

I am very proud of the banking industry in Arkansas. Despite the level and trend of industry consolidation, total assets of Arkansas state chartered banks have continued to flourish and grow and the overall health of our Arkansas state chartered banks remains strong.

The banking sector has weathered many challenges over the years and 2020 will certainly stand alone as an impactful period in banking and financial services. Once again, our community banks have stood strong and continued to first and foremost serve the needs of their customers and communities.

The Arkansas State Bank Department remains committed to working with our regulated institutions to maintain a safe and sound banking environment and encouraging economic development for Arkansas.

Sincerely,

A handwritten signature in black ink that reads "Susannah T. Marshall". The signature is written in a cursive, flowing style.

Susannah T. Marshall