

**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



# TABLE OF CONTENTS

Legal Holidays.....	2
Commissioners of The Bank Department.....	3
State Banking Board.....	4
Departmental Roster.....	5
Mergers of State Chartered Banks/Corporate Name Changes .....	9
Branches Approved .....	10
State Chartered Banks Subchapter S Corporations.....	12
Fiscal Report of The Bank Department.....	14
Federal Supervisory Agencies .....	15
Trade Associations .....	20
Consolidated Report of Condition Data State Chartered Banks .....	23
Consolidated Statement of Condition State Chartered Trust Departments .....	24
Consolidated Report of Condition Data National Banks.....	25
Tier One Leverage Ratios For All Arkansas Commercial Banks .....	26
National Banks Headquartered in Arkansas.....	29
Report of State Chartered Commercial Banks .....	31
Report of State Chartered Non-Profit Organization.....	73
Report of State Chartered Trust Company .....	75
Report of Regional/County Industrial Development Corporation .....	77
All Commercial Banks Listed by County .....	79
Map of Arkansas Counties .....	84
Arkansas Bank Holding Companies .....	85
Abbreviations .....	114

# LEGAL HOLIDAYS

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

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

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

Memorial Day ..... Last Monday in May

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

Labor Day..... First Monday in September

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

Thanksgiving Day..... Fourth Thursday in November

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

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

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



## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

**STATE BANKING BOARD MEMBERS**

Mr. 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](mailto: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](mailto:Jonesboro@banking.state.ar.us)

John K. Householder - Certified Examinations Manager  
 William R. Milum - Bank Senior Examiner  
 R. D. Jackson - Certified Bank Senior Examiner  
 Shaun G. Perkins - Certified Bank Senior Examiner  
 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**

### **NAME / LOCATION**

First State Bank  
Crossett, Arkansas

River Town Bank  
Dardanelle, Arkansas

DeWitt Bank And Trust Company  
DeWitt, Arkansas

First Delta Bank  
Marked Tree, Arkansas

Bank of Prescott  
Prescott, Arkansas

### **NAME / LOCATION**

Commercial Capital Bank  
Delhi, Louisiana

Chambers Bank  
Danville, Arkansas

Stone Bank  
Mountain View, Arkansas

Armor Bank  
Forrest City, Arkansas

Farmers Bank and Trust Company  
Magnolia, Arkansas

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

### **NAME / LOCATION**

Bank of Gravett  
Gravette, Arkansas

### **NEW NAME / LOCATION**

Bank of Gravette  
Gravette, Arkansas

The above institution's name change was effective August 12, 2019.

## BRANCHES APPROVED FROM JULY 1, 2019 TO JUNE 30, 2020

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



**BANK**

**LOCATION**

Encore Bank  
Little Rock, Arkansas

5100 West JB Hunt Drive, Suite 820  
Rogers, Arkansas

Farmers Bank and Trust Company  
Magnolia, Arkansas

1606 Hollensworth Street  
Magnolia, Arkansas

Simmons Bank  
Pine Bluff, Arkansas

2911 Turtle Creek Blvd, Suite 880  
Dallas, Texas

Generations Bank  
Rogers, Arkansas

600 SW 41<sup>st</sup> Street  
Bentonville, Arkansas

## STATE CHARTERED BANKS SUBCHAPTER S CORPORATIONS

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

**BANK**

**CITY**

Security Bank

Stephens

First State Bank of Warren

Warren

Warren Bank and Trust Company

Warren

Fidelity Bank

West Memphis

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 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	<u>13,541,401.92</u>
	\$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	<u>21,742,120.79</u>
	\$30,738,930.36

# 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

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

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

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

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

Douglas Scarboro .....Senior Branch Executive

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

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

# COMPTROLLER OF THE CURRENCY

Southern District Office  
 500 North Akard 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 63<sup>rd</sup> Street, Suite 490  
 Oklahoma City, Oklahoma 73116-7909  
 VOICE: (405) 529-5701  
 FAX: (405) 848-8085

Brian Wall ..... Assistant Deputy Comptroller

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

Scott Williams ..... Assistant Deputy Comptroller



# CONSUMER FINANCIAL PROTECTION BUREAU

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

- Kathy Kraninger..... Director
- Tom Pahl ..... Deputy Director
- Kirsten Sutton..... Chief of Staff
- Althea Kireillis..... Office of Equal Opportunity & Fairness  
Associate Director
- Yasaman Sutton..... Senior Advisor and Counselor
- Christine Kirby ..... Administrative Law Judge
- Wendy Kamenshine..... Ombudsman
- Robert Cameron..... Private Education Loan Ombudsman
- Donna Roy..... Operations  
Chief Operating Officer
- Andrew Duke..... Consumer Education & External Affairs  
Policy Associate Director
- Bryan Schneider..... Supervision, Enforcement & Fair Lending  
Associate Director
- Dan Sokolov ..... Research, Markets & Regulations  
Associate Director (Acting)
- Mary McLeod..... Legal  
General Counsel

# ARKANSAS BANKERS ASSOCIATION

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

Lorrie Trogden..... President & CEO

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](mailto: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 20<sup>th</sup> Street, NW, 9<sup>th</sup> 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:	
a. Noninterest-bearing balances and currency and coin .....	\$1,485
b. Interest-bearing balances .....	10,235
Securities:	
a. Held to maturity .....	385
b. Available-for sale .....	18,329
c. 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:	
a. In domestic offices .....	\$98,942
(1) Noninterest-bearing .....	21,094
(2) Interest-bearing.....	77,848
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0
(1) Noninterest-bearing .....	0
(2) Interest-bearing.....	0
Federal funds purchased and securities sold under agreements to repurchase .....	
	1,298
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. Collective Investment Fund Units .....	749
11. Real Estate Mortgages .....	6
12. Real Estate .....	652
13. Miscellaneous Assets .....	1,551
14. Other .....	815
15. 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**

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Southern Bancorp Bank	Arkadelphia	9.06
FNBC Bank	Ash Flat	10.12
RiverWind Bank	Augusta	9.54
First Community Bank	Batesville	8.69
The Citizens Bank	Batesville	8.05
Bank of Bearden	Bearden	10.63
First National Bank of North Arkansas	Berryville	10.91
Farmers Bank And Trust Company	Blytheville	8.49
First Western Bank	Booneville	8.43
Community State Bank	Bradley	10.95
The First National Bank of Izard County	Calico Rock	33.62
Bank of Cave City	Cave City	8.74
The Merchants and Planters Bank	Clarendon	12.85
Centennial Bank	Conway	11.38
Chambers Bank	Danville	9.20
Bank of Delight	Delight	12.59
First State Bank of DeQueen	DeQueen	9.07
Arkansas County Bank	DeWitt	11.71
Merchants & Farmers Bank	Dumas	9.52
First Financial Bank	El Dorado	10.03
Bank of England	England	14.15
Cornerstone Bank	Eureka Springs	7.74
Arvest Bank	Fayetteville	7.82
Signature Bank of Arkansas	Fayetteville	10.74
FBT Bank & Mortgage	Fordyce	10.78
Armor Bank	Forrest City	9.54
First National Bank of Eastern Arkansas	Forrest City	9.77
The First National Bank of Fort Smith	Fort Smith	9.72
Bank of Gravette	Gravette	9.10
Anstaff Bank	Green Forest	8.57
First Service Bank	Greenbrier	8.31
Farmers Bank	Greenwood	16.70
Partners Bank	Helena	10.30
Horatio State Bank	Horatio	11.59
Today's Bank	Huntsville	8.57



<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
First Arkansas Bank & Trust	Jacksonville	13.72
The Bank of Lake Village	Lake Village	12.62
Bank of Little Rock	Little Rock	10.28
Bank OZK	Little Rock	13.56
Central Bank	Little Rock	9.50
Eagle Bank & Trust Company	Little Rock	13.71
Encore Bank	Little Rock	9.74
First State Bank	Lonoke	9.76
Farmers Bank and Trust Company	Magnolia	9.19
The Peoples Bank	Magnolia	9.86
The Malvern National Bank	Malvern	9.02
Premier Bank of Arkansas	Marion	13.66
First NaturalState Bank	McGehee	9.99
McGehee Bank	McGehee	12.76
The Union Bank of Mena	Mena	9.83
Commercial Bank & Trust Company	Monticello	9.94
Union Bank And Trust Company	Monticello	10.15
Petit Jean State Bank	Morrilton	14.27
Stone Bank	Mountain View	9.85
Diamond Bank	Murfreesboro	9.91
Merchants & Planters Bank	Newport	10.26
First National Bank	Paragould	9.81
The First National Bank at Paris	Paris	10.99
Piggott State Bank	Piggott	8.05
Relyance Bank, National Association	Pine Bluff	12.08
Simmons Bank	Pine Bluff	9.74
RiverBank	Pocahontas	11.67
Home Bank of Arkansas	Portland	10.80
Gateway Bank	Rison	10.89
Generations Bank	Rogers	8.86
First State Bank	Russellville	9.96
Bank of Salem	Salem	10.58
Logan County Bank	Scranton	20.75
First Security Bank	Searcy	16.93
Peoples Bank	Sheridan	14.26
Smackover State Bank	Smackover	12.92
Riverside Bank	Sparkman	8.78
Legacy National Bank	Springdale	8.84
United Bank	Springdale	10.67
Bodcaw Bank	Stamps	12.29

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Connect Bank	Star City	15.41
Security Bank	Stephens	9.74
The Farmers and Merchants Bank	Stuttgart	9.70
Citizens Bank & Trust Company	Van Buren	11.81
The First National Bank of Lawrence County	Walnut Ridge	10.02
First State Bank of Warren	Warren	10.60
Warren Bank and Trust Company	Warren	17.24
Evolve Bank & Trust	West Memphis	8.47
Fidelity Bank	West Memphis	10.87
Cross County Bank	Wynne	11.84

**NATIONAL BANKS  
HEADQUARTERED IN ARKANSAS****JUNE 30, 2020****(000's omitted)**

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
First National Bank of North Arkansas	Berryville	217,157
The First National Bank of Izard County	Calico Rock	180,966
First National Bank of Eastern Arkansas	Forrest City	480,430
The First National Bank of Fort Smith	Fort Smith	1,762,308
The Malvern National Bank	Malvern	618,847
First National Bank	Paragould	1,805,624
The First National Bank at Paris	Paris	205,165
Relyance Bank, National Association	Pine Bluff	955,932
Legacy National Bank	Springdale	636,803
The First National Bank of Lawrence County	Walnut Ridge	258,976



**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  
Trust Powers: Yes

601 Main Street  
71923

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

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

Member of Federal Reserve System

Bank Holding Company  
Southern Bancorp Inc., 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
Other Assets:	93,723
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  
 Trust Powers: No

636 Ash Flat Drive  
 72513

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

Home Page: [www.fnbc.us](http://www.fnbc.us)  
 Member of Federal Reserve System  
 Bank Holding Company  
 FNBC Bancorp Inc., Ash Flat, AR

**CEO/Pres:** Marty Sellars  
**Reg Pres/CLO:** Chad Hudson

**EVP:** Dana Batterton  
**EVP/CFO:** Michael Burriss

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	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	13,437	Total Liabilities: .....	508,976
Other Real Estate: .....	332		
Other Assets: .....	13,707	Total Equity Capital:.....	56,710
Total Assets: .....	565,686	Total Liabilities and Capital:.....	565,686
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	100,000

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

**Branches in Town:** None

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

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

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

100 South Second Street  
 72006

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

Home Page: [www.riverwind.bank](http://www.riverwind.bank)  
 Bank Holding Company  
 None

**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: .....	0		
Other Assets: .....	4,462	Total Equity Capital:.....	11,773
Total Assets: .....	128,583	Total Liabilities and Capital:.....	128,583
Total Trust Assets: .....	2,266	Number of Shares Outstanding: .....	8,000

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

**Branches in Town:** None

**Other Branches:** Searcy (2)

### First Community Bank Batesville, AR

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

1325 Harrison Street  
72501

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

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

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

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

**SVP:** Troy Henley  
**SVP/TO:** Brandon Brewer

Cash and Due from:..... 99,728  
Federal Funds and Repos:..... 0  
Investments:..... 222,259  
Net Loans:..... 1,272,556  
Premises and Fixed Assets:..... 47,140  
Other Real Estate:..... 6,763  
Other Assets:..... 37,665  
Total Assets:..... 1,686,111  
Total Trust Assets:..... 164,485

Deposits:..... 1,345,719  
Federal Funds and Borrowings:..... 181,437  
Other Liabilities:..... 8,069  
Subordinated Debt:..... 0  
Total Liabilities:..... 1,535,225  
Total Equity Capital:..... 150,886  
Total Liabilities and Capital:..... 1,686,111  
Number of Shares Outstanding:..... 34,523

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

**Branches in Town:** 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  
FAX: (870) 698-6299  
Trust Powers: Yes

655 St. Louis Street  
72501

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

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

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

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

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

Cash and Due from:..... 181,554  
Federal Funds and Repos:..... 0  
Investments:..... 105,952  
Net Loans:..... 776,400  
Premises and Fixed Assets:..... 38,837  
Other Real Estate:..... 103  
Other Assets:..... 28,245  
Total Assets:..... 1,131,091  
Total Trust Assets:..... 114,770

Deposits:..... 968,554  
Federal Funds and Borrowings:..... 62,283  
Other Liabilities:..... 4,403  
Subordinated Debt:..... 0  
Total Liabilities:..... 1,035,240  
Total Equity Capital:..... 95,851  
Total Liabilities and Capital:..... 1,131,091  
Number of Shares Outstanding:..... 16,500

**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  
Trust Powers: No

1 Second Street  
71720

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

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

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

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

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

Cash and Due from:.....	5,147	Deposits:.....	55,738
Federal Funds and Repos:.....	20,000	Federal Funds and Borrowings:.....	0
Investments:.....	8,448	Other Liabilities:.....	23
Net Loans:.....	28,400	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	140	Total Liabilities:.....	55,761
Other Real Estate:.....	0		
Other Assets:.....	151	Total Equity Capital:.....	6,525
Total Assets:.....	62,286	Total Liabilities and Capital:.....	62,286
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,300

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

**Branches in Town:** None

**Other Branches:** None

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

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

400 West Main  
72315

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

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

Member of Federal Reserve System

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

**Chm/CEO/Pres:** Randy Scott  
**EVP:** Justin Bell

**CFO:** Shelly Crosskno

Cash and Due from:.....	60,483	Deposits:.....	296,023
Federal Funds and Repos:.....	25,000	Federal Funds and Borrowings:.....	15,558
Investments:.....	12,791	Other Liabilities:.....	920
Net Loans:.....	227,036	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,906	Total Liabilities:.....	312,501
Other Real Estate:.....	209		
Other Assets:.....	8,925	Total Equity Capital:.....	27,849
Total Assets:.....	340,350	Total Liabilities and Capital:.....	340,350
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	40,000

**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

80 West Main  
72927

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

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

Member of Federal Reserve System

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

**Chm/CEO:** John T. Hampton  
**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 Trust Assets:..... 0

Deposits:..... 439,332  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 4,250  
Subordinated Debt:..... 0  
Total Liabilities:..... 443,582  
Total Equity Capital:..... 42,020  
Total Liabilities and Capital:..... 485,602  
Number of Shares Outstanding:..... 100,000

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

**Branches in Town:** One

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

**Community State Bank  
Bradley, AR**

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

208 West 4th Street  
71826

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

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

Bank Holding Company  
None

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

**VP:** Shawn McKamie  
**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 Trust Assets:..... 0

Deposits:..... 22,939  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 43  
Subordinated Debt:..... 0  
Total Liabilities:..... 22,982  
Total Equity Capital:..... 2,981  
Total Liabilities and Capital:..... 25,963  
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  
Trust Powers: Yes

137 South Main Street  
72521

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

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

Member of Federal Reserve System

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

**CEO/Pres/TO:** John M. Beller

**EVP/CLO:** Gayla Hickman

**EVP/CFO:** Kim Nunnally

**SVP/Cash:** Ronele Smith

Cash and Due from:.....	4,746	Deposits:.....	116,034
Federal Funds and Repos: .....	5,950	Federal Funds and Borrowings:.....	8,728
Investments:.....	25,386	Other Liabilities: .....	2,646
Net Loans:.....	92,566	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	4,056	Total Liabilities:.....	127,408
Other Real Estate: .....	235		
Other Assets: .....	7,043	Total Equity Capital:.....	12,574
Total Assets:.....	139,982	Total Liabilities and Capital:.....	139,982
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	4,000

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

**Branches in Town:** None

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

## The Merchants and Planters Bank Clarendon, AR

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

297 Madison  
72029

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

Bank Holding Company  
Clarendon Holding Co., Clarendon, AR

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

**Pres:** J. Kendall Henry

Cash and Due from:.....	2,957	Deposits:.....	36,216
Federal Funds and Repos: .....	7,325	Federal Funds and Borrowings:.....	0
Investments:.....	17,785	Other Liabilities: .....	160
Net Loans:.....	12,920	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	346	Total Liabilities:.....	36,376
Other Real Estate: .....	88		
Other Assets: .....	606	Total Equity Capital:.....	5,651
Total Assets:.....	42,027	Total Liabilities and Capital:.....	42,027
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	6,000

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

**Branches in Town:** None

**Other Branches:** None

**Centennial Bank  
Conway, AR**

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

620 Chestnut Street  
72032

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

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

Member of Federal Reserve System

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

**Chm/CEO/Pres:** Tracy French  
**CFO/Treas:** Brian Davis

**COO:** Stephen Tipton  
**TO:** Chris Thyer

Cash and Due from:..... 1,210,774  
Federal Funds and Repos:..... 0  
Investments:..... 2,236,004  
Net Loans:..... 11,717,403  
Premises and Fixed Assets:..... 277,898  
Other Real Estate:..... 6,292  
Other Assets:..... 1,413,650  
Total Assets:..... 16,862,021  
Total Trust Assets:..... 755,206

Deposits:..... 13,280,303  
Federal Funds and Borrowings:..... 694,291  
Other Liabilities:..... 151,843  
Subordinated Debt:..... 0  
Total Liabilities:..... 14,126,437  
Total Equity Capital:..... 2,735,584  
Total Liabilities and Capital:..... 16,862,021  
Number of Shares Outstanding:..... 2,400

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

**Branches in Town:** Six

**Other Branches:** 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 James City[FL], Saint Petersburg[FL], Santa Rosa Beach[FL] (2), Sarasota[FL] (2), Searcy (3), Sherwood, Siloam Springs (2), Spring Hill[FL], Springdale, St. Cloud[FL], Tallahassee[FL] (6), Tampa[FL] (3), Tontitown, Van Buren, Venice[FL], Vilonia, Ward, West Palm Beach[FL], Weston [FL], Wewahitchka[FL], Winter Haven[FL], Winter Park[FL], Zephyrhills[FL]

**Chambers Bank  
Danville, AR**

VOICE: (479) 495-2236  
FAX: (479) 495-4650  
Trust Powers: Yes

901 Main Street  
72833

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

Home Page: [www.chambers.bank](http://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	Deposits:.....	849,860
Federal Funds and Repos:.....	118,375	Federal Funds and Borrowings:.....	107,977
Investments:.....	36,813	Other Liabilities:.....	6,401
Net Loans:.....	787,876	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	29,467	Total Liabilities:.....	964,238
Other Real Estate:.....	1,015		
Other Assets:.....	40,655	Total Equity Capital:.....	104,496
Total Assets:.....	1,068,734	Total Liabilities and Capital:.....	1,068,734
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

**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  
Date: June 16, 1911  
FDIC Certificate Number: 99

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

Bank Holding Company  
None

**Chm/CEO:** Darwin Hendrix

**Pres/COO:** Vince Grimes

Cash and Due from:.....	14,027	Deposits:.....	123,612
Federal Funds and Repos:.....	14,300	Federal Funds and Borrowings:.....	12,936
Investments:.....	11,772	Other Liabilities:.....	188
Net Loans:.....	113,456	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	697	Total Liabilities:.....	136,736
Other Real Estate:.....	141		
Other Assets:.....	1,825	Total Equity Capital:.....	19,482
Total Assets:.....	156,218	Total Liabilities and Capital:.....	156,218
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	15,583

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

**Branches in Town:** None

**Other Branches:** Gurdon, Prescott

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

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

402 West Collin Raye Drive  
71832

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

Home Page: [www.fsbdequeen.com](http://www.fsbdequeen.com)  
Member of Federal Reserve System  
Bank Holding Company  
First State Bancshares, Inc., DeQueen, AR

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

**Reg Pres:** Noel Bard

Cash and Due from:.....	7,511	Deposits:.....	262,826
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	9,023
Investments:.....	50,779	Other Liabilities:.....	3,872
Net Loans:.....	228,487	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,323	Total Liabilities:.....	275,721
Other Real Estate:.....	384		
Other Assets:.....	9,943	Total Equity Capital:.....	27,706
Total Assets:.....	303,427	Total Liabilities and Capital:.....	303,427
Total Trust Assets:.....	0	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  
Trust Powers: Yes

220 West Cross Street  
72042

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

Home Page: [www.arkansascountybank.com](http://www.arkansascountybank.com)  
Member of Federal Reserve System  
Bank Holding Company  
DeWitt First Bankshares Corporation, DeWitt, AR

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

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

Cash and Due from:.....	8,032	Deposits:.....	127,045
Federal Funds and Repos:.....	8,375	Federal Funds and Borrowings:.....	20,802
Investments:.....	43,236	Other Liabilities:.....	208
Net Loans:.....	102,037	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,614	Total Liabilities:.....	148,055
Other Real Estate:.....	386		
Other Assets:.....	2,993	Total Equity Capital:.....	20,618
Total Assets:.....	168,673	Total Liabilities and Capital:.....	168,673
Total Trust Assets:.....	28,215	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  
Trust Powers: Yes

500 Highway 65 South  
71639

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

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

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

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

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

Cash and Due from:.....	17,026	Deposits:.....	140,822
Federal Funds and Repos:.....	4,250	Federal Funds and Borrowings:.....	17,234
Investments:.....	12,850	Other Liabilities:.....	782
Net Loans:.....	129,773	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,313	Total Liabilities:.....	158,838
Other Real Estate:.....	0		
Other Assets:.....	6,549	Total Equity Capital:.....	16,923
Total Assets:.....	175,761	Total Liabilities and Capital:.....	175,761
Total Trust Assets:.....	70,691	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  
Trust Powers: Yes

214 North Washington Street  
71730

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	250,709	Deposits:.....	1,229,249
Federal Funds and Repos:.....	27,136	Federal Funds and Borrowings:.....	98,580
Investments:.....	61,932	Other Liabilities:.....	5,576
Net Loans:.....	1,070,831	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	15,984	Total Liabilities:.....	1,333,405
Other Real Estate:.....	8,424		
Other Assets:.....	72,293	Total Equity Capital:.....	173,904
Total Assets:.....	1,507,309	Total Liabilities and Capital:.....	1,507,309
Total Trust Assets:.....	25,586	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  
Trust Powers: No

123 South Main Street  
72046

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

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

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

**CEO/CLO:** Allen Evans  
**Pres:** Gary Canada, Jr.

**CFO:** Amanda Robinson  
**Cash:** Sheila Rice

Cash and Due from:..... 66,241  
Federal Funds and Repos: ..... 0  
Investments: ..... 46,041  
Net Loans: ..... 381,771  
Premises and Fixed Assets: ..... 7,030  
Other Real Estate: ..... 1,196  
Other Assets: ..... 41,415  
Total Assets: ..... 543,694  
Total Trust Assets:..... 0

Deposits:..... 379,232  
Federal Funds and Borrowings: ..... 52,515  
Other Liabilities: ..... 37,368  
Subordinated Debt:..... 0  
Total Liabilities:..... 469,115  
Total Equity Capital: ..... 74,579  
Total Liabilities and Capital:..... 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

### Cornerstone Bank Eureka Springs, AR

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

70 South Main  
72632

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

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

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

**CEO:** Charles T. Cross

**Pres/CLO:** Jason F. Tennant

Cash and Due from:..... 49,426  
Federal Funds and Repos: ..... 0  
Investments: ..... 32,300  
Net Loans: ..... 283,616  
Premises and Fixed Assets: ..... 17,122  
Other Real Estate: ..... 1,248  
Other Assets: ..... 10,376  
Total Assets: ..... 394,088  
Total Trust Assets:..... 0

Deposits:..... 326,272  
Federal Funds and Borrowings: ..... 35,462  
Other Liabilities: ..... 3,700  
Subordinated Debt:..... 0  
Total Liabilities:..... 365,434  
Total Equity Capital: ..... 28,654  
Total Liabilities and Capital:..... 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  
Trust Powers: Yes

75 North East Street  
72702

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

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

Member of Federal Reserve System

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

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

**EVP/CFO:** Karla S. Payne  
**EVP/COO:** Phillip O. Porter

Cash and Due from:.....	2,953,441	Deposits:.....	20,111,778
Federal Funds and Repos: .....	0	Federal Funds and Borrowings:.....	552,241
Investments:.....	3,855,909	Other Liabilities: .....	272,078
Net Loans:.....	14,615,980	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	477,203	Total Liabilities: .....	20,936,097
Other Real Estate: .....	12,424		
Other Assets: .....	1,303,020	Total Equity Capital:.....	2,281,880
Total Assets: .....	23,217,977	Total Liabilities and Capital:.....	23,217,977
Total Trust Assets: .....	3,276,327	Number of Shares Outstanding: .....	350,692

**Directors:** Cara James; Laura Address; James M. King; Bradley Krieger; Matt Machen; Karla S. Payne; Phillip O. Porter; Craig Rivaldo; K. Kevin Sabin; Rodney Shepard; Jim C. Walton

**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), Stilwell[OK], Tahlequah[OK] (3), Tulsa[OK] (17), Van Buren (2), Vinita[OK], Wagoner[OK], Waldron, Walters[OK], Webb City[MO], West Fork, West Plains[MO], Westville[OK], Yellville, Yukon[OK]

## Signature Bank of Arkansas Fayetteville, AR

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

3878 N. Crossover Road, Suite 20  
72703

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

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

Bank Holding Company  
White River Bancshares Company, Fayetteville, AR

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

**CFO:** Edward Riendeau

Cash and Due from:..... 82,681  
Federal Funds and Repos:..... 0  
Investments:..... 66,177  
Net Loans:..... 571,951  
Premises and Fixed Assets:..... 23,985  
Other Real Estate:..... 9  
Other Assets:..... 9,107  
Total Assets:..... 753,910  
Total Trust Assets:..... 0

Deposits:..... 637,229  
Federal Funds and Borrowings:..... 17,266  
Other Liabilities:..... 19,406  
Subordinated Debt:..... 0  
Total Liabilities:..... 673,901  
Total Equity Capital:..... 80,009  
Total Liabilities and Capital:..... 753,910  
Number of Shares Outstanding:..... 30,000

**Directors:** 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

**Branches in Town:** None

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

## FBT Bank & Mortgage Fordyce, AR

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

200 West Fourth Street  
71742

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

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

Member of Federal Reserve System

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

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

**EVP:** Lance Nutt

Cash and Due from:..... 38,467  
Federal Funds and Repos:..... 0  
Investments:..... 56,564  
Net Loans:..... 99,998  
Premises and Fixed Assets:..... 2,292  
Other Real Estate:..... 0  
Other Assets:..... 5,633  
Total Assets:..... 202,954  
Total Trust Assets:..... 1,138

Deposits:..... 155,671  
Federal Funds and Borrowings:..... 25,000  
Other Liabilities:..... 500  
Subordinated Debt:..... 0  
Total Liabilities:..... 181,171  
Total Equity Capital:..... 21,783  
Total Liabilities and Capital:..... 202,954  
Number of Shares Outstanding:..... 8,000

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

**Branches in Town:** One

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

**Armor Bank  
Forrest City, AR**

VOICE: (870) 633-1525  
FAX: (870) 633-8212  
Trust Powers: Yes

715 North Washington  
72335

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

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

Bank Holding Company  
Forrest City Financial Corporation, Marianna, AR

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

**SVP:** Nathan Waldrip  
**CLO:** T. Courtney Menefee

Cash and Due from:.....	7,740	Deposits:.....	160,476
Federal Funds and Repos:.....	17,305	Federal Funds and Borrowings:.....	1,475
Investments:.....	23,469	Other Liabilities:.....	574
Net Loans:.....	122,914	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,575	Total Liabilities:.....	162,525
Other Real Estate:.....	450		
Other Assets:.....	3,508	Total Equity Capital:.....	18,436
Total Assets:.....	180,961	Total Liabilities and Capital:.....	180,961
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	229,233

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

**Branches in Town:** One

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

**Bank of Gravette  
Gravette, AR**

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

211 Main Street SE  
72736

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

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

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

**CEO:** Patrick H. Swope  
**Pres:** Brian Glenn

**SVP:** Brenda Bridge  
**CFO:** Jason McDoniel

Cash and Due from:.....	16,106	Deposits:.....	117,093
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	16,207	Other Liabilities:.....	450
Net Loans:.....	82,724	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,950	Total Liabilities:.....	117,543
Other Real Estate:.....	800		
Other Assets:.....	14,212	Total Equity Capital:.....	18,456
Total Assets:.....	135,999	Total Liabilities and Capital:.....	135,999
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

**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  
FAX: (870) 438-5412  
Trust Powers: Yes

100 First National Avenue  
72638

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

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

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

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

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

Cash and Due from:..... 25,956  
Federal Funds and Repos:..... 57,200  
Investments:..... 122,041  
Net Loans:..... 581,836  
Premises and Fixed Assets:..... 19,017  
Other Real Estate:..... 180  
Other Assets:..... 30,062  
Total Assets:..... 836,292  
Total Trust Assets:..... 0

Deposits:..... 739,634  
Federal Funds and Borrowings:..... 13,082  
Other Liabilities:..... 6,990  
Subordinated Debt:..... 0  
Total Liabilities:..... 759,706  
Total Equity Capital:..... 76,586  
Total Liabilities and Capital:..... 836,292  
Number of Shares Outstanding:..... 7,500

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

**Branches in Town:** One

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

**First Service Bank  
Greenbrier, AR**

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

136 South Broadview  
72058

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

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

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

**Chm/CEO/Pres:** Thomas H. Grumbles  
**CFO:** Kenneth Barnard

**COO/Mtg CEO:** Robin Hackett

Cash and Due from:..... 11,214  
Federal Funds and Repos:..... 14,450  
Investments:..... 15,465  
Net Loans:..... 338,110  
Premises and Fixed Assets:..... 11,867  
Other Real Estate:..... 985  
Other Assets:..... 9,860  
Total Assets:..... 401,951  
Total Trust Assets:..... 0

Deposits:..... 355,705  
Federal Funds and Borrowings:..... 10,283  
Other Liabilities:..... 2,451  
Subordinated Debt:..... 0  
Total Liabilities:..... 368,439  
Total Equity Capital:..... 33,512  
Total Liabilities and Capital:..... 401,951  
Number of Shares Outstanding:..... 15,000

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

**Branches in Town:** None

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

**Farmers Bank  
Greenwood, AR**

VOICE: (479) 996-4171  
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](http://www.gofarmersbank.com)

Bank Holding Company  
Wilkinson Banking Corporation, Greenwood, AR

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

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

Cash and Due from:.....	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		
Other Assets:.....	9,138	Total Equity Capital:.....	40,743
Total Assets:.....	238,376	Total Liabilities and Capital:.....	238,376
Total Trust Assets:.....	1,042	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](http://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		
Other Assets:.....	11,972	Total Equity Capital:.....	28,033
Total Assets:.....	307,913	Total Liabilities and Capital:.....	307,913
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	50,000

**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  
 FAX: (870) 832-2577  
 Trust Powers: No

123 Main Street  
 71842

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

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

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

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

**SVP:** Edith H. Smith

Cash and Due from:.....	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		
Other Assets:.....	6,830	Total Equity Capital:.....	27,312
Total Assets:.....	241,404	Total Liabilities and Capital:.....	241,404
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	2,000

**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  
 FAX: (479) 251-8253  
 Trust Powers: Yes

432 Harmony Road  
 72740

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

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

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

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

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

Cash and Due from:.....	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		
Other Assets:.....	7,797	Total Equity Capital:.....	25,148
Total Assets:.....	287,370	Total Liabilities and Capital:.....	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

600 West Main  
72076

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

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

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

**Chm/CEO/Pres:** Larry T. Wilson  
**EVP/COO:** Mark Wilson

**SVP/CFO:** Kim Cullum  
**SVP/TO:** Shelia De Armond

Cash and Due from:.....	45,245	Deposits:.....	627,582
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	63,773
Investments:.....	180,358	Other Liabilities:.....	8,911
Net Loans:.....	532,189	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	23,809	Total Liabilities:.....	700,266
Other Real Estate:.....	0		
Other Assets:.....	59,600	Total Equity Capital:.....	140,935
Total Assets:.....	841,201	Total Liabilities and Capital:.....	841,201
Total Trust Assets:.....	255,287	Number of Shares Outstanding:.....	200,000

**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

201 Main Street  
71653

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

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

Member of Federal Reserve System

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

**Chm:** Charles H. Weissinger, Jr.  
**CEO/Pres/Sec:** John T. Potter

**VChm:** Guy M. Weissinger

Cash and Due from:.....	6,723	Deposits:.....	57,897
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	4,150
Investments:.....	15,864	Other Liabilities:.....	215
Net Loans:.....	45,471	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	797	Total Liabilities:.....	62,262
Other Real Estate:.....	661		
Other Assets:.....	1,523	Total Equity Capital:.....	8,777
Total Assets:.....	71,039	Total Liabilities and Capital:.....	71,039
Total Trust Assets:.....	0	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  
FAX: (501) 376-1642  
Trust Powers: Yes

200 North State Street  
72201

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	10,411	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: .....	5,878	Total Liabilities:.....	205,932
Other Real Estate:.....	1,110		
Other Assets:.....	5,597	Total Equity Capital: .....	22,367
Total Assets:.....	228,299	Total Liabilities and Capital:.....	228,299
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	100,000

**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  
FAX: (501) 978-2282  
Trust Powers: Yes

18000 Cantrell Road  
72223

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

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

Bank Holding Company  
None

**Chm/CEO:** George G. Gleason, II  
**CAO:** Tim Hicks

**CFO:** Greg McKinney  
**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
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 Koefoed; 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), Asheboro[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], Chatsworth[GA], Clarksville, Clearwater[FL] (3), Clinton, Columbus[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornelia[GA], Cornelius[NC], Cumming[GA] (3), Dahlonoga[GA], Dallas[GA], Dallas[TX] (2), Dalton[GA], Dawsonville[GA], 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], Plano[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (3), San Antonio[TX], Sarasota[FL], Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, Siloam Springs, Snellville[GA], South Pasadena[FL], Southlake[TX], Springdale (2), St. Petersburg[FL] (3), St. Simons Island[GA], Statham[GA], Tallapoosa[GA], Tampa[FL] (5), Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Villa Rica[GA], Watkinsville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]

**Central Bank  
Little Rock, AR**

VOICE: (501) 221-6400  
FAX: (501) 227-8932  
Trust Powers: No

1506 Market Street, Suite C180  
72211-1871

Charter Number: 385  
Date: August 12, 1912  
FDIC Certificate Number: 1756

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

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

**Chm:** R. Steve Roberson  
**CEO:** Wade Ruckle

**Reg Pres :** David Bordovsky  
**VP/Cash:** Brandy Thiele

Cash and Due from:..... 22,446  
Federal Funds and Repos:..... 23,901  
Investments:..... 47,446  
Net Loans:..... 195,857  
Premises and Fixed Assets:..... 2,737  
Other Real Estate:..... 624  
Other Assets:..... 4,670  
Total Assets:..... 297,681  
Total Trust Assets:..... 0

Deposits:..... 236,025  
Federal Funds and Borrowings:..... 32,127  
Other Liabilities:..... 1,774  
Subordinated Debt:..... 0  
Total Liabilities:..... 269,926  
Total Equity Capital:..... 27,755  
Total Liabilities and Capital:..... 297,681  
Number of Shares Outstanding:..... 184,019

**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  
FAX: (501) 223-0373  
Trust Powers: Yes

650 South Shackleford, Suite 150  
72211

Charter Number: 735  
Date: May 27, 1977  
FDIC Certificate Number: 3873

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

Member of Federal Reserve System  
Bank Holding Company  
State Holding Company, Little Rock, AR

**Chm:** Cathy H. Owen  
**CEO/Pres:** Jeff Lynch

**EVP:** Paul Castleberry  
**Mtg CEO:** Bill Edwards

Cash and Due from:..... 11,344  
Federal Funds and Repos:..... 7,800  
Investments:..... 147,440  
Net Loans:..... 234,033  
Premises and Fixed Assets:..... 9,445  
Other Real Estate:..... 2,573  
Other Assets:..... 14,646  
Total Assets:..... 427,281  
Total Trust Assets:..... 0

Deposits:..... 355,504  
Federal Funds and Borrowings:..... 5,812  
Other Liabilities:..... 4,870  
Subordinated Debt:..... 0  
Total Liabilities:..... 366,186  
Total Equity Capital:..... 61,095  
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, Greens 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](http://www.bankencore.com)

Member of Federal Reserve System

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

**Chm/CEO:** Chris Roberts

**VChm/Pres:** Phillip Jett

Cash and Due from:.....	13,423	Deposits:.....	412,160
Federal Funds and Repos:.....	47,875	Federal Funds and Borrowings:.....	115,244
Investments:.....	118,907	Other Liabilities:.....	3,193
Net Loans:.....	385,521	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,099	Total Liabilities:.....	530,597
Other Real Estate:.....	0		
Other Assets:.....	15,050	Total Equity Capital:.....	54,278
Total Assets:.....	584,875	Total Liabilities and Capital:.....	584,875
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	32,013

**Directors:** John Allen; Derek Alley; Marcella "Marcy" Doderer; Andrew Endicott; Elizabeth Glasbrenner; Quinn Grovevey; 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](http://www.firststatebk.com)

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

**Chm:** Neil Bennett, Jr.

**CFO:** Melissa Halpain

**CEO/Pres:** Kevin F. "Kip" Norton

**Sec:** Karen K. Hardke

Cash and Due from:.....	14,602	Deposits:.....	229,728
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	79,227	Other Liabilities:.....	432
Net Loans:.....	153,740	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,319	Total Liabilities:.....	230,160
Other Real Estate:.....	1,178		
Other Assets:.....	3,796	Total Equity Capital:.....	28,702
Total Assets:.....	258,862	Total Liabilities and Capital:.....	258,862
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	16,000

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

**Branches in Town:** One

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

### Farmers Bank and Trust Company Magnolia, AR

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

200 East Main Street  
71753

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

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

Member of Federal Reserve System

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

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

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

Cash and Due from:..... 77,942  
Federal Funds and Repos:..... 0  
Investments:..... 258,738  
Net Loans:..... 1,349,558  
Premises and Fixed Assets:..... 30,430  
Other Real Estate:..... 600  
Other Assets:..... 73,168  
Total Assets:..... 1,790,436  
Total Trust Assets:..... 147,552

Deposits:..... 1,497,028  
Federal Funds and Borrowings:..... 93,725  
Other Liabilities:..... 18,153  
Subordinated Debt:..... 0  
Total Liabilities:..... 1,608,906  
Total Equity Capital:..... 181,530  
Total Liabilities and Capital:..... 1,790,436  
Number of Shares Outstanding:..... 100,000

**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  
FAX: (870) 912-0647  
Trust Powers: Yes

500 North Jackson  
71753

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

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

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

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

**Pres/CLO:** Jamie Waller  
**CFO:** Jonathan Baird

Cash and Due from:..... 35,407  
Federal Funds and Repos:..... 0  
Investments:..... 17,501  
Net Loans:..... 150,170  
Premises and Fixed Assets:..... 4,266  
Other Real Estate:..... 174  
Other Assets:..... 7,868  
Total Assets:..... 215,386  
Total Trust Assets:..... 0

Deposits:..... 136,374  
Federal Funds and Borrowings:..... 56,010  
Other Liabilities:..... 596  
Subordinated Debt:..... 0  
Total Liabilities:..... 192,980  
Total Equity Capital:..... 22,406  
Total Liabilities and Capital:..... 215,386  
Number of Shares Outstanding:..... 10,000

**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  
FAX: (870) 739-2234  
Trust Powers: Yes

205 Block Street  
72364

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

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

Member of Federal Reserve System

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

**Chm:** Michael D. East

**CFO:** T. J. Anderson

**CEO/Pres:** Donny Underwood

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 Liabilities and Capital:.....	183,226
Total Assets:.....	183,226	Number of Shares Outstanding:.....	60,000
Total Trust Assets:.....	0		

**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  
FAX: (870) 222-4853  
Trust Powers: Yes

500 North Second  
71654

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

Home Page: [www.fnbmckegee.com](http://www.fnbmckegee.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:.....	878	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, AR**

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

301 North Second Street  
71654

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

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

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

**CEO/Pres:** James M. Smith  
**SVP:** Clarissa Herren

**VP/Cash:** Stephen Wilson  
**VP/TO:** Jim S. Youngblood

Cash and Due from:..... 1,799  
Federal Funds and Repos:..... 7,050  
Investments:..... 27,430  
Net Loans:..... 94,126  
Premises and Fixed Assets:..... 514  
Other Real Estate:..... 0  
Other Assets:..... 5,716  
Total Assets:..... 136,635  
Total Trust Assets:..... 109,604

Deposits:..... 118,027  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 378  
Subordinated Debt:..... 0  
Total Liabilities:..... 118,405  
Total Equity Capital:..... 18,230  
Total Liabilities and Capital:..... 136,635  
Number of Shares Outstanding:..... 80,000

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

**Branches in Town:** One

**Other Branches:** Arkansas City, Watson

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

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

303 Highway 71 North  
71953

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

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

Member of Federal Reserve System

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

**Chm:** David Maddox  
**Pres:** Kevin Williams

**EVP/CFO:** Michael Myers  
**SVP:** Tim Rodgers

Cash and Due from:..... 38,490  
Federal Funds and Repos:..... 0  
Investments:..... 80,457  
Net Loans:..... 179,932  
Premises and Fixed Assets:..... 3,811  
Other Real Estate:..... 145  
Other Assets:..... 5,530  
Total Assets:..... 308,365  
Total Trust Assets:..... 0

Deposits:..... 272,813  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 4,308  
Subordinated Debt:..... 0  
Total Liabilities:..... 277,121  
Total Equity Capital:..... 31,244  
Total Liabilities and Capital:..... 308,365  
Number of Shares Outstanding:..... 12,000

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

**Branches in Town:** None

**Other Branches:** Hatfield, Wickes

## Commercial Bank & Trust Company Monticello, AR

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

212 West Gaines Street  
71655

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

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

Member of Federal Reserve System

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

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

**SVP:** Michael Efidr  
**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		
Other Assets: .....	6,910	Total Equity Capital:.....	22,598
Total Assets: .....	245,039	Total Liabilities and Capital:.....	245,039
Total Trust Assets:.....	16,594	Number of Shares Outstanding: .....	8,000

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

**Branches in Town:** Four

**Other Branches:** None

## Union Bank And Trust Company Monticello, AR

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

102 West McCloy  
71657

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

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

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

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

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

Cash and Due from:.....	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		
Other Assets: .....	8,400	Total Equity Capital:.....	23,831
Total Assets: .....	247,078	Total Liabilities and Capital:.....	247,078
Total Trust Assets:.....	37,981	Number of Shares Outstanding: .....	80,000

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

**Branches in Town:** Two

**Other Branches:** Warren

**Petit Jean State Bank  
Morrilton, AR**

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

707 North Saint Joseph Street  
72110

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

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

Member of Federal Reserve System

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

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

**EVP:** Suzanne Hartman

Cash and Due from:..... 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 Equity Capital:..... 28,716  
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  
72560

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

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

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

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

**EVP:** Bruce Upton  
**CFO:** 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:..... 6,265  
Other Assets:..... 38,023  
Total Assets:..... 560,085  
Total Trust Assets:..... 108,522

Deposits:..... 432,854  
Federal Funds and Borrowings:..... 63,984  
Other Liabilities:..... 6,050  
Subordinated Debt:..... 0  
Total Liabilities:..... 502,888  
Total Equity Capital:..... 57,197  
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

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

Home Page: [www.diamond.bank](http://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	Deposits:.....	596,502
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	13,106
Investments:.....	141,469	Other Liabilities:.....	3,342
Net Loans:.....	484,213	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	10,229	Total Liabilities:.....	612,950
Other Real Estate:.....	680		
Other Assets:.....	23,697	Total Equity Capital:.....	72,089
Total Assets:.....	685,039	Total Liabilities and Capital:.....	685,039
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	172,000

**Directors:** Tim Bainum; Timothy A. "Tab" Bainum; Robert Braun; Richard Cox; John E. Gibbs; John Hearnberger; Stefanie Bainum Kato; Shauna L. Lucas; 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[TX]

**Merchants & Planters Bank  
Newport, AR**

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

120 Hazel  
72112

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

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

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

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

**SVP/CLO:** Randy Cross  
**SVP/Cash:** Leslie Lowery

Cash and Due from:.....	30,795	Deposits:.....	264,823
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	710
Investments:.....	48,628	Other Liabilities:.....	4,751
Net Loans:.....	194,803	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	11,165	Total Liabilities:.....	270,284
Other Real Estate:.....	954		
Other Assets:.....	14,928	Total Equity Capital:.....	30,989
Total Assets:.....	301,273	Total Liabilities and Capital:.....	301,273
Total Trust Assets:.....	107,817	Number of Shares Outstanding:.....	9,000

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

212 West Cherry  
72454

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

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

Member of Federal Reserve System

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

**Chm/CEO/Pres:** Cody Knight  
**VP:** Jammie Stephens

**VP/Cash:** Wanda Winberry

Cash and Due from:.....	21,457	Deposits:.....	95,730
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	346
Investments: .....	32,537	Other Liabilities:.....	224
Net Loans: .....	49,188	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	864	Total Liabilities:.....	96,300
Other Real Estate: .....	0		
Other Assets: .....	1,511	Total Equity Capital: .....	9,257
Total Assets:.....	105,557	Total Liabilities and Capital:.....	105,557
Total Trust Assets:.....	0	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  
FAX: (870) 850-2685  
Trust Powers: Yes

501 Main Street  
71601

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

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

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

**Chm/CEO/Pres:** 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	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	415,766	Total Liabilities:.....	18,747,957
Other Real Estate: .....	14,111		
Other Assets: .....	1,820,653	Total Equity Capital:.....	3,108,142
Total Assets: .....	21,856,099	Total Liabilities and Capital:.....	21,856,099
Total Trust Assets:.....	6,004,054	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, Burlison[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[Kansas], Jackson[TN] (4), Jonesboro (3), Joplin[MO] (2), Kenton[TN], Kingston[TN], Knoxville[TN], Lake Village, Lees Summit[MO], Lexington[TN], Lincoln, Little Rock (14), Lockwood[MO], Lone Tree[CO], Madill[OK], Madisonville[TN], Mammoth Spring, Mansfield[TX], Marshall, Marshfield[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[Kansas], Ozark, Ozark[MO], Paragould, Parkdale, Pottsboro[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[Kansas], 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[Kansas] (3), Wildwood[MO], Willow Springs[MO], Wynnewood

**RiverBank  
Pocahontas, AR**

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

1700 Old County Road  
72455

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

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

Bank Holding Company  
None

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

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

Cash and Due from:..... 1,245  
Federal Funds and Repos:..... 6,925  
Investments:..... 5,848  
Net Loans:..... 79,547  
Premises and Fixed Assets:..... 1,939  
Other Real Estate:..... 145  
Other Assets:..... 3,579  
Total Assets:..... 99,228  
Total Trust Assets:..... 4,404

Deposits:..... 84,178  
Federal Funds and Borrowings:..... 2,754  
Other Liabilities:..... 573  
Subordinated Debt:..... 0  
Total Liabilities:..... 87,505  
Total Equity Capital:..... 11,723  
Total Liabilities and Capital:..... 99,228  
Number of Shares Outstanding:..... 37,812

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

**Branches in Town:** None

**Other Branches:** Corning

**Home Bank of Arkansas  
Portland, AR**

VOICE: (501) 679-7283  
FAX: (501) 679-7745  
Trust Powers: No

113 Highway 165 South  
71663

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

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

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

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

**SVP:** Nick B. Harness

Cash and Due from:..... 3,723  
Federal Funds and Repos:..... 7,900  
Investments:..... 0  
Net Loans:..... 51,949  
Premises and Fixed Assets:..... 3,057  
Other Real Estate:..... 202  
Other Assets:..... 892  
Total Assets:..... 67,723  
Total Trust Assets:..... 0

Deposits:..... 60,378  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 224  
Subordinated Debt:..... 0  
Total Liabilities:..... 60,602  
Total Equity Capital:..... 7,121  
Total Liabilities and Capital:..... 67,723  
Number of Shares Outstanding:..... 23,386

**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  
Trust Powers: No

112 Main Street  
71665

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

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

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

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

**VP:** Amber Offutt

Cash and Due from:.....	3,564	Deposits:.....	71,546
Federal Funds and Repos:.....	5,300	Federal Funds and Borrowings:.....	3,500
Investments:.....	2,432	Other Liabilities:.....	189
Net Loans:.....	70,457	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,538	Total Liabilities:.....	75,235
Other Real Estate:.....	117		
Other Assets:.....	830	Total Equity Capital:.....	9,003
Total Assets:.....	84,238	Total Liabilities and Capital:.....	84,238
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

**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  
Trust Powers: No

3710 Southern Hills Blvd., Suite 100  
72758

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

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

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

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

**CFO:** Sandra Ferguson  
**COO:** Lindsay Chaney

Cash and Due from:.....	51,641	Deposits:.....	446,244
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	97,544
Investments:.....	67,212	Other Liabilities:.....	4,502
Net Loans:.....	450,117	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	12,419	Total Liabilities:.....	548,290
Other Real Estate:.....	175		
Other Assets:.....	20,816	Total Equity Capital:.....	54,090
Total Assets:.....	602,380	Total Liabilities and Capital:.....	602,380
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

**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  
FAX: (479) 498-2465  
Trust Powers: No

3103 East Main  
72802

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

Home Page: [www.fsbmybank.com](http://www.fsbmybank.com)  
Member of Federal Reserve System

Bank Holding Company  
First State Banking Corporation, Russellville, AR

**Chm/CEO:** Charles Blanchard

**EVP/CLO:** Barton Allen

**Pres/COO:** Charles B. "Chip" Blanchard

**EVP/Sec:** Toni B. Laws

Cash and Due from:..... 64,431  
Federal Funds and Repos: ..... 0  
Investments: ..... 32,212  
Net Loans: ..... 240,807  
Premises and Fixed Assets: ..... 6,653  
Other Real Estate: ..... 0  
Other Assets: ..... 11,800  
Total Assets: ..... 355,903  
Total Trust Assets: ..... 0

Deposits:..... 308,637  
Federal Funds and Borrowings: ..... 10,524  
Other Liabilities:..... 1,934  
Subordinated Debt:..... 0  
Total Liabilities:..... 321,095  
Total Equity Capital: ..... 34,808  
Total Liabilities and Capital:..... 355,903  
Number of Shares Outstanding: ..... 20,000

**Directors:** Patty Barker; James C. Biggers; Charles Blanchard; Charles B. "Chip" Blanchard; Terry Freeman; Max L. Mathis, III; Mike 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  
FAX: (870) 895-3825  
Trust Powers: No

207 West Church Street  
72576

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

Home Page: [www.bksalem.net](http://www.bksalem.net)  
Member of Federal Reserve System

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

**Chm/CEO/Pres:** Mark Montgomery

**Cash:** Lucinda Bishop

**SVP:** Mike Falco

Cash and Due from:..... 23,770  
Federal Funds and Repos: ..... 2,123  
Investments: ..... 4,777  
Net Loans: ..... 117,711  
Premises and Fixed Assets: ..... 1,411  
Other Real Estate: ..... 27  
Other Assets: ..... 7,202  
Total Assets: ..... 157,021  
Total Trust Assets: ..... 0

Deposits:..... 140,182  
Federal Funds and Borrowings: ..... 0  
Other Liabilities:..... 391  
Subordinated Debt:..... 0  
Total Liabilities:..... 140,573  
Total Equity Capital: ..... 16,448  
Total Liabilities and Capital:..... 157,021  
Number of Shares Outstanding: ..... 19,650

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

**Branches in Town:** None

**Other Branches:** Mammoth Spring, Viola

**Logan County Bank  
Scranton, AR**

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

600 Main Street  
72863

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

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

Bank Holding Company  
None

**CEO/Pres:** Gary Fritsche  
**VP:** Adam Fritsche

**VP/Cash:** Don Fritsche

Cash and Due from:.....	3,165	Deposits:.....	68,900
Federal Funds and Repos:.....	1,400	Federal Funds and Borrowings:.....	0
Investments:.....	47,010	Other Liabilities:.....	236
Net Loans:.....	34,232	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	367	Total Liabilities:.....	69,136
Other Real Estate:.....	0		
Other Assets:.....	772	Total Equity Capital:.....	17,810
Total Assets:.....	86,946	Total Liabilities and Capital:.....	86,946
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

**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  
FAX: (501) 279-3486  
Trust Powers: Yes

314 North Spring  
72143

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

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

Bank Holding Company  
First Security Bancorp, Searcy, AR

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

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

Cash and Due from:.....	1,151,182	Deposits:.....	5,062,007
Federal Funds and Repos:.....	26,175	Federal Funds and Borrowings:.....	449,414
Investments:.....	2,637,825	Other Liabilities:.....	9,805
Net Loans:.....	2,711,764	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	123,289	Total Liabilities:.....	5,521,226
Other Real Estate:.....	2,118		
Other Assets:.....	83,882	Total Equity Capital:.....	1,215,009
Total Assets:.....	6,736,235	Total Liabilities and Capital:.....	6,736,235
Total Trust Assets:.....	1,958,207	Number of Shares Outstanding:.....	24,000

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

**Branches in Town:** Three

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

### Peoples Bank Sheridan, AR

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

1120 S. Rock Street  
72150

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

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

Member of Federal Reserve System

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

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

**Cont:** Aaron Reed

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

Deposits:..... 154,641  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 658  
Subordinated Debt:..... 0  
Total Liabilities:..... 155,299  
Total Equity Capital:..... 26,448  
Total Liabilities and Capital:..... 181,747  
Number of Shares Outstanding:..... 56,562

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

**Branches in Town:** None

**Other Branches:** 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](http://www.smackoverbank.com)

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

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

**VP:** Tresa White

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

Deposits:..... 163,991  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 855  
Subordinated Debt:..... 0  
Total Liabilities:..... 164,846  
Total Equity Capital:..... 25,604  
Total Liabilities and Capital:..... 190,450  
Number of Shares Outstanding:..... 100,000

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

**Branches in Town:** None

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



## Riverside Bank Sparkman, AR

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

Commerce & Main Streets  
71763

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

Home Page: [www.riversidebanc.com](http://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  
FAX: (866) 897-2839  
Trust Powers: Yes

2600 South Thompson Street  
72764

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Nathan Gairhan

**SVP/CLO:** Sonny Delgado

**SVP/CFO:** Paige Mulhollan

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

307 Thomas Street  
71860

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

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

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

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

**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

Deposits:..... 107,210  
Federal Funds and Borrowings: ..... 4,100  
Other Liabilities: ..... 2,104  
Subordinated Debt:..... 0  
Total Liabilities:..... 113,414  
Total Equity Capital: ..... 16,175  
Total Liabilities and Capital:..... 129,589  
Number of Shares Outstanding: ..... 10,000

**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

116 North Lincoln  
71667

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

Home Page: [www.connectbank.us](http://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

Deposits:..... 80,591  
Federal Funds and Borrowings: ..... 3,951  
Other Liabilities: ..... 140  
Subordinated Debt:..... 0  
Total Liabilities:..... 84,682  
Total Equity Capital: ..... 15,735  
Total Liabilities and Capital:..... 100,417  
Number of Shares Outstanding: ..... 15,000

**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

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

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

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

**Chm:** Carol Reaves

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

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

Cash and Due from:.....	8,987	Deposits:.....	62,686
Federal Funds and Repos:.....	150	Federal Funds and Borrowings:.....	0
Investments:.....	3,446	Other Liabilities:.....	1,197
Net Loans:.....	54,734	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,478	Total Liabilities:.....	63,883
Other Real Estate:.....	0		
Other Assets:.....	2,003	Total Equity Capital:.....	6,915
Total Assets:.....	70,798	Total Liabilities and Capital:.....	70,798
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

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

**Branches in Town:** None

**Other Branches:** None

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

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

708 S. Main Street  
72160

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

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

Member of Federal Reserve System

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

**Chm:** Mickey Pierce

**EVP:** Brad Chambless

**CEO/Pres:** Gary Hudson

**TO:** Craig Boone

Cash and Due from:.....	31,500	Deposits:.....	1,312,696
Federal Funds and Repos:.....	169,760	Federal Funds and Borrowings:.....	68,134
Investments:.....	215,986	Other Liabilities:.....	12,043
Net Loans:.....	1,012,415	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	35,762	Total Liabilities:.....	1,392,873
Other Real Estate:.....	1,705		
Other Assets:.....	132,226	Total Equity Capital:.....	206,481
Total Assets:.....	1,599,354	Total Liabilities and Capital:.....	1,599,354
Total Trust Assets:.....	288,404	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  
FAX: (479) 410-1340  
Trust Powers: Yes

3110 Alma Highway  
72956

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 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 Equity Capital:..... 56,231  
Total Liabilities and Capital:..... 459,186  
Number of Shares Outstanding:..... 16,000

**Directors:** J. Kevin Bell; Mont S. Echols, Jr.; Morrill 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  
FAX: (870) 226-2253  
Trust Powers: Yes

104 S. Main Street  
71671

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

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

Member of Federal Reserve System

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

**Pres:** Freddie M. Mobley

**EVP/TO:** Hugh 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:..... 216

Deposits:..... 107,673  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 419  
Subordinated Debt:..... 0  
Total Liabilities:..... 108,092  
Total Equity Capital:..... 13,055  
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](http://www.warrenbanktrust.com)

Member of Federal Reserve System

Bank Holding Company  
None

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

**TO:** Carlton E. Davis

Cash and Due from:.....	5,191	Deposits:.....	104,599
Federal Funds and Repos:.....	5,200	Federal Funds and Borrowings:.....	3,215
Investments:.....	70,799	Other Liabilities:.....	109
Net Loans:.....	49,259	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	501	Total Liabilities:.....	107,923
Other Real Estate:.....	96		
Other Assets:.....	1,181	Total Equity Capital:.....	24,304
Total Assets:.....	132,227	Total Liabilities and Capital:.....	132,227
Total Trust Assets:.....	20,196	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](http://www.getevolved.com)

Member of Federal Reserve System

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

**Chm:** B. Scot Lenoir  
**CEO/Pres:** Scott Stafford

**EVP/CFO:** Mark Mosteller  
**TO:** Andy Cook

Cash and Due from:.....	45,738	Deposits:.....	405,827
Federal Funds and Repos:.....	50	Federal Funds and Borrowings:.....	123,140
Investments:.....	16,984	Other Liabilities:.....	26,667
Net Loans:.....	507,459	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,287	Total Liabilities:.....	555,634
Other Real Estate:.....	877		
Other Assets:.....	27,211	Total Equity Capital:.....	47,972
Total Assets:.....	603,606	Total Liabilities and Capital:.....	603,606
Total Trust Assets:.....	1,761,757	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  
72301

Charter Number: 804  
Date: June 27, 2019  
FDIC Certificate Number: 19644

Home Page: [www.fidelitybanker.com](http://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:** Andy Horton  
**SVP/CFO:** 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:..... 3,661  
Other Real Estate:..... 84  
Other Assets:..... 8,098  
Total Assets:..... 464,973  
Total Trust Assets:..... 0

Deposits:..... 405,660  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 1,395  
Subordinated Debt:..... 0  
Total Liabilities:..... 407,055  
Total Equity Capital:..... 57,918  
Total Liabilities and Capital:..... 464,973  
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  
72396

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

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

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

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

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

Deposits:..... 246,458  
Federal Funds and Borrowings:..... 1,048  
Other Liabilities:..... 842  
Subordinated Debt:..... 0  
Total Liabilities:..... 248,348  
Total Equity Capital:..... 33,542  
Total Liabilities and Capital:..... 281,890  
Number of Shares Outstanding:..... 4,000

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

**Branches in Town:** One

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

**REPORT OF THE**

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

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

**JUNE 30, 2020**

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

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

200 River Market Avenue, Suite 400  
72201

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

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

Bank Holding Company  
None

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

**Pres/COO:** Sam Walls, III

Cash and Due from:.....	1,949	Deposits:.....	0
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	65,707
Investments:.....	13,617	Other Liabilities:.....	299
Net Loans:.....	66,688	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	562	Total Liabilities:.....	66,006
Other Real Estate:.....	0		
Other Assets:.....	2,006	Total Equity Capital:.....	18,816
Total Assets:.....	84,822	Total Liabilities and Capital:.....	84,822
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	997

**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  
71913

Charter Number: 35001

FAX: (501) 520-3667

Date: Jun. 17, 1998

County: Garland

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

**Perry County Industrial Development Corporation**  
**Perryville, AR**

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

P. O. Box 869  
72126-0869

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

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

**Treas:** Mark Roland

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

**JUNE 30, 2020**

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Arkansas</b>	Arkansas County Bank	DeWitt
	The Farmers and Merchants Bank	Stuttgart
<b>Ashley</b>	Home Bank of Arkansas	Portland
<b>Benton</b>	Bank of Gravette	Gravette
	Generations Bank	Rogers
<b>Bradley</b>	First State Bank of Warren	Warren
	Warren Bank and Trust Company	Warren
<b>Carroll</b>	First National Bank of North Arkansas	Berryville
	Cornerstone Bank	Eureka Springs
	Anstaff Bank	Green Forest
<b>Chicot</b>	The Bank of Lake Village	Lake Village
<b>Clark</b>	Southern Bancorp Bank	Arkadelphia
<b>Clay</b>	Piggott State Bank	Piggott
<b>Cleveland</b>	Gateway Bank	Rison
<b>Columbia</b>	Farmers Bank and Trust Company	Magnolia
	The Peoples Bank	Magnolia
<b>Conway</b>	Petit Jean State Bank	Morrilton
<b>Crawford</b>	Citizens Bank & Trust Company	Van Buren
<b>Crittenden</b>	Premier Bank of Arkansas	Marion
	Evolve Bank & Trust	West Memphis
	Fidelity Bank	West Memphis
<b>Cross</b>	Cross County Bank	Wynne
<b>Dallas</b>	FBT Bank & Mortgage	Fordyce
	Riverside Bank	Sparkman
<b>Desha</b>	Merchants & Farmers Bank	Dumas
	First NaturalState Bank	McGehee
	McGehee Bank	McGehee
<b>Drew</b>	Commercial Bank & Trust Company	Monticello
	Union Bank And Trust Company	Monticello
<b>Faulkner</b>	Centennial Bank	Conway
	First Service Bank	Greenbrier
<b>Fulton</b>	Bank of Salem	Salem

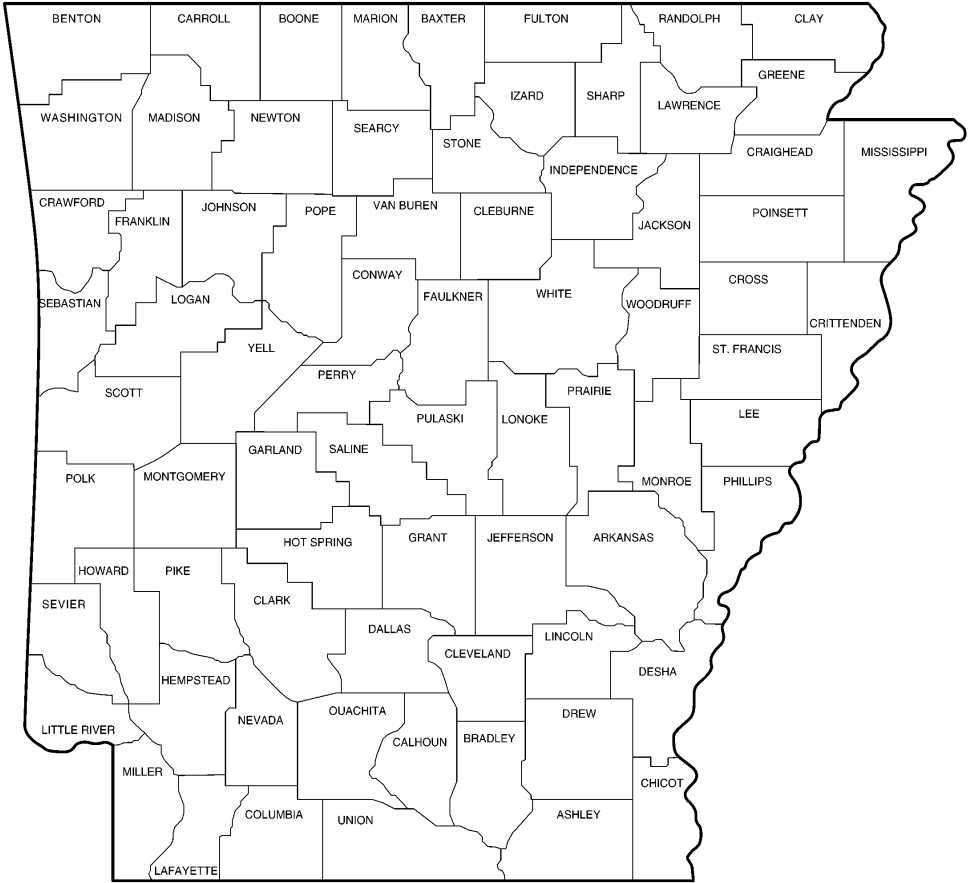
<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Grant</b>	Peoples Bank	Sheridan
<b>Greene</b>	First National Bank	Paragould
<b>Hot Spring</b>	The Malvern National Bank	Malvern
<b>Independence</b>	First Community Bank The Citizens Bank	Batesville Batesville
<b>Izard</b>	The First National Bank of Izard County	Calico Rock
<b>Jackson</b>	Merchants & Planters Bank	Newport
<b>Jefferson</b>	Relyance Bank, National Association Simmons Bank	Pine Bluff Pine Bluff
<b>Lafayette</b>	Community State Bank Bodcaw Bank	Bradley Stamps
<b>Lawrence</b>	The First National Bank of Lawrence County	Walnut Ridge
<b>Lincoln</b>	Connect Bank	Star City
<b>Logan</b>	First Western Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton
<b>Lonoke</b>	Bank of England First State Bank	England Lonoke
<b>Madison</b>	Today's Bank	Huntsville
<b>Mississippi</b>	Farmers Bank And Trust Company	Blytheville
<b>Monroe</b>	The Merchants and Planters Bank	Clarendon
<b>Ouachita</b>	Bank of Bearden Security Bank	Bearden Stephens
<b>Phillips</b>	Partners Bank	Helena
<b>Pike</b>	Bank of Delight Diamond Bank	Delight Murfreesboro
<b>Polk</b>	The Union Bank of Mena	Mena
<b>Pope</b>	First State Bank	Russellville
<b>Pulaski</b>	First Arkansas Bank & Trust Bank of Little Rock Bank OZK	Jacksonville Little Rock Little Rock

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
	Central Bank	Little Rock
	Eagle Bank & Trust Company	Little Rock
	Encore Bank	Little Rock
<b>Randolph</b>	RiverBank	Pocahontas
<b>Sebastian</b>	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
<b>Sevier</b>	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
<b>Sharp</b>	FNBC Bank	Ash Flat
	Bank of Cave City	Cave City
<b>St. Francis</b>	Armor Bank	Forrest City
	First National Bank of Eastern Arkansas	Forrest City
<b>Stone</b>	Stone Bank	Mountain View
<b>Union</b>	First Financial Bank	El Dorado
	Smackover State Bank	Smackover
<b>Washington</b>	Arvest Bank	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
	United Bank	Springdale
<b>White</b>	First Security Bank	Searcy
<b>Woodruff</b>	RiverWind Bank	Augusta
<b>Yell</b>	Chambers Bank	Danville





# 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

605 Main Street, Suite 202  
8924 Kanis Road  
71923

**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.

Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Madison, MS

**FNBC Bancorp Inc.  
Ash Flat, AR**

RSSD Number: 1099690  
VOICE: (870) 994-2311  
FAX: (870) 257-1889

636 Ash Flat Drive  
P. O. Box 8  
72513

**CEO/Pres:** Martin Carpenter  
**VP:** Marty Sellars

**Sec:** Terri French  
**Sec:** Morris Street

**Subsidiaries:**

FNBC Bank  
FNBC Capital Trust I

Ash Flat, AR  
Ash Flat, AR

**Citizens Bancshares of Batesville, Inc.  
Batesville, AR**

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

655 St. Louis Street  
P. O. Box 2156  
72501

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

**EVP/CFO:** Karen Shaw

**Subsidiaries:**

The Citizens Bank  
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR  
Batesville, AR

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

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

1325 Harrison Street  
P. O. Box 4327  
72501

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

**CFO:** Jason Taylor  
**Sec:** Dianne Lamberth

**Subsidiaries:**

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

Batesville, AR  
Batesville, AR  
Batesville, AR  
Batesville, AR

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

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

1 Second Street  
P. O. Box 135  
71720

**Pres:** Rick Green

**Sec:** Ken Riley

**Subsidiaries:**

Bank of Bearden  
BBI Insurance Agency, Inc.

Bearden, AR  
Bearden, AR

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

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

110 NW 2nd Street, Suite 300  
P. O. Box 1860  
72712

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

**Sec:** Karla Payne

**Subsidiaries:**

Arvest Holdings, Inc.	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  
VOICE: (479) 464-1500  
FAX: (479) 464-1540

110 NW 2nd Street, Suite 300  
P. O. Box 1860  
72712

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

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

**Sec:** Karla Payne

**Subsidiaries:**

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

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

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

400 West Main Street  
P. O. Box 688  
72316

**Chm/Pres:** Randy Scott

**Subsidiaries:**

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

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

80 West Main  
P. O. Box 87  
72927

**Chm:** Ty Hampton

**Subsidiaries:**

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

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR

**First Western Bancshares, Inc.  
Booneville, AR**

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

80 West Main  
P. O. Box 87  
72927

Bank Holding Company  
First Western Bancshares ESOT, Booneville, AR

**Chm/CEO:** John T. Hampton  
**Pres:** Ty Hampton

**VP/Sec:** Debbie Danekas

**Subsidiaries:**

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

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR



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

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

1325 Hwy 278 Bypass  
3710 Southern Hills Blvd, Suite 100  
71701

**Pres:** Jonathan W. Harrell  
**CFO:** Sandra Ferguson

**Sec:** Maxwell Harrell

**Subsidiaries:**  
Generations Bank

Rogers, AR

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

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

137 South Main  
P. O. Box 490  
72521

**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  
Cave City, AR

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

RSSD Number: 1099252  
VOICE: (870) 747-3319  
FAX: (870) 747-3498

297 Madison  
P. O. Box 280  
72029

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

**CEO/Pres:** J. Kendall Henry

**Subsidiaries:**  
The Merchants and Planters Bank

Clarendon, AR

**Home BancShares, Inc.  
Conway, AR**

RSSD Number: 1491409  
VOICE: (501) 328-4770  
FAX: (501) 328-4890

719 Harkrider Street, Suite 100  
P. O. Box 966  
72032

**Chm/CEO:** John W. Allison  
**CFO:** Brian Davis

**COO:** Stephen Tipton

**Subsidiaries:**

Centennial Bank  
Centennial Insurance Agency, Inc.  
Boomer Air LLC  
Freedom Insurance Group, Inc.  
Cook Insurance Agency, Inc.  
Regent Bank Project Finance, Inc.  
Centennial AL Holdings, Inc.  
HBI Insurance, Inc.  
Centennial (AR) Statutory Trust I  
Liberty Statutory Trust 1  
Liberty Statutory Trust 2  
Regent Capital Trust II  
Regent Capital Trust III  
Russellville Statutory Trust I

Conway, AR  
Cabot, AR  
Conway, AR  
Jonesboro, AR  
Apalachicola, FL  
Davie, FL  
New York, NY  
Conway, AR  
Wilmington, DE  
Wilmington, DE  
Wilmington, DE  
Wilmington, DE  
Wilmington, DE  
Wilmington, DE

**Chambers Bancshares, Inc.  
Danville, AR**

RSSD Number: 1141487  
VOICE: (479) 495-4680  
FAX: (479) 495-4681

105 East 9th Street  
P. O. Box 1330  
72833

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

**COO:** Mike Donnell

**Subsidiaries:**

Chambers Bank  
Sloan Capital Trust I

Danville, AR  
Danville, AR

**First State Bancshares, Inc.**  
**DeQueen, AR**

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

402 West Collin Raye Drive  
P. O. Box 970  
71832

**Chm:** Dennis Smiley

**CEO/Pres:** Gary L. Golden

**Subsidiaries:**

First State Bank of DeQueen  
First State Insurance of DeQueen Inc.  
First State DeQueen Statutory Trust I

DeQueen, AR  
DeQueen, AR  
Wilmington, DE

**DeWitt First Bankshares Corporation**  
**DeWitt, AR**

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

220 West Cross  
P. O. Box 511  
72042

**Pres:** Lester A. McKinley  
**VP:** Mary M. Jennings

**Sec:** Warren A. Jennings, Jr.

**Subsidiaries:**

Arkansas County Bank

DeWitt, AR

**M & F Financial Corporation**  
**Dumas, AR**

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

500 Highway 65 South  
P. O. Box 187  
71639

**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  
 VOICE: (870) 863-7000  
 FAX: (870) 881-5393

214 North Washington Street  
 P. O. Box 1754  
 71730

**CEO/Pres:** Chris Hegi  
**EVP/CFO:** Melissa Jerry

**EVP:** Craig Mobley  
**Sec:** Debra Martin

**Subsidiaries:**

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

**MHBC Investments Limited Partnership, I LLLP**  
**England, AR**

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

123 South Main Street  
 P. O. Box 70  
 72046

**Chm:** Gregory Hopkins  
**CEO:** Allen Evans

**Pres:** Gary Canada, Jr.  
**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  
VOICE: (501) 842-2555  
FAX: (501) 842-2422

123 South Main Street  
72046

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

**Chm/CEO/Pres:** Gary Canada

**Subsidiaries:**

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

England, AR  
England, AR  
England, AR  
Little Rock, AR

## Eureka Bancshares, Inc. Eureka Springs, AR

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

70 South Main  
P. O. Box 309  
72632

**Chm/CEO/Pres:** John F. Cross  
**VChm:** Lewis E. Epley, Jr.

**Sec:** Charles T. Cross

**Subsidiaries:**

Cornerstone Bank

Eureka Springs, AR

## White River Bancshares Company Fayetteville, AR

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

3878 N. Crossover Road, Suite 20  
P. O. Box 8550  
72703

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

**CFO:** Edward Riendeau

**Subsidiaries:**

Signature Bank of Arkansas

Fayetteville, AR

**FBT Bancshares, Inc.  
Fordyce, AR**

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

200 West 4th Street  
71742

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

**SVP:** Janie Daniell  
**SVP:** David Sisson

**Subsidiaries:**

FBT Bank & Mortgage

Fordyce, AR

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

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

602 Garrison Avenue  
P. O. Box 7  
72902

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

**VP:** James G. Williamson, Jr.

**Subsidiaries:**

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

Fort Smith, AR  
Fort Smith, AR  
Van Buren, AR  
Van Buren, AR  
Van Buren, AR  
Fort Smith, AR  
Fort Smith, AR  
Fort Smith, AR  
Fort Smith, AR  
Fort Smith, AR  
Fort Smith, AR

**Bainum Bancorp  
Glenwood, AR**

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

205 Hwy 70 East  
P. O. Box 500  
71943

**Chm/CEO:** Timothy E. Bainum

**CFO:** Laura Habighorst

**Subsidiaries:**

Diamond Bank

Murfreesboro, AR

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

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

100 First National Avenue  
P. O. Box 1900  
72638

**Chm/Pres:** Stephen Stafford  
**SVP:** Shelby Bruffett

**Sec:** L. Scott Stafford

**Subsidiaries:**

Anstaff Bank

Green Forest, AR

**First Service Bancshares, Inc.**  
**Greenbrier, AR**

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

136 South Broadview  
P. O. Box 190  
72058

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

**Treas/Sec:** Robin Hackett

**Subsidiaries:**

First Service Bank  
First Service Realty

Greenbrier, AR  
Greenbrier, AR

**Peoples Home Holding, Inc.**  
**Greenbrier, AR**

RSSD Number: 3029196  
VOICE: (501) 679-7283  
FAX: (501) 679-7745

67 South Broadview Street  
P. O. Box 307  
72058

**Chm/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

71 West Center Street  
P. O. Box 610  
72936

**Chm:** Elizabeth Wilkinson

**CEO/Pres:** Edward Wilkinson

**Subsidiaries:**  
Farmers Bank

Greenwood, AR

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

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

302 Cherry Street  
P. O. Box 280  
72342

**Chm:** Joseph Thomas Cunningham  
**CEO/Pres:** John O. Moore

**EVP/CFO:** Brenda Eldridge  
**EVP/Sec:** Tommie Shackelford

**Subsidiaries:**  
Partners Bank

Helena, AR

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

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

123 Main Street  
P. O. Box 347  
71842

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

**Treas/Sec:** Michael B. Griffin

**Subsidiaries:**  
Horatio State Bank

Horatio, AR



## Smith Associated Banking Corporation Hot Springs, AR

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

1801 Central Avenue, Suite D  
71901

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

**Subsidiaries:**

Bank of Salem  
SABCO Insurance, Inc.  
Security Bank

Salem, AR  
Salem, AR  
Stephens, AR

## First Arkansas BancShares, Inc. Jacksonville, AR

RSSD Number: 1096550  
VOICE: (501) 982-4511  
FAX: (501) 982-5769

600 West Main Street  
P. O. Box 827  
72078

**Chm/CEO/Pres:** Larry T. Wilson  
**SVP/CFO:** Kim Cullum

**Sec:** Mark Wilson

**Subsidiaries:**

First Arkansas Bank & Trust  
First Arkansas Statutory Trust I

Jacksonville, AR  
Jacksonville, AR

## Southeast Arkansas Bank Corporation Lake Village, AR

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

201 Main Street  
P. O. Box 727  
71653

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

**Pres:** Franklin Todd Turner

**Subsidiaries:**

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

Lake Village, AR  
Lake Village, AR  
Greenville, MS  
Greenville, MS  
Greenville, MS

**Capital Bancshares, Inc.**  
**Little Rock, AR**

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

12224 Chenal Parkway  
 P. O. Box 8210  
 72211

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

**EVP/COO:** Burt Hicks

**Subsidiaries:**  
 Encore Bank

Little Rock, AR

**Little Rock Bankshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2617082  
 VOICE: (501) 376-0800  
 FAX: (501) 374-7937

200 North State Street  
 P. O. Box 34090  
 72203

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

**SVP/Cash:** Lee A. Swearingen  
**Sec:** Cindy Hippler

**Subsidiaries:**

Bank of Little Rock  
 Bank of Little Rock Mortgage Corp.  
 Hallmark National Mortgage Corp.  
 Little Rock Mortgage Corp.

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

**Riverside Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2155342  
 VOICE: (501) 614-6161  
 FAX: (501) 614-6162

1001 W. Markham, 2nd Floor  
 72201

**Pres:** Stephen C. Davis

**Sec:** David Matchet

**Subsidiaries:**

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

Sparkman, AR  
 Fayetteville, AR  
 Little Rock, AR

## State Holding Company Little Rock, AR

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

650 South Shackleford, Suite 450  
72211

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

**EVP:** Paul Castleberry

**Subsidiaries:**

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

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

## Lonoke Bancshares, Inc. Lonoke, AR

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

101 South Center Street  
P. O. Box 320  
72086

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

**Sec:** Karen Hardke

**Subsidiaries:**

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

Lonoke, AR  
Lonoke, AR  
Lonoke, AR  
Lonoke, AR

## Golden Oaks Bancshares, Inc. Magnolia, AR

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

500 North Jackson Street  
P. O. Box 340  
71754

**Chm:** Steven Clark Fincher  
**Pres:** Mary L. Fowler

**Sec:** Jaela Talley

**Subsidiaries:**

The Peoples Bank

Magnolia, AR

## Magnolia Banking Corporation Magnolia, AR

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

200 East Main Street  
P. O. Box 250  
71754

**Chm/CEO/Pres:** Bob L. Burns  
**EVP/CFO:** Drew Chandler

**EVP:** Chris Gosnell  
**EVP/Sec:** Bruce D. Maloch

**Subsidiaries:**

Farmers Bank and Trust Company  
Magnolia Properties, Inc.  
Patmos Holdings, LLC  
Magnolia Statutory Trust I  
First National Hempstead Statutory Trust I

Magnolia, AR  
Magnolia, AR  
Texarkana, TX  
Magnolia, AR  
Hartford, CT

## Big Creek Bancshares, Inc. Marianna, AR

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

98 West Tennessee Street  
6378 Hwy 78 West  
72360

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

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

**Subsidiaries:**

Forrest City Financial Corporation  
Armor Bank

Marianna, AR  
Forrest City, AR

## Forrest City Financial Corporation Marianna, AR

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

98 West Tennessee Street  
6378 Hwy 78 West  
72360

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

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

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

**Subsidiaries:**

Armor Bank

Forrest City, AR

**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/Owyoung Insurance Co., LLC

McGehee, AR  
McGehee, AR

**McGehee Bank Employee Stock Ownership Plan**  
**McGehee, AR**

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

301 North 2nd Street  
P. O. Box 787  
71654

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

**VChm:** John H. Potter  
**VP/TO:** Jim Youngblood

**Subsidiaries:**

Southeast Financial Bankstock Corporation  
McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR  
McGehee, AR

**Southeast Financial Bankstock Corporation**  
**McGehee, AR**

RSSD Number: 1096662  
 VOICE: (870) 222-3151  
 FAX: (870) 222-6159

301 North 2nd Street  
 P. O. Box 787  
 71654

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

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

**VChm:** John H. Potter, Jr.  
**Sec:** Teresa Allison

**Subsidiaries:**

McGehee Bank  
 McBank Realty

McGehee, AR  
 McGehee, AR

**Union Bankshares, Inc.**  
**Mena, AR**

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

303 Hwy 71 North  
 P. O. Box 898  
 71953

**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

Mena, AR  
 Paris, AR  
 Mena, AR

**Drew Bancshares, Inc.**  
**Monticello, AR**

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

212 West Gaines  
 P. O. Box 150  
 71657

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

**SVP:** Michael Efird  
**SVP/Sec:** Rusty Smith

**Subsidiaries:**

Commercial Bank & Trust Company

Monticello, AR

**First Union Financial Corporation  
Monticello, AR**

RSSD Number: 1098880  
VOICE: (870) 460-6400  
FAX: (870) 460-6431

102 West McCloy  
P. O. Box 270  
71657

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

**Pres:** Dave Dickson  
**Treas/Sec:** Robin McClendon

**Subsidiaries:**

Union Bank And Trust Company

Monticello, AR

**Petit Jean Bancshares, Inc.  
Morrilton, AR**

RSSD Number: 2877402  
VOICE: (501) 354-4988  
FAX: (501) 354-6560

707 North Saint Joseph Street  
P. O. Box 680  
72110

**Pres:** Charles S. Penick

**Subsidiaries:**

Petit Jean State Bank

Morrilton, AR

**Stone Bancshares, Inc.  
Mountain View, AR**

RSSD Number: 4928344  
VOICE: (833) 253-2265  
FAX: (501) 435-2068

802 East Main Street  
900 South Shackleford, Suite 200  
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.

Mountain View, AR  
DeWitt, AR  
DeWitt, AR

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

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

120 Hazel Street  
P. O. Box 650  
72112

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

**Sec:** Leslie Lowery

**Subsidiaries:**

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

Newport, AR  
Newport, AR  
Newport, AR  
Newport, AR

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

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

120 Hazel Street  
P. O. Box 650  
72112

Bank Holding Company

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

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

**Sec:** Leslie Lowery

**Subsidiaries:**

Merchants & Planters Bank  
M & P Insurance & Investment Services, Inc.

Newport, AR  
Newport, AR

**Piggott Bankstock, Inc.  
Piggott, AR**

RSSD Number: 1098321  
VOICE: (870) 598-3802  
FAX: (870) 598-2026

212 West Cherry Street  
P. O. Box 307  
72454

**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

501 Main Street  
P. O. Box 7009  
71601

**Chm/CEO:** George A. Makris, Jr.  
**EVP/CFO/COO:** Robert A. Fehlman

**EVP/Gen Coun/Sec:** George A. Makris, III

### Subsidiaries:

Simmons Bank	Pine Bluff, AR
SWC PPR, LLC	Chandler, AZ
Diamond State Ventures II, LP	Little Rock, AR
Heartland Bank Liquidating Trust	Little Rock, AR
Heartland Insurance, LLC	Little Rock, AR
Montesano Investment, LLC	Little Rock, AR
PGR, LLC	Little Rock, AR
Simmons First Insurance Services, Inc.	Little Rock, AR
Simmons First Investment Group, Inc.	Little Rock, AR
Zwolle Investment, LLC	Little Rock, AR
Simmons NMTC Holding, LLC	Pine Bluff, AR
WHNH, LLC	Pine Bluff, AR
Simmons First SW REIT, Inc.	Wilmington, DE
Simmons First REIT of TN, LLC	Baltimore, MD
Providence PCC of Grenada, LLC	Grenada, MS
Capital Partners Investment Fund 2008, L.P.	Columbia, MO
Capital Partners Series SB, LLC	Columbia, MO
Capital Partners Series SB II, LLC	Columbia, MO
Capital Partners Series SB III, LLC	Columbia, MO
Craddock LMB Investment Fund, LLC	Columbia, MO
Craddock LMB Investment Fund 2, LLC	Columbia, MO
Cultivation Twain Seed Fund I, L.P.	Columbia, MO
PR RT, L.L.C.	Columbia, MO
Raintree LMB, LLC	Columbia, MO
Beacon Village Tax Credit Fund, LLC	Dexter, MO
EI Toro Holdings, LLC	Frontenac, MO
Big Creek Investors, LLC	Sedalia, MO
Simmons First REIT of MO, LLC	Springfield, MO
Springfield Finance and Development Corp.	Springfield, MO
104 A, LLC	St. Louis, MO
DHF, LLC	St. Louis, MO
MU Investment Property, LLC	St. Louis, MO
PSH, LLC	St. Louis, MO
RB RE Holdings, LLC	St. Louis, MO
Santa Ana Holdings, LLC	St. Louis, MO
St. Louis State Equity Fund II LLC	St. Louis, MO
The Successful Investors, LLC	St. Louis, MO
Stockton Community Development Corp.	Stockton, MO
Simmons First Investments, Inc.	Las Vegas, NV
REI Subsidiary CDE 4, LLC	Durant, OK
REI Subsidiary CDE 12, LLC	Durant, OK
Landmark Agency, Inc.	Madill, OK

FNBE Real Estate, Inc.  
 Quad J Holdings, LLC  
 Rockwell Community Development, Inc.  
 CRK Properties, Inc.  
 Stillwater NMTC, LLC  
 Venture Holding Company, LLC  
 ETN-KLC, LLC  
 First State Providence PCC of Grenada, LLC  
 Simmons First Auto, Inc.  
 Simmons First Insurance Services of TN, LLC  
 Simmons First Properties, Inc.  
 Simmons First Special Assets, Inc.  
 SHD, LLC  
 Landmark Agency of Texas, Inc.  
 Harob, Inc.  
 SDB Real Estate, LLC  
 Simmons First Mortgage Company  
 Landco Partners II, LP  
 Landrum Statutory Trust III  
 Landrum Statutory Trust IV  
 LBI Capital Trust V  
 Simmons First Risk Management, Inc.  
 SNB Capital Corporation  
 Hardeman County Statutory Trust I  
 Community First Statutory Trust III  
 SWB Recovery Corp.

Oklahoma City, OK  
 Oklahoma City, OK  
 Oklahoma City, OK  
 Stillwater, OK  
 Stillwater, OK  
 Jackson, TN  
 Sevierville, TN  
 Union City, TN  
 Union City, TN  
 Union City, TN  
 Union City, TN  
 Union City, TN  
 Union City, TN  
 Dallas, TX  
 Dennison, TX  
 Fort Worth, TX  
 Houston, TX  
 Pine Bluff, AR  
 Columbia, MO  
 Columbia, MO  
 Columbia, MO  
 Springfield, MO  
 Las Vegas, NV  
 Stillwater, OK  
 Jackson, TN  
 Union City, TN  
 Fort Worth, TX

**Sigma Holdings, Inc.**  
**Rison, AR**

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

112 Main Street  
 P. O. Box 345  
 71665

**Chm/Pres:** Lewis R. Gardner

**Sec:** Joe Dunn

**Subsidiaries:**  
 Gateway Bank

Rison, AR

## First State Banking Corporation Russellville, AR

RSSD Number: 1096448  
VOICE: (479) 498-2402  
FAX: (479) 498-2465

3103 East Main Street  
P. O. Box 10610  
72812

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

**EVP:** Toni B. Laws  
**CFO/Sec:** Andrea Nicholson

**Subsidiaries:**

First State Bank  
Nimrod Real Estate, Inc.  
FSB Capital Trust III

Russellville, AR  
Russellville, AR  
Russellville, AR

## First Security Bancorp Searcy, AR

RSSD Number: 1096505  
VOICE: (501) 279-3401  
FAX: (501) 279-3486

314 North Spring  
P. O. Box 1009  
72145

**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  
Wilmington, DE  
Leawood, KS

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

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

1120 S. Rock Street  
P. O. Box 460  
72150

**Chm:** Al Upton  
**CEO/Pres:** Craig L. Manatt

**Sec:** James W. Lancaster

**Subsidiaries:**  
Peoples Bank

Sheridan, AR

**Smackover Bancshares, Inc.**  
**Smackover, AR**

RSSD Number: 1098264  
VOICE: (870) 725-3051  
FAX: (870) 725-3049

708 North Broadway  
P. O. Box 107  
71762

**Chm:** J. Drew Tennyson

**Pres:** James B. Yeager

**Subsidiaries:**  
Smackover State Bank

Smackover, AR

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

RSSD Number: 5070192  
VOICE: (479) 717-1900  
FAX: (479) 717-1953

4055 West Sunset Avenue  
P. O. Box 6490  
72766

**CEO/Pres:** Patrick Swope

**CFO:** Jason McDoniel

**Subsidiaries:**  
Bank of Gravette  
Legacy National Bank

Gravette, AR  
Springdale, AR

**Mathias Bancshares, Inc.**  
**Springdale, AR**

RSSD Number: 1951172  
VOICE: (479) 750-9100  
FAX: (479) 750-0953

5571 Bleaux Ave.  
P. O. Box 6485  
72766

**Chm/Pres:** Sam Mathias  
**VChm:** Arthur Thurman

**Sec:** Larry Olson

**Subsidiaries:**

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

Huntsville, AR  
Fayetteville, AR  
Fayetteville, AR

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

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

2790 South Thompson Street, Suite 102  
72764

**CEO/Pres/Sec:** Craig Young

**CFO/Treas:** Karla Baker

**Subsidiaries:**

United Bank

Springdale, AR

**Bodcaw Bancshares, Inc.**  
**Stamps, AR**

RSSD Number: 2712781  
VOICE: (870) 533-4486  
FAX: (870) 533-4456

307 Thomas Street  
P. O. Box 8  
71860

**Chm:** John W. Smith, Jr.

**Sec:** D. Copie Dickson

**Subsidiaries:**

Bodcaw Bank

Stamps, AR

**Star City Bancshares, Inc.**  
**Star City, AR**

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

116 North Lincoln  
 P. O. Drawer 69  
 71667

**Chm/CEO:** Marion Burge Ryburn

**Subsidiaries:**  
 Connect Bank

Star City, AR

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

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

708 South Main  
 P. O. Box 1010  
 72160

**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

Stuttgart, AR  
 Fayetteville, AR  
 Mountain Home, AR

**Bradley Bancshares, Inc.**  
**Warren, AR**

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

104 South Main Street  
 P. O. Box 29  
 71671

**Chm:** Bennie Ryburn, III

**Pres:** Freddie M. Mobley

**Subsidiaries:**  
 First State Bank of Warren

Warren, AR

**Carlson Bancshares, Inc.**  
**West Memphis, AR**

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

330 West Broadway Street  
P. O. Box 2288  
72301

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

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

**Subsidiaries:**  
Fidelity Bank

West Memphis, AR

**Evolve Bancorp, Inc.**  
**West Memphis, AR**

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

301 Shoppingway Blvd.  
6070 Poplar Avenue, Suite 200  
72301

**Chm:** Scot Lenoir

**Sec:** W. Scott Stafford

**Subsidiaries:**  
Evolve Bank & Trust

West Memphis, AR

**Cross County Bancshares, Inc.**  
**Wynne, AR**

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

1 Cross County Plaza  
P. O. Box 9  
72396

**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



## **NOTES**

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