas</td>
</tr>
</tbody>
</table>
# STATE CHARTERED BANKS
## SUBCHAPTER S CORPORATIONS

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
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<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>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>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>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>
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<tr>
<td>Union Bank And Trust Company</td>
<td>Monticello</td>
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<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
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<tr>
<td>Piggott State Bank</td>
<td>Piggott</td>
</tr>
<tr>
<td>Gateway Bank</td>
<td>Rison</td>
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<tr>
<td>Bank of Salem</td>
<td>Salem</td>
</tr>
<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
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<tr>
<td>United Bank</td>
<td>Springdale</td>
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<tr>
<td>Connect Bank</td>
<td>Star City</td>
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<tr>
<td>BANK</td>
<td>CITY</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Security Bank</td>
<td>Stephens</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>
<tr>
<td>Fidelity Bank</td>
<td>West Memphis</td>
</tr>
</tbody>
</table>
The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2019, through June 30, 2020.

**RECEIPTS**

Cash Balance July 1, 2019 ........................................... $17,197,528.44  
Examination and Assessment Fees ................... 13,491,126.86  
Charter and Amendment Fees ............................. 31,550.00  
Interstate Sharing Fees ............................................. 0.00  
Miscellaneous/Non-Revenue Income .................. 5,352.29  
Reimbursement for M & R Sales ......................... 7,163.00  
Refund to Expenditures – Prior Year ................. 6,209.77  
Refund to Expenditures – Current Year .......... 0.00  
Total Receipts .................................................. 13,541,401.92  
$30,738,930.36

**DISBURSEMENTS**

Salaries .................................................................. 5,846,353.72  
Extra Help Salaries .............................................. 0.00  
Social Security, Retirement and Insurance  
  Matching .......................................................... 1,698,064.64  
Maintenance and General Operations ............ 1,009,335.26  
Conference Fees and Travel ......................... 153,871.44  
Professional Fees and Services ..................... 66,798.20  
Capital Outlay ..................................................... 12,784.83  
Refunds Issued ................................................... 0.00  
Service Charge by State Treasurer ................. 209,601.48  
Total Disbursements ...................................... 8,996,809.57  
Cash Balance June 30, 2020 .......................... 21,742,120.79  
$30,738,930.36
One Hundred and Sixth Report

FEDERAL DEPOSIT INSURANCE CORPORATION

Dallas Regional Office
1601 Bryan Street
Dallas, Texas  75201
VOICE:  (214) 754-0098
FAX:  (972) 761-2080
https://www.fdic.gov

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

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

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

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

Jennifer Lucas ............................................. 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) 818-1645

Jennifer Lucas ............................................. 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

Kris Ferguson ............................................. 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
https://www.stlouisfed.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
Carl D. White II .............................................................. Senior Vice President
Banking Supervision, Credit and Learning Division
Christopher J. Waller ....................................................... Executive Vice President
Director of Research
Karen L. Branding ........................................................ Senior Vice President
Public and Community Affairs
Cletus C. Coughlin ......................................................... Senior Vice President
& Deputy Director of Research
François G. Henriquez II ............................................... Senior Vice President
General Counsel & Corporate Secretary
Allen North ................................................................. Vice President
Community Bank Safety & Soundness
Jim Warren ................................................................. Vice President
Regional Bank Safety & Soundness
Anna M. Hart ................................................................. Group Vice President
Human Resources
James A. Price ........................................................... Group Vice President
Support Services
Timothy C. Brown ....................................................... Vice President
Cash Management/Administration
Scott M. Trilling ............................................................ Vice President
Financial Management
Jim Fuchs ................................................................. Vice President
Risk Management, Statistics, Credit & Payment Applications
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 St., Suite 1600
Dallas, Texas  75201-3323
VOICE:  (214) 720-0656
FAX:  (214) 720-7000
https://www.occ.treas.gov

Troy L. Thornton................................................................. Deputy Comptroller
Kent Stone............................................................ Associate Deputy Comptroller
Carter Messick ........................................................ Associate Deputy Comptroller
Terence Mack .......................................................... Risk & Operations Officer
Randall M. Ryskamp......................................................... District Counsel
Louis Gittleman ........................................................ 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

Oklahoma City Field Office
301 Northwest 63rd Street, Suite 490
Oklahoma City, Oklahoma  73116-7909
VOICE:  (405) 529-5701
FAX:  (405) 848-8085

Brian Wall ........................................................... Assistant Deputy Comptroller

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

Scott Williams ........................................................... Assistant Deputy Comptroller
ARKANSAS BANKERS ASSOCIATION

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

Lorrie Trogden.......................................................... President & CEO
Jon Harrell .......................................................... Chairman
Chairman & CEO
Generations Bank, Rogers

Jim Cargill .......................................................... Chairman-Elect
President & CEO – Central Arkansas
Arvest Bank, Fayetteville

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

Tom Grumbles .......................................................... Treasurer
Chairman, President & CEO
First Service Bank, Greenbrier

Rob Robinson IV ....................................................... Past Chairman
Market President & Senior Credit Officer
Simmons Bank, Pine Bluff

EMERGING LEADERS SECTION

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

Brandon Gentry .......................................................... Vice President
Assistant Vice President/Commercial Loan Officer
Cross County Bank, Wynne

Derek Eckelhoff .......................................................... Secretary/Treasurer
Assistant Vice President/Lending
First Security Bank, Searcy
ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

Chris Padgett .......................................................... Executive Director
Gary Oltmann .......................................................... President
Regional President - Stuttgart
Arkansas County Bank, DeWitt

Gary Head .......................................................... Vice President
Chairman, President & CEO
Signature Bank, Fayetteville

Lee Swearingen .................................................. Treasurer
SVP & Cashier
Bank of Little Rock, Little Rock

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

Jim Gowen, Jr. .................................................. Past President
President & CEO
Merchants & Planters Bank, Newport
CONFERENCE OF STATE BANK SUPERVISORS

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

John Ryan ........................................................................................ President & CEO
Michael Stevens .............................................................................. Senior Executive Vice President
John “Buz” Gorman ........................................................................... General Counsel
Tom Harlow ...................................................................................... Executive Vice President, Operations
Bill Matthews .................................................................................. Executive Vice President, President of SRR
Jim Cooper ......................................................................................... Senior Vice President, Policy
Chuck Cross ....................................................................................... Senior Vice President, Non-Bank Supervision & Enforcement
Tim Doyle .......................................................................................... Senior Vice President, SRR Business Services
Kelly Haire ......................................................................................... Senior Vice President, Human Capital & Operations
Laura Fisher ....................................................................................... Vice President, Communications
Margaret Liu ....................................................................................... Senior Vice President, Legislative & Deputy General Counsel
Sebastien Monnet .............................................................................. Vice President, Learning & Development
Vickie Peck ......................................................................................... Senior Vice President, SRR NMLS Operations
Mary Beth Quist .................................................................................. Senior Vice President, Bank Supervision
Ngoc Vu ............................................................................................. Chief Information Officer
Matt Comber ...................................................................................... Senior Director, Accreditation
CONSOLIDATED REPORT OF CONDITION DATA
75 STATE CHARTERED COMMERCIAL BANKS
(in millions)

JUNE 30, 2020

**ASSETS**

Cash and balances due from depository institutions:
- Noninterest-bearing balances and currency and coin ........................................ $1,485
- Interest-bearing balances ............................................................................... 10,235

Securities:
- Held to maturity .................................................................................................... 385
- Available-for sale ............................................................................................. 18,329
- Equity securities with readily determinable fair values ............................................ 6

Federal funds sold and securities purchased under agreements to resell ................... 720

Net Loans and Leases .................................................................................................. 81,783

Trading assets ........................................................................................................................ 81

Premises and fixed assets ........................................................................................... 2,620

Other real estate owned ...................................................................................................... 103

Goodwill and other intangibles ....................................................................................... 3,933

All other assets .................................................................................................................. 3,348

Total assets ................................................................................................................. $123,028

**LIABILITIES**

Deposits:
- In domestic offices ........................................................................................ $98,942
  - Noninterest-bearing .................................................................. 21,094
  - Interest-bearing ......................................................................... 77,848
- In foreign offices, Edge and Agreement subsidiaries, and IBFs .............................. 0
  - Noninterest-bearing ........................................................................... 0
  - Interest-bearing .................................................................................. 0

Federal funds purchased and securities sold under agreements to repurchase 1,298

Trading liabilities ...................................................................................................................... 1

Other borrowed money ..................................................................................................... 4,790

Subordinated notes and debentures .............................................................................. 344

All other liabilities .............................................................................................................. 1,183

Total liabilities ................................................................................................................. 106,558

**EQUITY CAPITAL**

Minority interests in consolidated subsidiaries ........................................................... 4

Perpetual preferred stock ............................................................................................... 2

Common stock ................................................................................................................. 17

Surplus .............................................................................................................................. 9,299

Undivided profits ............................................................................................................ 7,148

Total equity capital ......................................................................................................... 16,466

Total liabilities, minority interest and equity capital ................................................... $123,028
CONSOLIDATED STATEMENT OF CONDITION OF THE
46 STATE CHARTERED TRUST DEPARTMENTS
(in millions)

JUNE 30, 2020

ASSETS

1. Non-interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions .............................................................. $23
   b. Other Institutions ......................................................................................... 13

2. Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions .............................................................. 672
   b. Other Institutions .......................................................................................... 1,097

3. U.S. Government and Agency Obligations ...................................................... 1,513
4. State, County and Municipal Obligations ...................................................... 1,263
5. Other Short-Term Obligations .......................................................................... 17
6. Other Notes and Bonds .................................................................................... 643
7. Money Market Funds ....................................................................................... 1,756
8. Other Mutual Funds ......................................................................................... 2,291
9. Stocks ............................................................................................................... 4,195
10. Money Market Funds ...................................................................................... 1,756
11. Other Mutual Funds ....................................................................................... 2,291
12. Stocks ............................................................................................................... 4,195
13. Total ................................................................................................................. $17,256

LIABILITIES

Personal Accounts:
16. Personal Trusts ................................................................................................ $4,685
17. Estates & Guardianships .................................................................................. 56
18. Investment Management & Advisory ............................................................... 2,842
19. Custodial ......................................................................................................... 2,928
20. Agencies ......................................................................................................... 860

Employee Benefit Accounts:
21. Trusts .............................................................................................................. 1,706
22. Agencies ......................................................................................................... 271
23. Custodial ......................................................................................................... 1,354

Corporate and Municipal Securities Appointments:
24. Bond Trusteeships .......................................................................................... 1,596
25. Agencies ......................................................................................................... 276

Collective Investment Funds:
26. Personal ......................................................................................................... 641
27. Employee Benefit ........................................................................................... 40

Internal Accounts:
28. Profit Accounts ............................................................................................... 0
29. Suspense Accounts .......................................................................................... 1
30. Total ................................................................................................................. $17,256
CONSOLIDATED REPORT OF CONDITION DATA
10 NATIONAL BANKS
(in millions)
JUNE 30, 2020

ASSETS

Cash and balances due from depository institutions:
  a. Noninterest-bearing balances and currency and coin $139
  b. Interest-bearing balances 633

Securities:
  a. Held-to-maturity 210
  b. Available-for-sale 644
  c. Equity securities with readily determinable fair values 32

Federal funds sold and securities purchased under agreements to resell 120

Net loans and leases 4,915

Trading assets 0

Premises and fixed assets 191

Other real estate owned 2

Goodwill and other intangibles 42

All other assets 194

Total assets $7,122

LIABILITIES

Deposits:
  a. In domestic offices $5,896
     (1) Noninterest-bearing 1,519
     (2) Interest-bearing 4,377
  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 10

Trading liabilities 0

Other borrowed money 397

Subordinated notes and debentures 0

All other liabilities 46

Total liabilities 6,349

EQUITY CAPITAL

Minority interests in consolidated subsidiaries 0

Perpetual preferred stock 0

Common stock 6

Surplus 260

Undivided profits 507

Total equity capital 773

Total liabilities, minority interest and equity capital $7,122
# TIER ONE LEVERAGE RATIOS
## FOR ALL ARKANSAS COMMERCIAL BANKS
### JUNE 30, 2020

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<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>RATIO</th>
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<tr>
<td>Southern Bancorp Bank</td>
<td>Arkadelphia</td>
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<td>Bank of Little Rock</td>
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<td>Morrilton</td>
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<td>Piggott State Bank</td>
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<td>United Bank</td>
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<tr>
<td>The Farmers and Merchants Bank</td>
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<tr>
<td>Citizens Bank &amp; Trust Company</td>
<td>Van Buren</td>
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<tr>
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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>Cross County Bank</td>
<td>Wynne</td>
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</tbody>
</table>
## NATIONAL BANKS
### HEADQUARTERED IN ARKANSAS

#### JUNE 30, 2020

(000’s omitted)

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>ASSETS</th>
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<tbody>
<tr>
<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
<td>217,157</td>
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<tr>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
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<td>The Malvern National Bank</td>
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<td>First National Bank</td>
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<td>The First National Bank at Paris</td>
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<td>Relyance Bank, National Association</td>
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<td>Legacy National Bank</td>
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<tr>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>258,976</td>
</tr>
</tbody>
</table>
REPORT OF THE

SEVENTY-FIVE

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2020

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

VOICE: (870) 246-5811
FAX: (870) 246-5284

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

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

Cash and Due from: 162,167
Federal Funds and Repos: 1
Investments: 195,130
Net Loans: 1,138,749
Premises and Fixed Assets: 39,041
Other Real Estate: 3,784
Total Assets: 1,632,595
Total Trust Assets: 17,053

Deposits: 1,360,286
Federal Funds and Borrowings: 78,497
Other Liabilities: 12,008
Subordinated Debt: 0
Total Liabilities: 1,450,791
Total Equity Capital: 181,804
Total Liabilities and Capital: 1,632,595
Number of Shares Outstanding: 24,000

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

Branches in Town: One

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

VOICE: (870) 994-2311 FAX: (870) 257-1889
636 Ash Flat Drive 72513
Charter Number: 793 Date: January 16, 2014
FDIC Certificate Number: 1294

Trust Powers: No

Home Page: www.fnbc.us
Member of Federal Reserve System
Bank Holding Company
FNBC Bancorp Inc., Ash Flat, AR

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

Cash and Due from: 15,807 Deposits: 456,400
Federal Funds and Repos: 0 Federal Funds and Borrowings: 44,000
Investments: 134,758 Other Liabilities: 8,576
Net Loans: 387,645 Total Liabilities: 508,976
Premises and Fixed Assets: 13,437 Total Equity Capital: 56,710
Other Real Estate: 332 Total Liabilities and Capital: 565,686
Other Assets: 13,707 Total Trust Assets: 0
Total Assets: 565,686 Number of Shares Outstanding: 100,000

Directors: Martin Carpenter; Borum Cooper; Rhonda Moody; Norma Orr; Jeffrey A. Rigsby; Marty Sellars

Branches in Town: None
Other Branches: Batesville, Cherokee Village, Hardy, Highland, Horseshoe Bend, Jonesboro, Mammoth Spring, Melbourne, Mountain Home, Salem

RiverWind Bank
Augusta, AR

VOICE: (870) 347-2511 FAX: (870) 347-2654
100 South Second Street 72006
Charter Number: 669 Date: February 20, 1935
FDIC Certificate Number: 15035

Trust Powers: Yes

Home Page: www.riverwind.bank
Bank Holding Company
FNBC Bancorp Inc., Ash Flat, AR

Chm: Charles P. Eldridge
CEO: William D. "Bill" Patton
Pres: Casey Cullipher
SVP: Victoria Cansler

Cash and Due from: 3,812 Deposits: 107,963
Federal Funds and Repos: 36,185 Federal Funds and Borrowings: 6,000
Investments: 19,322 Other Liabilities: 2,847
Net Loans: 62,559 Subordinated Debt: 0
Premises and Fixed Assets: 2,243 Total Liabilities: 116,810
Other Real Estate: 4,462 Total Equity Capital: 11,773
Other Assets: 2,462 Total Liabilities and Capital: 128,583
Total Assets: 128,583 Number of Shares Outstanding: 8,000
Total Trust Assets: 2,266

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

Branches in Town: None
Other Branches: Searcy (2)
First Community Bank
Batesville, AR

VOICE: (870) 612-3400 1325 Harrison Street Charter Number: 770
FAX: (870) 612-3412 72501 Date: June 20, 1997
Trust Powers: Yes

FDIC Certificate Number: 34533
Home Page: www.firstcommunity.net

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

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

Cash and Due from: 99,728 Deposits: 1,345,719
Federal Funds and Repos: 0 Federal Funds and Borrowings: 181,437
Investments: 222,259 Other Liabilities: 8,069
Net Loans: 1,272,556 Subordinated Debt: 0
Premises and Fixed Assets: 47,140 Total Liabilities: 1,535,225
Other Real Estate: 6,763 Total Equity Capital: 150,886
Other Assets: 37,665 Total Liabilities and Capital: 1,686,111
Total Assets: 1,686,111

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: Three

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

The Citizens Bank
Batesville, AR

VOICE: (870) 793-4441 655 St. Louis Street Charter Number: 705
FAX: (870) 698-6299 72501 Date: February 19, 1953
Trust Powers: Yes

FDIC Certificate Number: 17211
Home Page: www.thecitizensbank.net
Member of Federal Reserve System

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

CEO: Phil Baldwin EVP/CFO: Karen Shaw
Pres: Adam Mitchell SVP/TO: Gene Crawford

Cash and Due from: 181,554 Deposits: 968,554
Federal Funds and Repos: 0 Federal Funds and Borrowings: 62,283
Investments: 105,952 Other Liabilities: 4,403
Net Loans: 776,400 Subordinated Debt: 0
Premises and Fixed Assets: 38,837 Total Liabilities: 1,035,240
Other Real Estate: 103 Total Equity Capital: 95,851
Other Assets: 28,245 Number of Shares Outstanding: 34,523
Total Assets: 1,131,091 Total Liabilities and Capital: 1,131,091
Total Trust Assets: 164,485

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

Branches in Town: Four

Other Branches: Arkadelphia, Cave City, Crossett, Fayetteville (2), Hot Springs (3), Imboden, Little Rock (2), Monticello, Mountain View, Pleasant Plains, Portland, Rogers
## Bank of Bearden
**Bearden, AR**

**VOICE:** (870) 687-2233  
**FAX:** (870) 687-2474  
**Charter Number:** 688  
**Date:** June 17, 1945  
**FDIC Certificate Number:** 16282  
**Home Page:** www.bankofbearden.com

**Chm/Pres:** Rick Green  
**EVP:** Ken Riley  
**VP:** Donnie Castleberry  
**VP/Cash:** Susan Lusby

<table>
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<td>Federal Funds and Repos</td>
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<td>Investments</td>
<td>8,448</td>
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<td>Net Loans</td>
<td>28,400</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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<td>151</td>
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<tr>
<td>Total Assets</td>
<td>62,286</td>
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<td>Total Trust Assets</td>
<td>0</td>
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</tbody>
</table>

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

**Branches in Town:** None

**Other Branches:** None

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

**VOICE:** (870) 763-8101  
**FAX:** (870) 763-3500  
**Charter Number:** 253  
**Date:** March 16, 1908  
**FDIC Certificate Number:** 1027  
**Home Page:** www.fbtbly.com

**Chm/CEO/Pres:** Randy Scott  
**EVP:** Justin Bell  
**CFO:** Shelly Crosskno

<table>
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<td>12,791</td>
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<td>Net Loans</td>
<td>227,036</td>
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<td>Premises and Fixed Assets</td>
<td>5,906</td>
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<td>209</td>
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<td>8,925</td>
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<td>Total Assets</td>
<td>340,350</td>
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<tr>
<td>Total Trust Assets</td>
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**Directors:** Justin Bell; Steve Bell; Paula O. Blackwell; Ronny Goff; Brad Harrison; John Langston; John C. Rose, Jr.; Randy Scott; Tommy W. Wagner, Jr.

**Branches in Town:** Four

**Other Branches:** Manila, Wilson
First Western Bank
Booneville, AR

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

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

Home Page: www.fwbank.com

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

Chm/CEO: John T. Hampton
VChm: Steve Gramling
Pres/CCO/CLO: Landon Taylor

Cash and Due from:..................................... 16,220
Federal Funds and Repos: ............................. 0
Investments: ............................................ 26,659
Net Loans: ................................................ 409,008
Premises and Fixed Assets:.......................... 13,316
Other Real Estate: ...................................... 1,175
Other Assets: ............................................. 19,224
Total Assets: ........................................... 485,602
Total Liabilities: ....................................... 443,582
Total Equity Capital: ................................ 42,020
Number of Shares Outstanding:..................... 100,000

Directors: Dan Brown; Arline Coanney; Thomas C. Conly; Matt Crafton; Steve Gramling; John T. Hampton; Ty Hampton; John Mack; David Remy; Landon Taylor; John Williams; Jane Woolley

Branches in Town: One
Other Branches: Bella Vista, Bentonville, Caulkville, Fort Smith, Magazine, Rogers (3), Springdale

Community State Bank
Bradley, AR

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

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

Home Page: www.csbarkansas.com
Bank Holding Company
None

CEO/Pres: Jeff C. Hobbs
EVP/SLO: Sherri Jones
VP: Shawn McKame
VP/Cash: Regina Smith

Cash and Due from:..................................... 3,698
Federal Funds and Repos: ............................. 0
Investments: ............................................ 1,073
Net Loans: ................................................ 19,930
Premises and Fixed Assets:.......................... 529
Other Real Estate: ...................................... 207
Other Assets: ............................................. 526
Total Assets: ........................................... 25,963
Total Liabilities: ....................................... 22,939
Total Equity Capital: ................................ 2,939
Number of Shares Outstanding:..................... 10,000

Directors: Taylor Chandler; Jeff C. Hobbs; Derick Murway; Marcus D. Novacheck

Branches in Town: None
Other Branches: None
### Bank of Cave City

**Cave City, AR**

- **VOICE:** (870) 283-5301
- **FAX:** (870) 283-6466
- **Charter Number:** 209
- **Date:** July 2, 1906
- **FDIC Certificate Number:** 105
- **Home Page:** www.bankofcavecity.com

**Bank Holding Company**

- **Sharp Bancshares, Inc., Cave City, AR**

**CEO/Pres/TO:** John M. Beller  
**EVP/CFO:** Kim Nunnally  
**EVP/CLO:** Gayla Hickman  
**SVP/Cash:** Ronele Smith

<table>
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<th>Category</th>
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<td>Cash and Due from</td>
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<td>Net Loans</td>
<td>92,566</td>
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<td>Premises and Fixed Assets</td>
<td>4,056</td>
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<td>Other Real Estate</td>
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<td>139,982</td>
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<td>Total Trust Assets</td>
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</table>

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

**Branches in Town:** None

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

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### The Merchants and Planters Bank

**Clarendon, AR**

- **VOICE:** (870) 747-3319
- **FAX:** (870) 747-3498
- **Charter Number:** 21
- **Date:** July 23, 1890
- **FDIC Certificate Number:** 107

**Bank Holding Company**

- **Clarendon Holding Co., Clarendon, AR**

**Chm:** J. Baxter Sharp, III  
**Pres:** J. Kendall Henry

<table>
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<th>Category</th>
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<td>Cash and Due from</td>
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<td>Federal Funds and Repos</td>
<td>7,325</td>
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<td>17,785</td>
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<td>Net Loans</td>
<td>12,920</td>
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<td>Premises and Fixed Assets</td>
<td>346</td>
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<td>Other Real Estate</td>
<td>88</td>
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<td>606</td>
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<td>Total Assets</td>
<td>42,027</td>
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<tr>
<td>Total Trust Assets</td>
<td>0</td>
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</table>

**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

<table>
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<tr>
<th>Voice: (501) 328-4663</th>
<th>Charter Number: 118</th>
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<tr>
<td>Fax: (501) 328-4601</td>
<td>Date: May 12, 1903</td>
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<tr>
<td>Trust Powers: Yes</td>
<td>FDIC Certificate Number: 11241</td>
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<tr>
<td>620 Chestnut Street</td>
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<tr>
<td>72032</td>
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Home Page: www.my100bank.com  
Member of Federal Reserve System  
Bank Holding Company  
Home BancShares, Inc., Conway, AR

**Chm/CEO/Pres:** Tracy French  
**CFO/Treas:** Brian Davis  
**COO:** Stephen Tipton  
**TO:** Chris Thyer

<table>
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<th>Cash and Due from: 1,210,774</th>
<th>Deposits: 13,280,303</th>
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<tr>
<td>Federal Funds and Repos: 0</td>
<td>Federal Funds and Borrowings: 694,291</td>
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<tr>
<td>Investments: 2,236,004</td>
<td>Other Liabilities: 151,843</td>
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<td>Net Loans: 11,717,403</td>
<td>Subordinated Debt: 0</td>
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<tr>
<td>Premises and Fixed Assets: 277,898</td>
<td>Total Liabilities: 14,126,437</td>
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<td>Other Real Estate: 6,292</td>
<td>Other Liabilities: 151,843</td>
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<tr>
<td>Other Assets: 1,413,650</td>
<td>Total Liabilities and Capital: 16,862,021</td>
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<tr>
<td>Total Assets: 16,862,021</td>
<td>Total Equity Capital: 2,735,584</td>
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<tr>
<td>Total Trust Assets: 755,206</td>
<td>Number of Shares Outstanding: 2,400</td>
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</table>

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

**Branches in Town:** Six

**Other Branches:** Apalachicola[FL], Atkins, Batesville (2), Beebe (2), Bentonville, Big Pine Key[FL], Blountstown[FL], Boca Raton[FL], Bristol[FL], Bryant, Cabot (4), Carrabelle[FL], Clarksville, Clearwater[FL], Cooper City[FL], Coral Gables[FL], Coral Springs[FL], Crawfordville[FL], Dade City[FL], Dania Beach[FL], Dardanelle, Davie[FL], Destin[FL], Doral[FL], Eastpoint[FL], Elberta[AL], Englewood[FL], Fairhope[AL], Fayetteville (2), Foley[AL], Fort Smith (3), Ft. Lauderdale[FL] (3), Ft. Myers[FL], Greenbrier, Gulf Shores[AL], Heber Springs, Highland, Hollywood[FL], Islamorada[FL], Jacksonville (2), Jonesboro (6), Jupiter[FL], Key Largo[FL], Key West[FL] (3), Kissimmee[FL], Lake Mary[FL], Lakeland[FL], Little Rock (8), Lutz[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL], Monette, Morrilton, Mountain Home, Mountain View (2), Naples[FL], Navarre[FL], New York[NY], North Little Rock (6), Orange Beach[AL], Orlando[FL], Panama City[FL] (2), 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 Johns 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]
Chambers Bank  
Danville, AR  

VOICE: (479) 495-2236  
FAX: (479) 495-4650  
Trust Powers: Yes  
901 Main Street  
72833  
Charter Number: 615  
FDIC Certificate Number: 5615  
Date: October 3, 1930  

Home Page: www.chambers.bank  
Bank Holding Company  
Chambers Bancshares, Inc., Danville, AR  

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

Cash and Due from: ..................................... 54,533  
Federal Funds and Repos: .......................... 118,375  
Investments: ................................................. 36,813  
Net Loans: .................................................. 787,876  
Premises and Fixed Assets: ........................ 29,467  
Other Real Estate: ............................................ 40,655  
Other Assets: ............................................... 1,015  
Total Assets: ........................................... 1,068,734  

Deposits: .................................................... 849,860  
Federal Funds and Borrowings: ................... 6,401  
Other Liabilities: ............................................. 964,238  
Subordinated Debt: ............................................... 0  
Total Liabilities: .......................................... 1,068,734  

Other Liabilities: ............................................. 6,401  
Total Equity Capital: ..................................... 104,496  
Net Loans: .................................................. 787,876  
Total Liabilities and Capital: .................... 1,068,734  
Net Loans: .................................................. 787,876  
Total Equity Capital: ..................................... 104,496  
Premises and Fixed Assets: ........................ 29,467  
Other Real Estate: ............................................ 40,655  
Total Liabilities: .......................................... 1,068,734  
Premises and Fixed Assets: ........................ 29,467  
Other Real Estate: ............................................ 40,655  
Other Liabilities: ............................................. 964,238  
Total Liabilities: .......................................... 1,068,734  

Total Assets: ........................................... 1,068,734  

Number of Shares Outstanding: .................. 10,000  
Total Trust Assets: ................................................ 0  

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

Branches in Town: One  
Other Branches: Amity, Atkins, Conway (2), Dardanelle (3), Dover, Elkins (2), Fayetteville, Fort Smith (2), Havana, Hot Springs (2), Mansfield, Mena, Rogers, Russellville (2), Springdale (2), Van Buren, Waldron

Bank of Delight  
Delight, AR  

VOICE: (870) 379-2293  
FAX: (870) 379-2575  
Trust Powers: No  
503 East Antioch  
71940  
Charter Number: 342  
FDIC Certificate Number: 99  
Date: June 16, 1911  

Home Page: www.bankofdelight.com  
Bank Holding Company  
None  

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

Cash and Due from: ..................................... 14,027  
Federal Funds and Repos: .......................... 14,300  
Investments: ................................................. 11,772  
Net Loans: .................................................. 113,456  
Premises and Fixed Assets: ........................ 697  
Other Real Estate: ............................................ 1,141  
Other Assets: ............................................... 1,825  
Total Assets: ........................................... 156,218  
Total Trust Assets: ................................................ 0  

Deposits: .................................................... 123,612  
Federal Funds and Borrowings: ................... 12,936  
Other Liabilities: ............................................. 188  
Subordinated Debt: ............................................... 0  
Total Liabilities: .......................................... 136,736  
Total Liabilities: .......................................... 136,736  
Premises and Fixed Assets: ........................ 697  
Other Real Estate: ............................................ 1,141  
Other Assets: ............................................... 1,825  
Total Assets: ........................................... 156,218  
Total Equity Capital: ..................................... 19,482  
Total Liabilities and Capital: .................... 156,218  
Number of Shares Outstanding: .................. 15,583  

Directors: Rodney Fagan; Darwin Hendrix; David B. Hendrix; John D. Ledbetter; Jeff L. Milam; Randall Turner  

Branches in Town: None  
Other Branches: Gurdon, Prescott
First State Bank of DeQueen
DeQueen, AR

VOICE: (870) 642-4423
FAX: (870) 642-2847
402 West Collin Raye Drive
Charter Number: 731
71832
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

Cash and Due from: 7,511
Federal Funds and Repos: 0
Investments: 58,779
Net Loans: 228,487
Premises and Fixed Assets: 6,932
Other Real Estate: 384
Total Assets: 303,427
Total Trust Assets: 0

Deposits: 262,826
Federal Funds and Borrowings: 9,023
Other Liabilities: 3,872
Subordinated Debt: 0
Total Liabilities: 275,721
Total Liabilities and Capital: 303,427
Number of Shares Outstanding: 76,000

Directors: Julie Brown; Gary Dan Futrell; Gary L. Golden; Dennis Smiley; Don Stemple; Angie Walker
Branches in Town: One
Other Branches: Dierks, Glenwood, Lockesburg, Murfreesboro, Nashville

Arkansas County Bank
DeWitt, AR

VOICE: (870) 946-3551
FAX: (870) 946-1562
220 West Cross Street
Charter Number: 790
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: 8,032
Federal Funds and Repos: 8,375
Investments: 43,236
Net Loans: 102,037
Premises and Fixed Assets: 3,614
Other Real Estate: 386
Other Assets: 386
Total Assets: 168,673
Total Trust Assets: 0

Deposits: 127,045
Federal Funds and Borrowings: 20,802
Other Liabilities: 208
Subordinated Debt: 0
Total Liabilities: 148,055
Total Liabilities and Capital: 168,673
Number of Shares Outstanding: 1

Directors: Dale K. Bennett; Kim B. Bethea; Georgea M. Greaves; M. Edward Hord; Waymon Hornbeck; Mary M. Jennings; Warren A. Jennings, Jr.; Robert M. Johnston, Jr.; K. Daniel Kennedy; Lester A. McKinley; James N. Moss, Jr.; Gary Sebree
Branches in Town: None
Other Branches: Lockesburg, Stuttgart
Merchants & Farmers Bank
Dumas, AR

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

Trust Powers: Yes
Home Page: www.mfbanknet.com

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

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

Cash and Due from: 17,026
Federal Funds and Repos: 4,250
Investments: 12,850
Net Loans: 129,773
Premises and Fixed Assets: 5,313
Other Real Estate: 0
Other Assets: 6,549
Total Assets: 175,761
Total Liabilities: 158,838
Total Equity Capital: 16,923
Number of Shares Outstanding: 40,000

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

Branches in Town: None

Other Branches: Bryant

First Financial Bank
El Dorado, AR

VOICE: (870) 863-7000
FAX: (870) 881-5393
214 North Washington Street
71730
Charter Number: 778
Date: April 15, 1999
FDIC Certificate Number: 28905

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

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

Cash and Due from: 250,709
Federal Funds and Repos: 27,136
Investments: 61,932
Net Loans: 1,070,831
Premises and Fixed Assets: 15,984
Other Real Estate: 8,424
Other Assets: 72,293
Total Assets: 1,507,309
Total Liabilities: 1,333,405
Total Equity Capital: 173,904
Number of Shares Outstanding: 704,757

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

Branches in Town: Four

Other Branches: Carthage[MS], Cherry Valley, Forrest City, Harrisburg (2), Little Rock, McCrory, Mena, Senatobia[MS], Smackover, Wynne (2)
**Bank of England**

_England, AR_

**VOICE:** (501) 842-2555  
**FAX:** (501) 842-2422  
**Charter Number:** 48  
**Date:** August 8, 1898  
**FDIC Certificate Number:** 13303

**Home Page:** www.bankofengland-ar.com

**CEO/CLO:** Allen Evans  
**Pres:** Gary Canada, Jr.  
**CFO:** Amanda Robinson  
**Cash:** Sheila Rice

**Cash and Due from:** 66,241  
**Deposits:** 379,232  
**Federal Funds and Repos:** 0  
**Federal Funds and Borrowings:** 52,515  
**Investments:** 46,041  
**Other Liabilities:** 37,368  
**Net Loans:** 381,771  
**Subordinated Debt:** 0  
**Premises and Fixed Assets:** 7,030  
**Total Liabilities:** 469,115  
**Other Real Estate:** 1,196  
**Total Liabilities and Capital:** 543,694  
**Other Assets:** 41,415  
**Total Trust Assets:** 0  
**Total Assets:** 543,694  
**Number of Shares Outstanding:** 10,000

**Directors:** James Neal Anderson; Gary Canada, Jr.; Thomas M. Cupples; Allen Evans; Gregory M. Hopkins; Nicole Canada Luebke

**Branches in Town:** One  
**Other Branches:** Carlisle, Little Rock, Lonoke, North Little Rock

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**Cornerstone Bank**

_Eureka Springs, AR_

**VOICE:** (479) 253-2265  
**FAX:** (479) 253-1165  
**Charter Number:** 374  
**Date:** May 4, 1912  
**FDIC Certificate Number:** 5635

**Home Page:** www.cstonebank.net

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

**Cash and Due from:** 49,426  
**Deposits:** 326,272  
**Federal Funds and Repos:** 0  
**Federal Funds and Borrowings:** 35,462  
**Investments:** 283,616  
**Other Liabilities:** 3,700  
**Net Loans:** 283,616  
**Subordinated Debt:** 0  
**Premises and Fixed Assets:** 17,122  
**Total Liabilities:** 365,434  
**Other Real Estate:** 1,248  
**Total Liabilities and Capital:** 394,088  
**Other Assets:** 10,376  
**Total Trust Assets:** 0  
**Total Assets:** 394,088  
**Number of Shares Outstanding:** 40,000

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

**Branches in Town:** One  
**Other Branches:** Berryville, Harrison, Holiday Island, Huntsville
Arvest Bank
Fayetteville, AR

VOICE: (479) 750-1400
FAX: (479) 770-1615

75 North East Street
72702

Charter Number: 31
FDIC Certificate Number: 8728

Date: December 24, 1892

Home Page: www.arvest.com

Member of Federal Reserve System
Bank Holding Company

Arvest Holdings, Inc., Bentonville, AR

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

EVP/COO: Phillip O. Porter
EVP/COF: Karla S. Payne

Cash and Due from: 2,953,441
Other Real Estate: 12,424
Total Assets: 23,217,977

Federal Funds and Repos: 0
Premises and Fixed Assets: 477,203
Total Trust Assets: 3,276,327

Investments: 3,855,909
Other Assets: 1,303,020
Total Trust Assets: 3,276,327

Net Loans: 14,615,980
Total Liabilities and Capital: 23,217,977

Other Liabilities: 272,078
Subordinated Debt: 0
Number of Shares Outstanding: 350,692

FDIC: 552,241
Total Liabilities: 20,936,097

FDIC: 272,078
Total Equity Capital: 2,281,880

FDIC: 20,111,778
Total Liabilities and Capital: 23,217,977

FDIC: 20,936,097
Number of Shares Outstanding: 350,692

FDIC: 350,692

Branches in Town: Eight

Other Branches: Alma, Anderson[MO], Ashdown, Aurora[MO], Bartlesville[OK] (4), Bella Vista (3), Belton[MO], Benton, Bentonville (6), Berryville, Branson[MO], Branson West[MO], Broken Arrow[OK] (3), Broken Bow[OK], Bryant, Cabot, Caney[KS], Carthage[MO] (2), Cassville[MO], Catoosa[OK], Centerton, Chickasha[OK], Choctaw[OK], Clarksville, Conway (3), 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, Gravette, Greenwood, Grove[OK], Harrison (3), Hollister[MO], Hot Springs (6), Hot Springs Village, Huntsville (2), Idabel[OK], Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Jonesboro (3), Joplin[MO] (6), Kansas [OK], Kansas City[MO] (6), Kimberling City[MO], Lamar[MO], Lawton[OK] (4), Lead Hill, Leawood[KS], Lebanon[MO], Lee's Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (8), Lockwood[MO], Lonoke, Lowell, Manila, Marshfield[MO], McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Monett[MO], Monette, Moore[OK] (2), Morrilton, Mount Ida, Mountain Grove[MO], Mountain Home (3), Muskogee[OK] (4), Nashville, Neosho[MO] (2), Nevada[MO], Nixa[MO], Noel[MO], Norman[OK] (6), North Little Rock (4), Nowata[OK] (2), Oklahoma City[OK] (9), Okmulgee[OK], Ottawa[KS], Overland Park[KS] (2), Owasso[OK] (3), Paris, Pea Ridge, Pittsburg[KS], Poteau[OK], Prairie Grove, Pryor[OK], Rogers (7), Russellville (5), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (2), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (8), Springfield[MO] (6), Stillwater[OK] (2), Stillwell[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, 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
Home Page: www.signature.bank

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

Director: Gary R. Head, Dr. John A. Dominick; Matthew R. Duffy; Michael E. Hill; Kevin J. Kooman; Greg W. Lee; David McConnell; Todd Simmons; Robert C. Smith

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

FBT Bank & Mortgage
Fordyce, AR

VOICE: (870) 352-3107 200 West Fourth Street Charter Number: 631
FAX: (870) 352-5202 71742 Date: January 5, 1931
Trust Powers: Yes
Home Page: www.fbtbank.com

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

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

Other Branches: Pine Bluff, Rison, White Hall
# One Hundred and Sixth Report

## Armor Bank

**Forrest City, AR**

**VOICE:** (870) 633-1525  
**FAX:** (870) 633-8212  
**Trust Powers:** Yes  
**Home Page:** [www.armor.bank](http://www.armor.bank)

### Bank Holding Company

**Forrest City Financial Corporation, Marianna, AR**

**Chm:** Mark Waldrip  
**CEO/Pres:** Chad T. May  
**SVP:** Nathan Waldrip  
**CLO:** T. Courtney Menefee

<table>
<thead>
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<th>Item</th>
<th>Amount</th>
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<td>Cash and Due from:</td>
<td>7,740</td>
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<td>Federal Funds and Repos:</td>
<td>17,305</td>
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<tr>
<td>Investments:</td>
<td>23,469</td>
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<tr>
<td>Net Loans:</td>
<td>122,914</td>
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<tr>
<td>Premises and Fixed Assets:</td>
<td>5,575</td>
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<tr>
<td>Other Real Estate:</td>
<td>3,508</td>
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<tr>
<td>Total Assets:</td>
<td>180,961</td>
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</table>

**Other Assets:** 450

**Total Liabilities:** 162,525

**Total Equity Capital:** 18,436

**Total Trust Assets:** 0

**Directors:** Charles A. Banks; Bradley J. Beavers; Stephen W. Edwards, Sr.; Andrew F. Higginbothom; Chad T. May; Mark Waldrip; Nathan M. Waldrip

**Branches in Town:** One

**Other Branches:** Jonesboro, Little Rock (2), Marked Tree, Trumann, Tyronza

## Bank of Gravette

**Gravette, AR**

**VOICE:** (479) 787-5251  
**FAX:** (479) 787-6102  
**Trust Powers:** No  
**Home Page:** [www.bankofgravette.com](http://www.bankofgravette.com)

### Bank Holding Company

**Legacy Bancshares, Inc., Springdale, AR**

**CEO:** Patrick H. Swope  
**SVP:** Brenda Bridge  
**Pres:** Brian Glenn  
**CFO:** Jason McDoniel

<table>
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<th>Item</th>
<th>Amount</th>
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<td>Cash and Due from:</td>
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<td>Federal Funds and Repos:</td>
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<tr>
<td>Investments:</td>
<td>16,207</td>
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<td>Net Loans:</td>
<td>82,724</td>
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<td>Premises and Fixed Assets:</td>
<td>5,950</td>
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<tr>
<td>Other Real Estate:</td>
<td>14,212</td>
</tr>
<tr>
<td>Total Assets:</td>
<td>135,999</td>
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</tbody>
</table>

**Other Assets:** 14,212

**Total Liabilities:** 117,543

**Total Equity Capital:** 18,456

**Total Trust Assets:** 0

**Directors:** Mary K. Brown; Gary C. George; Don L. Gibson; David Harris; Gary Jech; Matthew L. Mawby; Brian Shaw; Stephen E. Stafford; Loyd R. Swope; Patrick H. Swope

**Branches in Town:** None

**Other Branches:** Centerton, Hiwasse
Anstaff Bank
Green Forest, AR

VOICE: (870) 438-5214 100 First National Avenue Charter Number: 801
FAX: (870) 438-5412 72638 Date: June 28, 2016
Trust Powers: Yes
FDIC Certificate Number: 3869

Home Page: www.anstaffbank.com

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

Chm/CEO: Stephen E. Stafford  SVP/CFO: Marcus Walser
Pres: Brad King  SVP/COO: Shelby Bruffett

Cash and Due from: 25,956  Deposits: 739,634
Federal Funds and Repos: 57,200  Federal Funds and Borrowings: 13,082
Investments: 122,041  Other Liabilities: 6,990
Net Loans: 581,836  Subordinated Debt: 0
Premises and Fixed Assets: 19,017  Total Liabilities: 759,706
Other Real Estate: 180  Total Liabilities and Capital: 836,292
Other Assets: 30,062  Number of Shares Outstanding: 7,500
Total Assets: 836,292

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

Branches in Town: One

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

First Service Bank
Greenbrier, AR

VOICE: (501) 679-7200 136 South Broadview Charter Number: 732
FAX: (501) 764-4260 72058 Date: October 15, 1976
Trust Powers: No
FDIC Certificate Number: 18519

Home Page: www.firstservicebank.com

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

Chm/CEO/Pres: Thomas H. Grumbles  COO/Mtg CEO: Robin Hackett
CFO: Kenneth Barnard

Cash and Due from: 11,214  Deposits: 355,705
Federal Funds and Repos: 14,450  Federal Funds and Borrowings: 10,283
Investments: 15,465  Other Liabilities: 2,451
Net Loans: 338,110  Subordinated Debt: 0
Premises and Fixed Assets: 11,867  Total Liabilities: 368,439
Other Real Estate: 985  Total Liabilities and Capital: 33,512
Other Assets: 9,860  Number of Shares Outstanding: 15,000
Total Assets: 401,951

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

71 West Center
72936

Charter Number: 243
Date: August 7, 1907

FDIC Certificate Number: 1296

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

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

Cash and Due from: 3,640
Deposits: 197,045
Federal Funds and Repos: 15,050
Federal Funds and Borrowings: 0
Investments: 64,191
Other Liabilities: 588
Net Loans: 133,850
Subordinated Debt: 0
Premises and Fixed Assets: 12,367
Total Liabilities: 197,633
Other Real Estate: 140
Total Liabilities and Capital: 197,633
Other Assets: 9,138
Total Equity Capital: 40,743
Total Assets: 238,376

Number of Shares Outstanding: 7,500

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

Branches in Town: One

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

Partners Bank
Helena, AR

VOICE: (870) 338-6451
FAX: (870) 338-6306
Trust Powers: Yes

302 Cherry Street
72342

Charter Number: 803
Date: October 18, 2018

FDIC Certificate Number: 15729

Home Page: www.partnersbnk.com

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

CEO/Pres: John O. Moore
EVP: Vance G. St. Columbia
CFO: Brenda Eldridge
COO: Dana Pittman

Cash and Due from: 42,792
Deposits: 259,135
Federal Funds and Repos: 0
Federal Funds and Borrowings: 20,000
Investments: 43,918
Other Liabilities: 745
Net Loans: 207,011
Subordinated Debt: 0
Premises and Fixed Assets: 2,220
Total Liabilities: 279,880
Other Real Estate: 0
Total Liabilities and Capital: 279,880
Other Assets: 11,972
Number of Shares Outstanding: 50,000
Total Assets: 307,913

Directors: John S. Cooper; Joseph Thomas Cunningham; Thomas "Larry" Delk; Jerry L. Kelley; Barry Lawrence; John O. Moore; Tommie E. Shackelford, Jr.; Vance G. St. Columbia; Harry G. Stephens, Jr.; Ed Wright

Branches in Town: One

Other Branches: Marion, Marvell, West Helena, Wynne
Horatio State Bank
Horatio, AR

VOICE: (870) 832-2501 123 Main Street Charter Number: 179
FAX: (870) 832-2577 71842 Date: May 15, 1905
Trust Powers: No 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  SVP: Edith H. Smith
EVP: Todd B. Trimble

Cash and Due from:..................................... 30,335 Deposits:.................................................... 213,783
Federal Funds and Repos:.................................. 250 Federal Funds and Borrowings:......................... 0
Investments: ................................................ 21,863 Other Liabilities:............................................. 309
Net Loans: .................................................. 181,150 Subordinated Debt:........................................ 0
Premises and Fixed Assets:.............................. 779 Total Liabilities:............................................. 214,092
Other Real Estate:........................................ 197
Total Assets:.............................................. 241,404

Other Assets: ............................................. 6,830 Total Equity Capital:..................................... 214,092
Total Trust Assets:........................................... 0 Total Liabilities and Capital:............................... 241,404

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

Branches in Town: None
Other Branches: Foreman

Today’s Bank
Huntsville, AR

VOICE: (479) 582-0700 432 Harmony Road Charter Number: 756
FAX: (479) 251-8253 72740 Date: July 26, 1991
Trust Powers: Yes 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:........................................ 34,324 Deposits:.................................................... 221,003
Federal Funds and Repos:................................ 0 Federal Funds and Borrowings:......................... 39,437
Investments: ................................................ 47,397 Other Liabilities:........................................ 1,782
Net Loans: .................................................. 190,541 Subordinated Debt:........................................ 0
Premises and Fixed Assets:.............................. 6,345 Total Liabilities:........................................... 262,222
Other Real Estate:........................................ 966 Total Equity Capital:..................................... 25,148
Other Assets: ............................................. 7,797 Total Liabilities and Capital:........................... 287,370
Total Assets:.............................................. 287,370
Total Trust Assets:........................................... 0 Number of Shares Outstanding:.............................. 27,000

Directors: Robert Lloyd; Sam Mathias; Larry Olson; Arthur Thurman

Branches in Town: One
Other Branches: Alma, Fayetteville (2), Mansfield, Mulberry (2), Ozark, Springdale, Van Buren
First Arkansas Bank & Trust
Jacksonville, AR

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

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

Home Page: www.fabandt.bank

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

Chm/CEO/Pres: Larry T. Wilson
SVP/CFO: Kim Cullum
SVP/COO: Mark Wilson
SVP/TO: Shelia De Armond

Cash and Due from: 45,245
Federal Funds and Repos: 0
Investments: 180,358
Net Loans: 532,189
Premises and Fixed Assets: 23,809
Other Real Estate: 0
Other Assets: 59,600
Total Assets: 841,201

Deposits: 627,582
Federal Funds and Borrowings: 63,773
Other Liabilities: 8,911
Subordinated Debt: 0
Total Liabilities: 700,266
Total Equity Capital: 140,935
Number of Shares Outstanding: 200,000

Total Trust Assets: 255,287
Directors: Tommy Bond; Jamie Cobb; Dr. Chevron Ergle; James E. Peacock; Kathryn W. Roberts; Ali Sugg; Larry T. Wilson; Mark Wilson; Michael K. Wilson

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

The Bank of Lake Village
Lake Village, AR

VOICE: (870) 265-2241
FAX: (870) 265-2125
Trust Powers: No

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

Home Page: www.bankoflakevillage.com

Member of Federal Reserve System
Bank Holding Company
Southeast Arkansas Bank Corporation, Lake Village, AR

Chm: Charles H. Weissinger, Jr.
CEO/Pres/Sec: John T. Potter
VChm: Guy M. Weissinger

Cash and Due from: 6,723
Federal Funds and Repos: 0
Investments: 15,864
Net Loans: 45,471
Premises and Fixed Assets: 797
Other Real Estate: 661
Other Assets: 1,523
Total Assets: 71,039

Deposits: 57,897
Federal Funds and Borrowings: 4,150
Other Liabilities: 215
Subordinated Debt: 0
Total Liabilities: 62,262
Total Equity Capital: 8,777
Number of Shares Outstanding: 60,000

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

Branches in Town: One
Other Branches: None
Bank of Little Rock
Little Rock, AR

VOICE:  (501) 376-0800 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:.......................... 10,411 Deposits:................................. 203,476
Federal Funds and Repos:..................... 825 Federal Funds and Borrowings:........... 0
Investments:................................. 59,778 Other Liabilities:.......................... 2,456
Net Loans:.................................... 144,700 Subordinated Debt:.......................... 0
Premises and Fixed Assets:.................... 6,878 Total Liabilities:......................... 205,932
Other Real Estate:......................... 1,110 Total Liabilities and Capital:........... 228,299
Other Assets:........................... 5,597 Total Equity Capital:....................... 22,367
Total Assets:.............................. 228,299 Number of Shares Outstanding:........ 100,000
Total Trust Assets:........................ 0

Directors: Eugene L. Maris; James M. May, III; Steven C. Russell
Branches in Town: Four
Other Branches: None
Bank OZK
Little Rock, AR

VOICE: (501) 978-2265 18000 Cantrell Road Charter Number: 121
FAX: (501) 978-2282 72223 Date: March 24, 1903
Trust Powers: Yes FDIC Certificate Number: 110

Home Page: www.ozk.com

Bank Holding Company
None

Chm/CEO: George G. Gleason, II CFO: Greg McKinney
CAO: Tim Hicks TO: Jennifer Junker

Cash and Due from: ................................ 1,646,070 Deposits: ............................................... 20,723,598
Federal Funds and Repos: ................................ 0 Federal Funds and Borrowings: ................. 912,973
Investments: ............................................ 3,299,944 Other Liabilities: ................................... 286,024
Net Loans: ............................................. 19,004,882 Subordinated Debt: .................................... 344,048
Premises and Fixed Assets: ........................ 732,674 Total Liabilities: ..................................... 22,266,643
Other Real Estate: ....................................... 17,669 Other Assets: .......................................... 1,679,170 Total Equity Capital: ................................ 4,113,766
Other Assets: ........................................ 1,679,170 Total Assets: ......................................... 26,380,409
Total Assets: ........................................ 26,380,409 Total Liabilities and Capital: .................. 26,380,409
Total Trust Assets: .................................. 1,953,368 Number of Shares Outstanding: ......... 129,350,301

Directors: Nicholas A. Brown; Paula Cholmondeley; Beverly Cole; Robert C. East; Kathleen M. Franklin; Catherine B. Freedberg; Jeffrey Gearhart; George G. Gleason, II; Peter C. Kenny; Bill Koeboed; Walter J. Mullen; Christopher Orndorff; John B. Reynolds; Steven Sadoff; Ross M. Whipple

Branches in Town: Ten

Other Branches: Adairsville[GA], Advance[NC], Allen[TX], Alma, Altus, Apollo Beach[FL], Arkadelphia (2), Asheville[NC], Atlanta[GA] (2), Auburn[GA], Austin[TX], Bainbridge[GA] (2), Bella Vista (2), Belleair Bluffs[FL], Belmont[NC], 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], Chatham[GA], Clarksville, Clearwater[FL] (3), Clinton, Columbus[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornelia[GA], Cornelius[NC], Cumming[GA] (3), Dahlonega[GA], Dallas[GA], Dallas[TX] (2), Dalton[GA], Dawsonville[GA], Doral[FL], Douglasville[GA] (2), East Ellijay[GA], East Point[GA], Ellijay[GA], Fayetteville (3), Forest City[NC], Fort Lauderdale[FL], Fort Myers[FL] (3), Fort Smith (3), Fort Worth[TX], Franklin[GA], Frisco[TX] (2), Gastonia[NC], Geneva[AL], Grayson[GA], Greensboro[GA], Harrisburg[NC], Harrison (2), 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, Malvern (2), Marble Hill[GA], Marietta[GA], Marshall, Maumelle, McDonough[GA], McKinney[TX], Miami[FL], Miami Beach[FL], Mobile[AL], Mocksville[NC], Mountain Home (2), Mulberry, New York[NY], Newnan[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Pinellas Park[FL], Piano[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (3), San Antonio[TX], Sarasota[FL], Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, Siloam Springs, Snellville[GA], South Pasadena[FL], Southlake[TX], Springdale (2), St. Petersburg[FL] (3), St. Simons Island[GA], Statham[GA], Tallapoosa[GA], Tampa[FL] (5), Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Villa Rica[GA], Watkinsville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]
Central Bank
Little Rock, AR

VOICE: (501) 221-6400  1506 Market Street, Suite C180  Charter Number: 385
FAX: (501) 227-8932  72211-1871  Date: August 12, 1912
Trust Powers: No  FDIC Certificate Number: 1756

Home Page: www.centralbankar.com

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


Cash and Due from: 22,446  Deposits: 236,025
Federal Funds and Repos: 23,901  Federal Funds and Borrowings: 32,127
Investments: 47,446  Other Liabilities: 1,774
Net Loans: 195,857  Subordinated Debt: 0
Premises and Fixed Assets: 2,737  Total Liabilities: 269,926
Other Real Estate: 624  Total Trust Assets: 0
Other Assets: 4,670  Total Equity Capital: 297,681
Total Assets: 297,681  Total Liabilities and Capital: 297,681

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

Branches in Town: One
Other Branches: Bentonville

Eagle Bank & Trust Company
Little Rock, AR

VOICE: (501) 223-2000  650 South Shackleford, Suite 150  Charter Number: 735
FAX: (501) 223-0373  72211  Date: May 27, 1977
Trust Powers: Yes  FDIC Certificate Number: 3873

Home Page: www.eaglebank.com

Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Cathy H. Owen  CEO/Pres: Jeff Lynch  EVP: Paul Castleberry  Mtg CEO: Bill Edwards

Cash and Due from: 11,344  Deposits: 355,504
Federal Funds and Repos: 7,800  Federal Funds and Borrowings: 5,812
Investments: 147,440  Other Liabilities: 4,870
Net Loans: 234,033  Subordinated Debt: 0
Premises and Fixed Assets: 9,445  Total Liabilities: 366,186
Other Real Estate: 2,573  Total Trust Assets: 0
Other Assets: 14,646  Total Equity Capital: 61,095
Total Assets: 427,281  Total Liabilities and Capital: 427,281
Number of Shares Outstanding: 27,965

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

Branches in Town: None
Other Branches: Drasco, Fairfield Bay, Gravel Ridge, Greers Ferry, Heber Springs (2), North Little Rock, Quitman, Rose Bud, Sherwood (2), Vilonia
Encore Bank  
Little Rock, AR

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

12224 Chenal Parkway  
72211

Charter Number: 771  
Date: July 30, 1997

FDIC Certificate Number: 34562

Home Page: www.bankencore.com

Member of Federal Reserve System

Encore Bancshares, Inc., Little Rock, AR

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

Cash and Due from: 13,423  
Federal Funds and Repos: 47,875  
Investments: 118,907  
Net Loans: 385,521  
Premises and Fixed Assets: 4,099  
Other Real Estate: 0  
Other Assets: 15,050  
Total Assets: 584,875  
Total Liabilities: 530,597  
Total Equity Capital: 54,278

Deposits: 412,160  
Federal Funds and Borrowings: 115,244  
Other Liabilities: 3,193  
Subordinated Debt: 0  
Total Liabilities: 530,597  
Total Equity Capital: 54,278

Number of Shares Outstanding: 32,013

Directors:  
John Allen; Derek Alley; Marcella "Marcy" Doderer; Andrew Endicott; Elizabeth Glasbrenner; Quinn Grovey; Jack Harrington; Burt Hicks; Phillip Jett; Matt Johnner; Chris Roberts

Branches in Town: One

Other Branches: Fayetteville, Jonesboro, Rogers

First State Bank  
Lonoke, AR

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

101 South Center Street  
72086

Charter Number: 670  
Date: March 9, 1935

FDIC Certificate Number: 15050

Home Page: www.firststatebk.com

Bank Holding Company

Lonoke Bancshares, Inc., Lonoke, AR

Chm: Neil Bennett, Jr.  
CEO/Pres: Kevin F. "Kip" Norton  
CFO: Melissa Halpain  
Sec: Karen K. Hardke

Cash and Due from: 14,602  
Federal Funds and Repos: 0  
Investments: 79,227  
Net Loans: 153,740  
Premises and Fixed Assets: 6,319  
Other Real Estate: 1,178  
Other Assets: 3,796  
Total Assets: 258,862  
Total Liabilities: 230,160  
Number of Shares Outstanding: 16,000

Deposits: 229,728  
Federal Funds and Borrowings: 0  
Other Liabilities: 432  
Subordinated Debt: 0  
Total Liabilities: 230,160  
Number of Shares Outstanding: 16,000

Directors: Alan W. Barksdale; Neil Bennett, Jr.; William Fletcher, Jr.; J. Walls McCrary; Daina B. Newcomb; Kevin F. "Kip" Norton; Wade Ruckle; Marvin D. Thaxton, Jr.

Branches in Town: One

Other Branches: Carlisle, Fayetteville, Gurdon, Heber Springs
Farmers Bank and Trust Company
Magnolia, AR

VOICE: (870) 235-7000 200 East Main Street Charter Number: 217
FAX: (870) 235-7008 71753 Date: September 26, 1906
Trust Powers: Yes FDIC Certificate Number: 1291

Home Page: www.myfarmers.bank
Member of Federal Reserve System
Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

Chm: Bob L. Burns  CFO: Drew Chandler
CEO/Pres: Chris Gosnell  CLO: Dave White

Cash and Due from: ..................................... 77,942 Deposits: ................................................. 1,497,028
Federal Funds and Repos: ............................ 0 Federal Funds and Borrowings: .................. 93,725
Investments: .............................................. 258,738 Other Liabilities: ........................................... 18,153
Net Loans: .................................................. 1,349,558 Subordinated Debt: ............................................... 0
Premises and Fixed Assets: ........................... 30,430 Total Liabilities: ....................................... 1,608,906
Other Real Estate: ......................................... 600 Total Trust Assets: ..................................... 147,552
Other Assets: ................................................. 1,790,436
Total Assets: ........................................... 1,790,436 Total Liabilities and Capital: .................... 1,790,436
Other Real Estate: ............................................ 73,168 Number of Shares Outstanding: ................ 100,000
Other Assets: ............................................... 174
Total Assets: ........................................... 1,790,436

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

Branches in Town: Three
Other Branches: Benton, Blevins, Camden (3), Hope (2), Lewisville, Malvern (2), New Boston[TX], Prescott, Prosper[TX], Taylor, Texarkana (2), Texarkana[TX] (2)

The Peoples Bank
Magnolia, AR

VOICE: (870) 234-5777 500 North Jackson Charter Number: 313
FAX: (870) 912-0647 71753 Date: June 22, 1910
Trust Powers: Yes FDIC Certificate Number: 12531

Home Page: www.pbmag.com
Bank Holding Company
Golden Oaks Bancshares, Inc., Magnolia, AR

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

Cash and Due from: ..................................... 35,407 Deposits: .................................................... 136,374
Federal Funds and Repos: ......................... 0 Federal Funds and Borrowings: .................. 56,010
Investments: .............................................. 17,501 Other Liabilities: ........................................... 596
Net Loans: .................................................. 150,170 Subordinated Debt: ............................................... 0
Premises and Fixed Assets: ........................... 4,266 Total Liabilities: ....................................... 192,980
Other Real Estate: ......................................... 174 Total Equity Capital: ......................................... 22,406
Other Assets: ................................................. 7,868 Number of Shares Outstanding: ................ 10,000
Total Assets: ........................................... 215,386
Total Trust Assets: ..................................... 0

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

Branches in Town: One
Other Branches: Waldo
Premier Bank of Arkansas
Marion, AR

VOICE: (870) 739-7300 Charter Number: 775
FAX: (870) 739-2234 Date: October 8, 1998
Trust Powers: Yes

Home Page: www.premierbankar.com
Member of Federal Reserve System
Bank Holding Company
FCB Financial Services, Inc., Marion, AR

Chm: Michael D. East
CEO/Pres: Donny Underwood
CFO: T. J. Anderson

Cash and Due from: 30,819 Deposits: 157,081
Federal Funds and Repos: 0 Federal Funds and Borrowings: 0
Investments: 5,453 Other Liabilities: 1,278
Net Loans: 138,501 Subordinated Debt: 0
Premises and Fixed Assets: 4,049 Total Liabilities: 158,359
Other Real Estate: 451 Total Equity Capital: 24,867
Other Assets: 3,953 Total Trust Assets: 0
Total Assets: 183,226 Number of Shares Outstanding: 60,000
Directors: T. J. Anderson; Brett Crowson; Michael D. East; William David Fogelman; Frank A. Fogleman; Edward Hardin; Allen B. Helms, Jr.; 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: Jonesboro, West Memphis

First NaturalState Bank
McGehee, AR

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

Home Page: www.fnbmcgehee.com
Member of Federal Reserve System
Bank Holding Company
First National Financial Corporation, McGehee, AR

CEO/Pres: Jim R. Daniels
EVP/CFO: Wendy Barnes
SVP: Fran Childress
VP: Jacob Box

Cash and Due from: 3,779 Deposits: 59,722
Federal Funds and Repos: 1,650 Federal Funds and Borrowings: 0
Investments: 10,815 Other Liabilities: 167
Net Loans: 48,915 Subordinated Debt: 0
Premises and Fixed Assets: 702 Total Liabilities: 59,889
Other Real Estate: 0 Total Equity Capital: 6,850
Other Assets: 0 Total Liabilities and Capital: 66,739
Total Assets: 66,739 Number of Shares Outstanding: 68,000
Total Trust Assets: 34

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

Branches in Town: One
Other Branches: Dumas
### McGehee Bank

**McGehee Bank**  
McGehee, AR  
301 North Second Street
Charter Number: 661  
71654  
Date: December 5, 1933
FDIC Certificate Number: 11242

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

**CEO/Pres:** James M. Smith  
**SVP:** Clarissa Herren  
**VP/Cash:** Stephen Wilson  
**VP/TO:** Jim S. Youngblood

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<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Investments</th>
<th>Other Liabilities</th>
<th>Net Loans</th>
<th>Subordinated Debt</th>
<th>Premises and Fixed Assets</th>
<th>Other Liabilities</th>
<th>Total Assets</th>
<th>Total Liabilities</th>
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<td>18,230</td>
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<td>Total Assets</td>
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<td>Total Trust Assets</td>
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**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

**The Union Bank of Mena**  
Mena, AR  
303 Highway 71 North
Charter Number: 667  
71953  
Date: July 25, 1934
FDIC Certificate Number: 14597

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

**Chm:** David Maddox  
**Pres:** Kevin Williams  
**EVP/CFO:** Michael Myers  
**SVP:** Tim Rodgers

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<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Investments</th>
<th>Other Liabilities</th>
<th>Net Loans</th>
<th>Subordinated Debt</th>
<th>Premises and Fixed Assets</th>
<th>Other Liabilities</th>
<th>Total Assets</th>
<th>Total Liabilities</th>
<th>Subordinated Debt</th>
<th>Total Equity Capital</th>
<th>Total Liabilities and Capital</th>
<th>Number of Shares Outstanding</th>
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<td>38,490</td>
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<td>80,457</td>
<td>4,308</td>
<td>179,932</td>
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<td>3,811</td>
<td>145</td>
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<td>Total Trust Assets</td>
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</table>

**Directors:** John A. Crawford; Philip B. Hensley; David Maddox; John Maddox; Jeff Montgomery; Michael Myers; Paul T. Plunkett; Phillip Stevenson; Kevin Williams; Phillip Wilson; Jarrod Yarnell

**Branches in Town:** None

**Other Branches:** Hatfield, Wickes
Commercial Bank & Trust Company  
Monticello, AR

VOICE: (870) 367-6221  FAX: (870) 367-7700  Charter Number: 396
212 West Gaines Street  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: ............................................. 3,708  Deposits: .................................................. 222,090
Federal Funds and Repos: .................................... 24,325  Federal Funds and Borrowings: ...................... 0
Investments: ..................................................... 76,311  Other Liabilities: ........................................ 351
Net Loans: ....................................................... 131,744  Subordinated Debt: ................................. 0
Premises and Fixed Assets: .................................. 1,477  Total Liabilities: ...................................... 222,441
Other Real Estate: ............................................ 564  Total Trust Assets: .......................... 16,594
Other Assets: .................................................. 6,910  Total Equity Capital: ...................... 22,598
Total Assets: .............................................. 245,039  Number of Shares Outstanding: ............ 8,000
 net Loans: .......................... 131,744  Subordinated Debt: ................................. 0
Net Loans: ....................................................... 131,744  Other Liabilities: ........................................ 351
Premises and Fixed Assets: .................................. 1,477  Total Liabilities: ...................................... 222,441
Other Real Estate: ............................................ 564  Total Trust Assets: .......................... 16,594
Other Assets: .................................................. 6,910  Total Equity Capital: ...................... 22,598
Total Assets: .............................................. 245,039  Number of Shares Outstanding: ............ 8,000
 net Loans: .......................... 131,744  Subordinated Debt: ................................. 0
Net Loans: ....................................................... 131,744  Other Liabilities: ........................................ 351
Premises and Fixed Assets: .................................. 1,477  Total Liabilities: ...................................... 222,441
Other Real Estate: ............................................ 564  Total Trust Assets: .......................... 16,594
Other Assets: .................................................. 6,910  Total Equity Capital: ...................... 22,598
Total Assets: .............................................. 245,039  Number of Shares Outstanding: ............ 8,000

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

Branches in Town: Four
Other Branches: None

Union Bank And Trust Company  
Monticello, AR

VOICE: (870) 460-6400  FAX: (870) 460-6464  Charter Number: 448
102 West McCloy  71657  Date: September 15, 1915
Trust Powers: Yes

FDIC Certificate Number: 1753
Home Page: www.unionbnk.com
Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

Cash and Due from: ............................................. 17,772  Deposits: .................................................. 211,276
Federal Funds and Repos: .................................... 0  Federal Funds and Borrowings: ...................... 9,654
Investments: ..................................................... 34,927  Other Liabilities: ........................................ 2,317
Net Loans: ....................................................... 182,310  Subordinated Debt: ................................. 0
Premises and Fixed Assets: .................................. 3,669  Total Liabilities: ...................................... 223,247
Other Real Estate: ............................................ 0  Total Equity Capital: ...................... 23,831
Other Assets: .................................................. 8,400  Number of Shares Outstanding: ............ 80,000
Total Assets: .............................................. 247,078  Total Liabilities and Capital: ............. 247,078

Directors: Mike Akin; Whit Barton; Charles F. Dearman, Jr.; Dave Dickson; John S. McClendon; Robin McClendon; Zach McClendon, Jr.; Thomas M. Smith; Joel Stevens

Branches in Town: Two
Other Branches: Warren
Petit Jean State Bank
Morrilton, AR

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

707 North Saint Joseph Street  Charter Number: 777  
72110  Date: January 27, 1999

FDIC Certificate Number: 35084

Home Page: www.pjsb.com

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

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

EVP: Suzanne Hartman

Cash and Due from:................................. 44,194  
Federal Funds and Repos:............... 0
Investments:........................................ 50,104  
Net Loans:........................................... 97,293
Premises and Fixed Assets: ............... 2,140  
Other Real Estate:.................................. 144
Other Assets:....................................... 7,652  
Total Assets:.................................. 201,527
Total Trust Assets:............................. 0

Deposits:........................................... 166,823  
Federal Funds and Borrowings:......... 4,247
Other Liabilities:................................. 1,741  
Subordinated Debt:............................... 0
Total Liabilities:................................. 172,811
Total Liabilities and Capital:.......... 201,527
Number of Shares Outstanding:........ 50,000

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

Branches in Town: One
Other Branches: None

Stone Bank
Mountain View, AR

VOICE: (833) 253-2265  
FAX: (501) 435-2068  
Trust Powers: Yes

802 East Main Street  Charter Number: 797  
72560  Date: August 4, 2015

FDIC Certificate Number: 17431

Home Page: www.stonebank.com

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

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

Cash and Due from:................................. 9,598  
Federal Funds and Repos:............... 3
Investments:........................................ 56,257  
Net Loans:........................................... 431,765
Premises and Fixed Assets: ............... 18,174  
Other Real Estate:.................................. 38,023
Other Assets:....................................... 6,265  
Total Assets:.................................. 560,085
Total Trust Assets:............................. 0

Deposits:........................................... 432,854  
Federal Funds and Borrowings:......... 63,984
Other Liabilities:................................. 6,050  
Subordinated Debt:............................... 0
Total Liabilities:................................. 502,888
Total Liabilities and Capital:.......... 560,085
Number of Shares Outstanding:........ 1,338,370

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

Branches in Town: None
Other Branches: DeWitt, Gillett, Harrison, Little Rock, White Hall
Diamond Bank
Murfreesboro, AR

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

319 East Main
71958
Date: December 19, 1904
FDIC Certificate Number: 1527

Home Page: www.diamond.bank
Member of Federal Reserve System
Bank Holding Company
Bainum Bancorp, Glenwood, AR

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

Cash and Due from: 24,751
Federal Funds and Repos: 0
Investments: 141,469
Net Loans: 484,213
Premises and Fixed Assets: 10,229
Other Real Estate: 680
Other Assets: 23,697
Total Assets: 685,039
Total Liabilities: 612,950
Total Equity Capital: 72,089

Directors: Tim Bainum; Timothy A. “Tab” Bainum; Robert Braun; Richard Cox; John E. Gibbs; John Hearnsberger; Stefanie Bainum Kato; Shauna L. Lucas; Virgilio Martinez; Larry Mitchell; Mike Moore; George E. Steel, Jr.

Branches in Town: None

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

Merchants & Planters Bank
Newport, AR

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

120 Hazel
72112
Date: March 20, 1946
FDIC Certificate Number: 16464

Home Page: www.mandpbank.com
Bank Holding Company
M & P Community Bancshares, Inc., Newport, AR

Chm/TO: Jim S. Gowen, Sr.
CEO/Pres: Jim S. Gowen, Jr.
SVP/CLO: Randy Cross
SVP/Cash: Leslie Lowery

Cash and Due from: 30,795
Federal Funds and Repos: 0
Investments: 48,628
Net Loans: 194,803
Premises and Fixed Assets: 11,165
Other Real Estate: 954
Other Assets: 14,928
Total Assets: 301,273
Total Liabilities: 270,284
Total Equity Capital: 30,989

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

Branches in Town: One

Other Branches: Batesville (3), Des Arc, McCrory, Newark, Searcy, Swifton, Tuckerman
Piggott State Bank
Piggott, AR

VOICE: (870) 598-3802
FAX: (870) 598-2026
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/CEO/Pres: Cody Knight
VP: Jammie Stephens
VP/Cash: Wanda Winberry

Cash and Due from: ..................................... 21,457
Federal Funds and Repos: ................................ 0
Investments: ............................................ 32,537
Net Loans: .............................................. 49,188
Premises and Fixed Assets: ................................ 864
Other Real Estate: ......................................... 0
Total Assets: .......................................... 105,557

Deposits: .................................................... 95,730
Federal Funds and Borrowings: ............................ 346
Other Liabilities: .......................................... 224
Subordinated Debt: ......................................... 0
Total Liabilities: ......................................... 96,300
Total Liabilities and Capital: ................................ 105,557
Number of Shares Outstanding: ............................ 4,000

Directors: Steve Bell; Paula O. Blackwell; Cody Knight; Jim Poole
Branches in Town: One
Other Branches: Rector
Simmons Bank
Pine Bluff, AR

VOICE: (870) 541-1000 501 Main Street  Charter Number: 799
FAX: (870) 850-2685 71601  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: George A. Makris, Jr.  EVP/CBO: Matt Reddin
EVP/CAO: Steve Massanelli  TO: Joe Clement

Cash and Due from: .................. 2,546,420 Deposits: .................. 16,752,680
Federal Funds and Repos: .................. 5 Federal Funds and Borrowings: .................. 1,790,794
Investments: .................. 2,564,468 Other Liabilities: .................. 204,483
Net Loans: .................. 14,494,676 Total Liabilities: .................. 18,747,957
Premises and Fixed Assets: .................. 415,766 Total Trust Assets: .................. 6,004,054
Other Real Estate: .................. 14,111 Total Equity Capital: .................. 3,108,142
Other Assets: .................. 1,820,653 Total Liabilities and Capital: .................. 21,856,099
Total Assets: .................. 21,856,099 Number of Shares Outstanding: .................. 35,000

Directors: Jay D. Burchfield; Marty D. Casteel; William E. Clark, II; Steven A. Cossé; Mark C. Doramus; Eddie Drilling; Eugene Hunt; Jerry M. Hunter; Susan Lanigan; George A. Makris, Jr.; W. Scott McGeorge; Tom Purvis; Robert L. Shoptaw; Russ Teubner; Mindy West

Branches in Town: Six

Other Branches: Ada[OK], Ardmore[OK], Arlington[TX] (2), Athens[TN] (2), Atoka[TN], Ballwin[MO], Beebe, Benton, Bentonville, Bolivar[TN], Branson[MO], Branson West[MO], Brownsville[TN] (2), Bryant, Burleson[TX], Cabool[MO], Cabot, Celina[TX], Charleston, Chesterfield[MO], Chickasha[OK], Clarksville, Clayton[MO], Clinton, Collierville[TN], Columbia[IL], Columbia[MO] (7), Conway (3), Crane[MO], Crestwood[MO], Dallas[TX] (4), Davis[OK], Denison[TX] (2), Dermott, Des Peres[MO], Dresden[TN] (2), Dumas, Durant[OK] (2), Dyersburg[TN] (3), Edmond[OK], Edwardsville[IL], El Dorado (2), El Dorado Springs[MO], Englewood[CO], Fayetteville (3), Fenton[MO], Florissant[MO], Fort Smith (3), Fort Worth[TX] (6), Franklin[TN] (2), Frisco[TX], Frontenac[MO], Gainesville[TX], Gallatin[TN], Godfrey[IL], Goodlettsville[TN], Grapevine[TX], Greenfield[MO], Gunter[TX], Hamburg, Hendersonville[TN] (2), Hensley, Highlands Ranch[CO], Hot Springs (3), Houston[MO], Humboldt[TN], Hutchinson[KS], Jackson[TN] (4), Jonesboro (3), Joplin[MO] (2), Kenton[TN], Kingston[TN], Knoxvile[TN], Lake Village, Lees Summit[MO], Lexington[TN], Lincoln, Little Rock (14), Lockwood[MO], Lone Tree[CO], Madill[OK], Madisonville[MO], Mammoth Spring, Mansfield[TX], Marshall, Marshallfield[MO], Martin[TN], Maryville[TN], Maumelle, McKinney[TX], Memphis[TN], Middleton[TN], Monticello, Mount Vernon[MO], Mountain View, Mountain View[MO], Nashville[TN], Nixa[MO], North Little Rock (2), Oak Ridge[TN], Oakville[MO], O'Fallon[IL], O'Fallon[MO], Oklahoma City[OK] (6), Olathe[KS], Ozark, Ozark[MO], Paragould, Parkdale, Pottsville[TX], Reeds Spring[MO], Rogers (2), Russellville (3), Saginaw[TX], Saint Louis[MO] (6), Saint Peters[MO], Searcy (2), Sedalia[MO], Sharon[TN], Sherman[TX], Siloam Springs, South Fulton[TN], South Hutchinson[KS], Springdale, Springfield[MO] (5), Star City, Stillwater[OK] (5), Stockton[MO], Strong, Sulphur[OK], Sweetwater[TN], Tishomingo[OK], Troy[TN], Tulsa[OK] (2), Union City[TN], Van Alstyne[TX], Vonore[TN], Webster Groves[MO], Weiner, Wentzville[MO], West Plains[MO] (2), White Hall, White House[TN], Whitesboro[TX], Wichita[KS] (3), Wildwood[MO], Willow Springs[MO], Wynnewood
**RiverBank**

Pocahontas, AR

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

<table>
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<tr>
<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
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<tr>
<td>1,245</td>
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<td>6,925</td>
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<th>Other Liabilities</th>
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<td>5,848</td>
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<td>1,939</td>
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<th>Total Liabilities and Capital</th>
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<td>99,228</td>
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<td>99,228</td>
<td>4,404</td>
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**Directors:** Jeremy Baltz, Kyle Baltz, Gary Cochran, Terry Davis, James Edington, Joyce Radcliff, Chad Watson

**Branches in Town:** None

**Other Branches:** Corning

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**Home Bank of Arkansas**

Portland, AR

**VOICE:** (501) 679-7283  
**FAX:** (501) 679-7745

**Chm/CEO:** John Stacks  
**Pres:** Dan M. Rolett

<table>
<thead>
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<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
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<td>60,378</td>
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<th>Other Liabilities</th>
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<td>0</td>
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<table>
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<th>Net Loans</th>
<th>Subordinated Debt</th>
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<td>51,949</td>
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<th>Premises and Fixed Assets</th>
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<th>Other Assets</th>
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<td>99,228</td>
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<td>67,723</td>
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**Directors:** Lephiew Dennington, Roy Montgomery, John Stacks, Ryan Stacks

**Branches in Town:** None

**Other Branches:** Damascus, Greenbrier, Little Rock, Marshall
### Gateway Bank
#### Rison, AR

**VOICE:** (870) 325-6251  
**FAX:** (870) 325-7661  
**112 Main Street**  
**Charter Number:** 650  
**Date:** March 7, 1932  
**FDIC Certificate Number:** 8730  

**Trust Powers:** No  
**Home Page:** [www.gatewaybank.bank](http://www.gatewaybank.bank)

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

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<td>Investments</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Number of Shares Outstanding</td>
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</table>

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

**Branches in Town:** None

**Other Branches:** Bryant

### Generations Bank
#### Rogers, AR

**VOICE:** (479) 986-3990  
**FAX:** (479) 986-3999  
**3710 Southern Hills Blvd., Suite 100**  
**Charter Number:** 220  
**Date:** October 26, 1906  
**FDIC Certificate Number:** 88

**Trust Powers:** No  
**Home Page:** [www.mygenerations.bank](http://www.mygenerations.bank)

**Chm/CEO:** Jonathan W. Harrell  
**Pres:** Joe Ruddell  
**CFO:** Sandra Ferguson  
**COO:** Lindsay Chaney

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<td>Investments</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Total Assets</td>
<td>602,380</td>
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<td>Number of Shares Outstanding</td>
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**Directors:** Gina Bennett; Dan H. Byars; Paul Church; Sandra Ferguson; Phillip J. Foster; Benett Harrell; Carl Harrell; Jonathan W. Harrell; Steven D. Harrell; Paul E. Lindsey; James M. Morgan; William B. Morrison; Richard H. Mosley; Nick Nabholz; John David Neeley; Richard L. Smith; William Titus

**Branches in Town:** None

**Other Branches:** Camden (3), Fayetteville, Hampton, Junction City, Siloam Springs, Van Buren
First State Bank
Russellville, AR

VOICE: (479) 498-2400 Charter Number: 663
FAX: (479) 498-2465 Date: January 12, 1934
Trust Powers: No

Home Page: www.fsbmybank.com
Member of Federal Reserve System
Bank Holding Company
First State Banking Corporation, Russellville, AR

Chm/CEO: Charles Blanchard
Pres/COO: Charles B. "Chip" Blanchard
EVP/CLO: Barton Allen
EVP/Sec: Toni B. Laws

Cash and Due from:..................................... 64,431 Deposits: .................................................... 308,637
Federal Funds and Repos: ............................ 0 Federal Funds and Borrowings: .................. 10,524
Investments:.............................................. 32,212 Other Liabilities:.......................................... 1,934
Net Loans: ............................................. 240,907 Subordinated Debt:........................................ 0
Premises and Fixed Assets:........................... 6,653 Total Liabilities: .......................................... 321,095
Other Real Estate:....................................... 0 Total Liabilities and Capital: ....................... 321,095
Total Assets: .......................................... 355,903 Number of Shares Outstanding: ............. 20,000
Total Trust Assets: ..................................... 0

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

Branches in Town: Three
Other Branches: Ola

Bank of Salem
Salem, AR

VOICE: (870) 895-2591 Charter Number: 266
FAX: (870) 895-3825 Date: December 9, 1908
Trust Powers: No

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: .................................. 23,770 Deposits: ................................................... 140,182
Federal Funds and Repos: .......................... 2,123 Federal Funds and Borrowings: .................. 0
Investments: ............................................. 4,777 Other Liabilities: .......................................... 391
Net Loans: ............................................... 117,711 Subordinated Debt:........................................ 0
Premises and Fixed Assets: ......................... 1,411 Total Liabilities: .......................................... 140,573
Other Real Estate: ...................................... 27 Total Liabilities and Capital: ....................... 140,573
Other Assets: ........................................... 7,202 Number of Shares Outstanding: ............. 19,650
Total Assets: ........................................... 157,021 Total Liabilities and Capital: ....................... 157,021
Total Trust Assets: ..................................... 0

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  Charter Number: 578
FAX: (479) 938-7084  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  
VP/Cash: Don Fritsche

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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 Real Estate</td>
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<td>Total Liabilities and Capital</td>
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<tr>
<td>Number of Shares Outstanding</td>
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Directors: Eddie F. Ahne; Don Fritsche; Gary Fritsche; Ronnie L. Layes

Branches in Town: None

Other Branches: Subiaco

First Security Bank
Searcy, AR

VOICE: (501) 279-3400  Charter Number: 649
FAX: (501) 279-3486  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  
Pres: Michael C. Hutsell  
EVP: J. Mark Ferguson  
TO: Frank Faust

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

Branches in Town: Three

Peoples Bank
Sheridan, AR

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

1120 S. Rock Street 72150
Charter Number: 786 Date: September 11, 2000
FDIC Certificate Number: 57058

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

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

Cash and Due from: 20,915
Federal Funds and Repos: 0
Investments: 56,987
Net Loans: 97,346
Premises and Fixed Assets: 2,211
Other Real Estate: 0
Other Assets: 4,288
Total Assets: 181,747
Total Trust Assets: 0
Number of Shares Outstanding: 56,562

Deposits: 154,641
Federal Funds and Borrowings: 0
Other Liabilities: 658
Subordinated Debt: 0
Total Liabilities: 155,299
Total Liabilities and Capital: 181,747
Total Equity Capital: 26,448

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

Branches in Town: None
Other Branches: Little Rock

Smackover State Bank
Smackover, AR

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

708 North Broadway 71762
Charter Number: 600 Date: April 18, 1928
FDIC Certificate Number: 5623

Home Page: www.smackoverbank.com
Bank Holding Company
Smackover Bancshares, Inc., Smackover, AR

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

Cash and Due from: 19,589
Federal Funds and Repos: 4,450
Investments: 82,107
Net Loans: 81,244
Premises and Fixed Assets: 2,095
Other Real Estate: 0
Other Assets: 965
Total Assets: 190,450
Total Trust Assets: 0
Number of Shares Outstanding: 100,000

Deposits: 163,991
Federal Funds and Borrowings: 0
Other Liabilities: 855
Subordinated Debt: 0
Total Liabilities: 164,846
Total Liabilities and Capital: 190,450
Total Equity Capital: 25,604

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  Date: September 19, 1916
Trust Powers: No  FDIC Certificate Number: 93

Home Page: www.riversidebanc.com

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

CEO/VChm: Stephen C. Davis  Pres: Robert G. Dudley, Jr.

Cash and Due from: 3,372  Deposits: 53,786
Federal Funds and Repos: 3,750  Federal Funds and Borrowings: 4,500
Investments: 1,201  Other Liabilities: 178
Net Loans: 51,558  Subordinated Debt: 0
Premises and Fixed Assets: 2,059  Total Liabilities: 58,464
Other Real Estate: 0
Other Assets: 2,143  Total Equity Capital: 5,619
Total Assets: 64,083  Total Liabilities and Capital: 64,083
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  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

CEO/Pres: Nathan Gairhan  SVP/CFO: Paige Mulhollan  SVP/CLO: Sonny Delgado

Cash and Due from: 29,438  Deposits: 178,963
Federal Funds and Repos: 0  Federal Funds and Borrowings: 17,443
Investments: 3,750  Other Liabilities: 1,614
Net Loans: 177,687  Subordinated Debt: 0
Premises and Fixed Assets: 8,052  Total Liabilities: 198,020
Other Real Estate: 0
Other Assets: 2,655  Total Equity Capital: 23,562
Total Assets: 221,582  Total Liabilities and Capital: 221,582
Total Trust Assets: 0  Number of Shares Outstanding: 100,000

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

Branches in Town: One
Other Branches: Fayetteville, Rogers
Bodcaw Bank  
Stamps, AR 

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

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

Home Page:  www.bodcawbank.com  

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

CEO/Pres:  Korey N. Keith  
EVP:  Jeff White  
VP:  Jennifer Miller  

Cash and Due from: ....................................... 7,287  
Federal Funds and Repos: ......................... 775  
Investments: ........................................... 25,098  
Net Loans: ............................................. 92,544  
Premises and Fixed Assets: ...................... 2,786  
Other Real Estate: .................................. 80  
Other Assets: ....................................... 1,019  
Total Assets: ...................................... 129,589  
Total Trust Assets: .................................. 0  

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

Branches in Town:  None  

Other Branches:  Magnolia  

Connect Bank  
Star City, AR  

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

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

Home Page:  www.connectbank.us  

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

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

Cash and Due from: ................................... 5,559  
Federal Funds and Repos: ....................... 0  
Investments: ......................................... 21,060  
Net Loans: .......................................... 68,359  
Premises and Fixed Assets: .................... 3,542  
Other Real Estate: .................................. 388  
Other Assets: ....................................... 1,509  
Total Assets: ..................................... 100,417  
Total Trust Assets: .................................. 0  

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

Branches in Town:  None  

Other Branches:  Dumas, Pine Bluff (2), White Hall
Security Bank  
Stephens, AR

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

105 Ruby Street  
71764  
FDIC Certificate Number: 16395

Charter Number: 692  
Date: February 8, 1946

Home Page: www.secbnk.com

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

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

Cash and Due from: 8,987  
Federal Funds and Repos: 150  
Investments: 3,446  
Net Loans: 54,734  
Premises and Fixed Assets: 1,478  
Other Real Estate: 0  
Other Assets: 2,003  
Total Assets: 70,798  
Total Trust Assets: 0

Deposits: 62,686  
Federal Funds and Borrowings: 0  
Other Liabilities: 1,197  
Subordinated Debt: 0  
Total Liabilities: 63,883  
Number of Shares Outstanding: 20,000

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

Branches in Town: None

Other Branches: None

The Farmers and Merchants Bank  
Stuttgart, AR

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

708 S. Main Street  
72160  
FDIC Certificate Number: 16216

Charter Number: 687  
Date: December 29, 1944

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  
EVP: Brad Chambless  
TO: Craig Boone

Cash and Due from: 31,500  
Federal Funds and Repos: 169,760  
Investments: 215,986  
Net Loans: 1,012,415  
Premises and Fixed Assets: 35,762  
Other Real Estate: 1,705  
Other Assets: 132,226  
Total Assets: 1,599,354  
Total Trust Assets: 288,404

Deposits: 1,312,696  
Federal Funds and Borrowings: 68,134  
Other Liabilities: 12,043  
Subordinated Debt: 0  
Total Liabilities: 1,392,873  
Number of Shares Outstanding: 1,000

Directors: Gerald Carter; Brad Chambless; Greg Connell; Gary Hudson; Kyle Ludwig; Dr. Chris Morgan; Mickey Pierce; Robert Seidenstricker; Ray E. Vester

Branches in Town: Four

Other Branches: Bentonville, Des Arc, DeWitt, Farmington, Fayetteville (5), Flippin, Gassville, Hazen, Jonesboro, Lakeview, Marianna, Morrilton, Mountain Home (2), Perryville, Pocahontas (2), Prairie Grove, West Fork
Citizens Bank & Trust Company
Van Buren, AR

VOICE:  (479) 474-1201 3110 Alma Highway  Charter Number:  328  
FAX:  (479) 410-1340 72956  Date:  December 20, 1910  
Trust Powers:  Yes  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:  58,590  
Federal Funds and Repos:  0  
Investments:  129,531  
Net Loans:  256,131  
Premises and Fixed Assets:  4,239  
Other Real Estate:  18  
Other Assets:  10,677  
Total Assets:  459,186  
Total Trust Assets:  10,518  

Deposits:  392,263  
Federal Funds and Borrowings:  8,168  
Other Liabilities:  2,524  
Subordinated Debt:  0  
Total Liabilities:  402,955  
Total Liabilities and Capital:  459,186  
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; James G. Williamson, Jr.  
Branches in Town:  Three  
Other Branches:  Alma, Cedarville, Mountainburg

First State Bank of Warren
Warren, AR

VOICE:  (870) 226-2601 104 S. Main Street  Charter Number:  739  
FAX:  (870) 226-2253 71671  Date:  December 12, 1978  
Trust Powers:  Yes  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 A. Quimby  

Cash and Due from:  20,072  
Federal Funds and Repos:  0  
Investments:  50,117  
Net Loans:  46,375  
Premises and Fixed Assets:  995  
Other Real Estate:  148  
Other Assets:  3,440  
Total Assets:  121,147  
Total Trust Assets:  10,518  

Deposits:  107,673  
Federal Funds and Borrowings:  0  
Other Liabilities:  419  
Subordinated Debt:  0  
Total Liabilities:  108,092  
Total Liabilities and Capital:  121,147  
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
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.  TO: Carlton E. Davis
Pres: Kelly Ashcraft

Cash and Due from: 5,191
Federal Funds and Repos: 5,200
Investments: 70,799
Net Loans: 49,259
Premises and Fixed Assets: 501
Other Real Estate: 1,181
Total Assets: 132,227
Total Trust Assets: 20,196

Deposits: 3,215
Federal Funds and Borrowings: 109
Other Liabilities: 107,923
Subordinated Debt: 0
Total Liabilities: 132,227
Number of Shares Outstanding: 48,000

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

Branches in Town: Two
Other Branches: Hermitage

Evolve Bank & Trust
West Memphis, AR

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

301 Shoppingway Boulevard
72301-1719
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: B. Scot Lenoir  TO: Andy Cook
CEO/Pres: Scott Stafford  EVP/CFO: Mark Mosteller

Cash and Due from: 45,738
Federal Funds and Repos: 50
Investments: 16,984
Net Loans: 507,459
Premises and Fixed Assets: 5,287
Other Real Estate: 877
Total Assets: 603,606
Total Trust Assets: 20,196

Deposits: 405,827
Federal Funds and Borrowings: 123,140
Other Liabilities: 26,667
Subordinated Debt: 0
Total Liabilities: 555,634
Number of Shares Outstanding: 4,000

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

Branches in Town: None
Other Branches: Memphis[TN], Parkin, Wynne
Fidelity Bank  
West Memphis, AR

VOICE: (870) 735-8700  
FAX: (870) 735-0065  
Trust Powers: Yes

330 West Broadway Street  
Charter Number: 804

72301  
Date: June 27, 2019

FDIC Certificate Number: 19644

Home Page: www.fidelitybanker.com

Member of Federal Reserve System

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

CEO/Pres: Charles E. Horton  
EVP: Kirby Carlson

EVP/TO: Andy Horton  
SVP/CF: Chris Blaylock

Cash and Due from: 4,674  
Federal Funds and Repos: 1,840

Investments: 248,655  
Net Loans: 197,961

Premises and Fixed Assets: 9,661  
Other Real Estate: 84

Other Assets: 8,098  
Total Assets: 464,973

Total Trust Assets: 0  
Number of Shares Outstanding: 20,000

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

Branches in Town: One

Other Branches: Marion (2)

Cross County Bank  
Wynne, AR

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

1 Cross County Plaza  
Charter Number: 25

72396  
Date: June 5, 1891

FDIC Certificate Number: 13821

Home Page: www.crosscountybank.com

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

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

SVP/CFO: Beth Dildine  
SVP/CLO: King Casbeer

Cash and Due from: 18,044  
Federal Funds and Repos: 0

Investments: 8,393  
Net Loans: 240,532

Premises and Fixed Assets: 7,710  
Other Real Estate: 668

Other Assets: 6,543  
Total Assets: 281,890

Total Trust Assets: 14,428  
Number of Shares Outstanding: 4,000

Directors: Dr. Willard G. Burks; Ronald R. Caldwell; Guy E. Fisher; Pete L. Imboden, III; Kenneth L. Johnson, Jr.; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. Reddmann; R. Joe 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, 2020
Arkansas Capital Corporation
Little Rock, AR

VOICE: (501) 374-9247 200 River Market Avenue, Suite 400 72201 Charter Number: 2000 Date: May 2, 2017
FAX: (501) 374-9425 County: Pulaski
Trust Powers: No

Home Page: www.arcapital.com
Bank Holding Company None

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

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<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
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<td>Federal Funds and Repos</td>
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<td>Investments</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Deposits</td>
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<td>Total Liabilities</td>
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<td>Total Equity Capital</td>
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<td>Total Liabilities and Capital</td>
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<td>Number of Shares Outstanding</td>
<td>997</td>
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Directors: Jeff Amerine; Kevin Burns; Charles Cervantes; Rush B. Deacon; Jill Floyd; Robert "Ted" Gammill; Russell Guerra; Karen Marine; Emily McElroy; Virgil L. Miller, Jr.; Martha Moore; Caroll Penick; Sherrie Randall; Bryan Scoggins; David H. Shindler; William T. Staed; Boon W. Tan; Lorrie Trogden

Branches in Town: None
Other Branches: None
REPORT OF THE

STATE CHARTERED
TRUST COMPANY

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2020
Community First Trust Company
Hot Springs, AR

VOICE: (501) 520-3660  135 Section Line Road, C-1  Charter Number: 35001
FAX: (501) 520-3667  71913  Date: Jun. 17, 1998

County: Garland
Home Page: www.communityfirsttrust.com

Pres/CEO: 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, 2020
Arkansas State Bank Department

Perry County Industrial Development Corporation
Perryville, AR

VOICE: (501) 454-0330  P. O. Box 869  Charter Number: 30003
FAX: (501) 889-2966  72126-0869  Date: August 18, 1994

County: Perry

Pres: John C. "Chris" Branscum  Treas: Mark Roland
VP: Donald C. Crain
ALL COMMERCIAL BANKS
HEADQUARTERED
IN ARKANSAS,
LISTED BY COUNTY
AND
A MAP IDENTIFYING ALL OF THE
STATE’S 75 COUNTIES

JUNE 30, 2020
<table>
<thead>
<tr>
<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>Arkansas</td>
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<td>The Farmers and Merchants Bank</td>
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<tr>
<td>Ashley</td>
<td>Home Bank of Arkansas</td>
<td>Portland</td>
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<td>Bank of Gravette</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>First National Bank of North Arkansas</td>
<td>Berryville</td>
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<td>The Bank of Lake Village</td>
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<td>Community State Bank</td>
<td>Bradley</td>
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<td>Bodcaw Bank</td>
<td>Stamps</td>
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<td>Lawrence</td>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
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<td>Lincoln</td>
<td>Connect Bank</td>
<td>Star City</td>
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<td>Booneville</td>
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<td>Phillips</td>
<td>Partners Bank</td>
<td>Helena</td>
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<tr>
<td>Pike</td>
<td>Bank of Delight</td>
<td>Delight</td>
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<td></td>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
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<tr>
<td>Polk</td>
<td>The Union Bank of Mena</td>
<td>Mena</td>
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<tr>
<td>Pope</td>
<td>First State Bank</td>
<td>Russellville</td>
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<td>Pulaski</td>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
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<td>Bank of Little Rock</td>
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<td>Bank OZK</td>
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<td>COUNTY</td>
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<td>CITY</td>
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<td>Sebastian</td>
<td>Central Bank</td>
<td>Little Rock</td>
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<td>Eagle Bank &amp; Trust Company</td>
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<td>Encore Bank</td>
<td>Little Rock</td>
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<td>Randolph</td>
<td>RiverBank</td>
<td>Pocahontas</td>
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<td>Sebastian</td>
<td>The First National Bank of Fort Smith</td>
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<td>Farmers Bank</td>
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<td>Sevier</td>
<td>First State Bank of DeQueen</td>
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<td>Horatio State Bank</td>
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<tr>
<td>Sharp</td>
<td>FNBC Bank</td>
<td>Ash Flat</td>
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<td>Bank of Cave City</td>
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<td>St. Francis</td>
<td>First National Bank of Eastern Arkansas</td>
<td>Forrest City</td>
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<td>Armor Bank</td>
<td>Forrest City</td>
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<td>Stone</td>
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<td>Union</td>
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<td>Washington</td>
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<td>Legacy National Bank</td>
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<td>First Security Bank</td>
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<td>Woodruff</td>
<td>RiverWind Bank</td>
<td>Augusta</td>
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<tr>
<td>Yell</td>
<td>Chambers Bank</td>
<td>Danville</td>
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</tbody>
</table>
MAP OF ARKANSAS COUNTIES
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2020
Southern Bancorp Inc.
Arkadelphia, AR

RSSD Number: 1248939
VOICE: (501) 850-8969
FAX: (501) 537-1193

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

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

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
Citizens Bancshares of Batesville, Inc.
Batesville, AR

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

CEO: Phil Baldwin
Pres/CLO: Adam Mitchell

EVP/CFO: Karen Shaw

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

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

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.
Arkansas State Bank Department

88

Arvest Bank Group, Inc.
Bentonville, AR

RSSD Number: 1095674
110 NW 2nd Street, Suite 300
VOICE: (479) 464-1500
P. O. Box 1860
FAX: (479) 464-1540
72712

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

Subsidiaries:

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

RSSD Number: 1845673
110 NW 2nd Street, Suite 300
VOICE: (479) 464-1500
P. O. Box 1860
FAX: (479) 464-1540
72712

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

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

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.
  Southwest Cattlemen's Corporation
  Superior Finance Company

Farmers Bancorp, Inc.
Blytheville, AR

RSSD Number: 1247615
400 West Main Street
VOICE: (870) 763-8101
P. O. Box 688
FAX: (870) 763-3500
72316

Chm/Pres: Randy Scott

Subsidiaries:
Farmers Bank And Trust Company
Blytheville, AR
First Western Bancshares ESOT
Booneville, AR

RSSD Number: 2628994
VOICE: (479) 675-0369
FAX: (479) 675-0751

Chm: Ty Hampton

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

First Western Bancshares, Inc.
Booneville, AR

RSSD Number: 1100091
VOICE: (479) 675-0369
FAX: (479) 675-0751

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

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

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

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

Pres: Jonathan W. Harrell
CFO: Sandra Ferguson

Sec: Maxwell Harrell

Subsidiaries:
Generations Bank
Rogers, AR

Sharp Bancshares, Inc.
Cave City, AR

RSSD Number: 1099663
VOICE: (870) 283-5301
FAX: (870) 283-6466

Chm: Samuel F. Beller
CEO/Pres: John Beller
VChm: Bruce Street
CFO: Kim Nunally

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

Clarendon Holding Co.
Clarendon, AR

RSSD Number: 1099252
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) 328-4770  P. O. Box 966
FAX: (501) 328-4890  72032

Chm/CEO: John W. Allison  COO: Stephen Tipton
CFO: Brian Davis

Subsidiaries:
Centennial Bank  Conway, AR
- Centennial Insurance Agency, Inc.
- Boomer Air LLC  Cabot, AR
- Freedom Insurance Group, Inc.  Conway, AR
- Cook Insurance Agency, Inc.  Jonesboro, AR
- Regent Bank Project Finance, Inc.  Apalachicola, FL
- Centennial AL Holdings, Inc.  Davie, FL

HBI Insurance, 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

Chambers Bancshares, Inc.
Danville, AR

RSSD Number: 1141487  105 East 9th Street
VOICE: (479) 495-4680  P. O. Box 1330
FAX: (479) 495-4681  72833

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

Subsidiaries:
Chambers Bank  Danville, AR
Sloan Capital Trust I  Danville, AR
First State Bancshares, Inc.
DeQueen, AR

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

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

Subsidiaries:
First State Bank of DeQueen, DeQueen, AR
First State Insurance of DeQueen Inc., DeQueen, AR
First State DeQueen Statutory Trust I, Wilmington, DE

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.
VP: Mary M. Jennings

Subsidiaries:
Arkansas County Bank, DeWitt, AR

M & F Financial Corporation
Dumas, AR

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

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

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

RSSD Number: 2568102  
214 North Washington Street  
VOICE: (870) 863-7000  
P. O. Box 1754  
FAX: (870) 881-5393  
71730

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

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

MHBC Investments Limited Partnership, I LLLP  
England, AR

RSSD Number: 2795083  
123 South Main Street  
VOICE: (501) 842-2555  
P. O. Box 70  
FAX: (501) 842-2422  
72046

Chm: Gregory Hopkins  
Pres: Gary Canada, Jr.
CEO: Allen Evans  
CFO: Amanda Robinson

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

RSSD Number: 5081385  
123 South Main Street  
VOICE: (501) 842-2555  
FAX: (501) 842-2422

Bank Holding Company  
MHBC Investments Limited Partnership, I LLLP, England, AR

Chm/CEO/Pres: Gary Canada

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

Eureka Bancshares, Inc.  
Eureka Springs, AR

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

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

Subsidiaries:
Cornerstone Bank

White River Bancshares Company  
Fayetteville, AR

RSSD Number: 3306589  
3878 N. Crossover Road, Suite 20  
VOICE: (479) 684-3700  
FAX: (479) 684-3795

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

Subsidiaries:
Signature Bank of Arkansas  
Fayetteville, AR
FBT Bancshares, Inc.
Fordyce, AR

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

Chm/CEO/Pres: James V. Hulse, Jr.
EVP: Lance Nutt
SVP: Janie Daniell
SVP: David Sisson

Subsidiaries:
FBT Bank & Mortgage

First Bank Corp.
Fort Smith, AR

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

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

Subsidiaries:
The First National Bank of Fort Smith
Special L P, LLC
Citizens Bank & Trust Company
PMF, Inc.
  V B Senior Housing Limited Partnership
BHC Insurance
FBC Acquisition, Inc.
First Asset Holdings, LLC
Placid Hills Limited Partnership
Placid Hills Management, LLC
Realty Appraisals, Inc.

Bainum Bancorp
Glenwood, AR

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

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

Subsidiaries:
Diamond Bank
First National Bancorp, Inc.
Green Forest, AR

RSSD Number: 2619349
100 First National Avenue
VOICE: (870) 438-5214
FAX: (870) 438-5412
P. O. Box 1900
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
FAX: (501) 764-4260
P. O. Box 190
72058

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

Subsidiaries:
First Service Bank
First Service Realty
Greenbrier, AR
Greenbrier, AR

Peoples Home Holding, Inc.
Greenbrier, AR

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

Chm/CEO: John Stacks
Sec: Roy Montgomery

Subsidiaries:
Home Bank of Arkansas
HomeBank Insurance Agency
Portland, AR
Greenbrier, AR
Wilkinson Banking Corporation
Greenwood, AR

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

Chm: Elizabeth Wilkinson
CEO/Pres: Edward Wilkinson

Subsidiaries:
Farmers Bank

Helena Bancshares, Inc.
Helena, AR

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

Chm: Joseph Thomas Cunningham
CEO/Pres: John O. Moore
EVP/CFO: Brenda Eldridge
EVP/Sec: Tommie Shackelford

Subsidiaries:
Partners Bank

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  
1801 Central Avenue, Suite D  
VOICE: (501) 623-4292  
FAX: (501) 624-7187

Chm/CEO: Guy R. “Buck” Smith

Subsidiaries:
Bank of Salem  
SABCO Insurance, Inc.  
Security Bank

First Arkansas BancShares, Inc.  
Jacksonville, AR

RSSD Number: 1096550  
600 West Main Street  
VOICE: (501) 982-4511  
FAX: (501) 982-5769

Chm/CEO/Pres: Larry T. Wilson  
Sec: Mark 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  
201 Main Street  
VOICE: (870) 265-2241  
FAX: (870) 265-2125

Chm/CEO: Charles H. Weissinger, Jr.  
Pres: Franklin Todd Turner

VChm: Guy M. Weissinger

Subsidiaries:
The Bank of Lake Village  
BLV Realty, Inc.  
Jefferson Ag Credit  
The Jefferson Agency  
The Jefferson Bank

Lake Village, AR  
Greenville, MS
Capital Bancshares, Inc.
Little Rock, AR

RSSD Number: 2777016
12224 Chenal Parkway
VOICE: (501) 228-6000
P. O. Box 8210
FAX: (501) 228-6006
72211

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

Subsidiaries:
Encore Bank

Little Rock Bankshares, Inc.
Little Rock, AR

RSSD Number: 2617082
200 North State Street
VOICE: (501) 376-0800
P. O. Box 34090
FAX: (501) 374-7937
72203

Chm/CEO: Eugene L. Maris
Chm/CEO: Lee A. Swearingen
VChm/Pres: Kim Markland
Sec: Cindy Hippler

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.
Sparkman, AR
Fayetteville, AR
Little Rock, AR
State Holding Company
Little Rock, AR

RSSD Number: 1100046
650 South Shackleford, Suite 450
VOICE: (501) 223-3450
72211
FAX: (501) 223-8008

Chm/CEO/Pres: Cathy H. Owen
EVP: Laura Bogoslavsky

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

Lonoke Bancshares, Inc.
Lonoke, AR

RSSD Number: 1491614
101 South Center Street
VOICE: (501) 676-3106
P. O. Box 320
FAX: (501) 676-5046
72086

Chm: Neil Bennett, Jr.
CEO: Kevin F. "Kip" Norton
Sec: Karen Hardke

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

Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684
500 North Jackson Street
VOICE: (870) 234-5777
P. O. Box 340
FAX: (870) 234-3384
71754

Chm: Steven Clark Fincher
Pres: Mary L. Fowler
Sec: Jaela Talley

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

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

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

Big Creek Bancshares, Inc.  
Marianna, AR

RSSD Number: 5046816  
98 West Tennessee Street
VOICE: (870) 821-5100  
6378 Hwy 78 West
FAX: (870) 821-5100  
72360

Chm: Mark Waldrip  
CEO/Pres: Chad T. May
VP: Nathan M. Waldrip  
Sec: Stephen W. Edwards, Sr.

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

Forrest City Financial Corporation  
Marianna, AR

RSSD Number: 2501305  
98 West Tennessee Street
VOICE: (870) 821-5100  
6378 Hwy 78 West
FAX: (870) 821-5100  
72360

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

Chm: Mark Waldrip  
CEO/Pres: Chad T. May
VP: Nathan M. Waldrip  
Sec: Stephen W. Edwards, Sr.

Subsidiaries:
Armor Bank  
Forrest City, AR
FCB Financial Services, Inc.  
Marion, AR

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

Pres: M. Don Underwood  
Sec: Frank A. Fogleman

Subsidiaries:  
Premier Bank of Arkansas  
Marion, AR

First National Financial Corporation  
McGehee, AR

RSSD Number: 3386880  
VOICE: (870) 222-3880  
FAX: (870) 222-4853  
500 North Second Street  
P. O. Box 728  
71654

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

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

McGehee Bank Employee Stock Ownership Plan  
McGehee, AR

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

Chm: William W. Bowman  
CEO/Pres: James M. Smith  
VChm: John H. Potter  
VP/TO: Jim Youngblood

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

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

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

Chm: William W. Bowman
CEO/Pres: James M. Smith
VChm: John H. Potter, Jr.
Sec: Teresa Allison

Subsidiaries:
McGehee Bank
McBank Realty

Union Bankshares, Inc.
Mena, AR

RSSD Number: 1099805
VOICE: (479) 394-2211
FAX: (479) 394-3809
303 Hwy 71 North
P. O. Box 898
Mena, AR 71953

Chm: John Stevenson
CEO/Pres: Jarrod Yarnell
VChm: David Maddox
EVP/CFO: Michael D. Myers

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

Drew Bancshares, Inc.
Monticello, AR

RSSD Number: 1098198
VOICE: (870) 367-2025
FAX: (870) 367-1151
212 West Gaines
P. O. Box 150
Monticello, AR 71657

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

Subsidiaries:
Commercial Bank & Trust Company
First Union Financial Corporation
Monticello, AR

RSSD Number: 1098880 102 West McCloy
VOICE: (870) 460-6400 P. O. Box 270
FAX: (870) 460-6431 71657

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

Subsidiaries:
Union Bank And Trust Company

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

Stone Bancshares, Inc.
Mountain View, AR

RSSD Number: 4928344 802 East Main Street
VOICE: (833) 253-2265 900 South Shackleford, Suite 200
FAX: (501) 435-2068 72560

Chm: Sonya Daniels
Pres: Kevin Compton
EVP: Marnie Oldner
CFO/Sec: Stephen T. Ragland

Subsidiaries:
Stone Bank
DBT Realty Company, Inc.
P&M Real Estate, Inc.
M & P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan
Newport, AR

RSSD Number: 3394429 120 Hazel Street
VOICE: (870) 523-3601 P. O. Box 650
FAX: (870) 523-3473 72112

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

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 120 Hazel Street
VOICE: (870) 523-3601 P. O. Box 650
FAX: (870) 523-3473 72112

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

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

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

Piggott Bankstock, Inc.
Piggott, AR

RSSD Number: 1098321 212 West Cherry Street
VOICE: (870) 598-3802 P. O. Box 307
FAX: (870) 598-2026 72454

Chm: Cody Knight

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

RSSD Number: 1094828
VOICE: (870) 541-1000
FAX: (870) 850-2685

Chm/CEO: George A. Makris, Jr.
EVP/CFO/COO: Robert A. Fehlman
EVP/Gen Coun/Sec: George A. Makris, Ill

Subsidiaries:
Simmons Bank
   SWC PPR, LLC
   Diamond State Ventures II, LP
   Heartland Bank Liquidating Trust
   Heartland Insurance, LLC
   Montesano Investment, LLC
   PGR, LLC
   Simmons First Insurance Services, Inc.
   Simmons First Investment Group, Inc.
   Zwolle Investment, LLC
   Simmons NMTC Holding, LLC
   WHNH, LLC
   Simmons First SW REIT, Inc.
   Simmons First REIT of TN, LLC
   Providence PCC of Grenada, LLC
   Capital Partners Investment Fund 2008, L.P.
   Capital Partners Series SB, LLC
   Capital Partners Series SB II, LLC
   Capital Partners Series SB III, LLC
   Cradduck LMB Investment Fund, LLC
   Cradduck LMB Investment Fund 2, LLC
   Cultivation Twain Seed Fund I, L.P.
   PR RT, L.L.C.
   Raintree LMB, LLC
   Beacon Village Tax Credit Fund, LLC
   El Toro Holdings, LLC
   Big Creek Investors, LLC
   Simmons First REIT of MO, LLC
   Springfield Finance and Development Corp.
   104 A, LLC
   DHF, LLC
   MU Investment Property, LLC
   PSH, LLC
   RB RE Holdings, LLC
   Santa Ana Holdings, LLC
   St. Louis State Equity Fund II LLC
   The Successful Investors, LLC
   Stockton Community Development Corp.
   Simmons First Investments, Inc.
   REI Subsidiary CDE 4, LLC
   REI Subsidiary CDE 12, LLC
   Landmark Agency, Inc.
Sigma Holdings, Inc.
Rison, AR

RSDD Number: 4512378
VOICE: (501) 847-3440
FAX: (501) 847-3452

Chm/Pres: Lewis R. Gardner
Sec: Joe Dunn

Subsidiaries:
Gateway Bank

Arkansas State Bank Department

FNBE Real Estate, Inc. Oklahoma City, OK
Quad J Holdings, LLC Oklahoma City, OK
Rockwell Community Development, Inc. Oklahoma City, OK
CRK Properties, Inc. Stillwater, OK
Stillwater NMTC, LLC Stillwater, OK
Venture Holding Company, LLC Jackson, TN
ETN-KLC, LLC Sevierville, TN
First State Providence PCC of Grenada, LLC Union City, TN
Simmons First Auto, Inc. Union City, TN
Simmons First Insurance Services of TN, LLC Union City, TN
Simmons First Properties, Inc. Union City, TN
Simmons First Special Assets, Inc. Union City, TN
SHD, LLC Dallas, TX
Landmark Agency of Texas, Inc. Dennison, TX
Harob, Inc. Fort Worth, TX
SDB Real Estate, LLC Houston, TX
Simmons First Mortgage Company Pine Bluff, AR
Landco Partners II, LP Columbia, MO
Landrum Statutory Trust III Columbia, MO
Landrum Statutory Trust IV Columbia, MO
LBI Capital Trust V Springfield, MO
Simmons First Risk Management, Inc. Las Vegas, NV
SNB Capital Corporation Stillwater, OK
Hardeman County Statutory Trust I Jackson, TN
Community First Statutory Trust III Union City, TN
SWB Recovery Corp. Fort Worth, TX
First State Banking Corporation  
Russellville, AR

RSSD Number: 1096448  
3103 East Main Street  
P. O. Box 10610  
72812

VOICE: (479) 498-2402  
FAX: (479) 498-2465

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

Subsidiaries:
First State Bank  
Nimrod Real Estate, Inc.  
FSB Capital Trust III
Russellville, AR

First Security Bancorp  
Searcy, AR

RSSD Number: 1096505  
314 North Spring  
P. O. Box 1009  
72145

VOICE: (501) 279-3401  
FAX: (501) 279-3486

Chm/CEO/Pres: Reynie Rutledge

Subsidiaries:
First Security Bank  
UFS, Inc.  
Peoples Real Estate Management Co.  
First Security Investment Advisors, Inc.  
First Security Real Estate Management, Inc.  
FNBS Investments Inc.  
Crews & Associates, Inc.  
Crews Dissemination Services, Inc.  
First Security Finance, Inc.  
Eastview of NWA, LLC  
First Security Fund Advisors, Inc.  
Union Air LLC  
Cheyenne Aircraft LLC  
Crossfirst Bankshares, Inc.
Searcy, AR
Benton, AR
Mountain Home, AR
Searcy, AR
Searcy, AR
Las Vegas, NV
Little Rock, AR
Little Rock, AR
Little Rock, AR
Searcy, AR
Searcy, AR
Searcy, AR
Searcy, AR
Wilmington, DE
Leawood, KS
Peoples Bancorp, Inc.
Sheridan, AR

RSSD Number: 4639435
1120 S. Rock Street
VOICE: (870) 942-5707
P. O. Box 460
FAX: (870) 942-2489
72150

Chm: Al Upton
Sec: James W. Lancaster
CEO/Pres: Craig L. Manatt

Subsidiaries:
Peoples Bank
Sheridan, AR

Smackover Bancshares, Inc.
Smackover, AR

RSSD Number: 1098264
708 North Broadway
VOICE: (870) 725-3051
P. O. Box 107
FAX: (870) 725-3049
71762

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

Subsidiaries:
Smackover State Bank
Smackover, AR

Legacy Bancshares, Inc.
Springdale, AR

RSSD Number: 5070192
4055 West Sunset Avenue
VOICE: (479) 717-1900
P. O. Box 6490
FAX: (479) 717-1953
72766

CEO/Pres: Patrick Swope
CFO: Jason McDoniel

Subsidiaries:
Bank of Gravette
Gravette, AR
Legacy National Bank
Springdale, AR
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:
Connect Bank

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

VChm: Robert H. Seidenstricker
SVP/CFO: Joann C. West

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

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
Carlson Bancshares, Inc.
West Memphis, AR

RSSD Number: 1491641
VOICE: (870) 735-8700
FAX: (870) 735-0065

Chm: William A. Carlson
Pres: Charles E. Horton

SVP/CFO: Chris Blaylock
VP: Kirby H. Carlson

Subsidiaries:
Fidelity Bank

Evolve Bancorp, Inc.
West Memphis, AR

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

Chm: Scot Lenoir
Sec: W. Scott Stafford

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

EVP: King Casbeer
Treas/Sec: Shelia Roberts

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

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

Chm: Chairman of the Board
Chm Emer: Chairman Emeritus
CEO: Chief Executive Officer
Co-Chm: Co-Chairman
VChm: Vice Chairman
Pres: President
Reg Pres: Regional President
EVP: Executive Vice President
SVP: Senior Vice President
CAO: Chief Administrative Officer
CBO: Chief Banking Officer
CCO: Chief Credit Officer
CFO: Chief Financial Officer
CLO: Chief Lending Officer
COO: Chief Operating Officer
AdmVP: Administrative Vice President
EO: Executive Officer
VP: Vice President
SLO: Senior Loan Officer
Cash: Cashier
Cont: Controller
AVP: Assistant Vice President
RMO: Risk Management Officer
Aud: Auditor
Mtg CEO: Mortgage Chief Executive Officer
TO: Trust Officer
ATO: Assistant Trust Officer
Gen Coun: General Counsel
Treas: Treasurer
Sec: Secretary
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