

**REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2025**



SARAH HUCKABEE SANDERS
Governor

HUGH MCDONALD
Secretary

SUSANNAH T. MARSHALL
Bank Commissioner

**ONE HUNDRED AND ELEVENTH
ANNUAL**

**REPORT OF
THE
BANK COMMISSIONER**

JUNE 30, 2025

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 2025

Hugh McDonald
Secretary of the Arkansas Department of Commerce
Little Rock, Arkansas

Secretary McDonald:

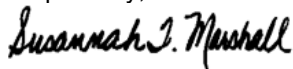
I am pleased to submit to you the One Hundred and Eleventh Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2025.

As of June 30, 2025, the banking industry, both locally and nationally, remains healthy and sound. We have witnessed a return to stability in most financial metrics and although pressures continue to exist in relation to interest rate risk and the resulting impact on earnings and profitability, I am proud to share that on an aggregate basis, Arkansas banks once again outperform the national average in many ratios and performance indicators. Asset quality remains satisfactory but various reports and industry data reveal stress within certain loan portfolios and consumers and businesses are faced with many challenges that impact their ability to service debt. Overall, earnings performance has improved with net interest margins increasing on a quarterly basis and our average Tier 1 Leverage Capital ratio as of June 30, 2025, is 11.36 percent.

Despite strength within the financial positions of our banks, the industry continues to face many headwinds that will be important to closely monitor in the year ahead. The ongoing risks of cybersecurity are coupled with a significant and rapid rise in many types of fraud impacting the institutions and their customers daily. The adoption of Artificial Intelligence into many facets of our business and personal lives will present benefits and potential challenges as we further introduce this technology into our industry. Pressure within the agriculture sector will warrant close monitoring for impact on our financial institutions and the markets in which they operate. Lastly, the topic of digital assets has dominated the financial services industry for several months and recent, federal legislation will be a key factor as we navigate this new frontier within the banking industry.

I am proud of the continued hard work and professionalism exhibited by our staff, and I appreciate the continued support we receive in the execution of our duties and mission.

Respectfully,

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

Susannah T. Marshall
Bank Commissioner

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LEGAL HOLIDAYS

New Year’s Day.....January 1st

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

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

Memorial Day Last Monday in May

Independence Day July 4th

Labor Day First Monday in September

Veterans Day..... November 11th

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve December 24th

Christmas Day December 25th

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

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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	September 30, 2020
22.	Susannah T. Marshall	October 1, 2020	

STATE BANKING BOARD MEMBERS

Mr. Randy Scott
Chairman
Farmers Bank And Trust Company
P. O. Box 688
Blytheville, AR 72316-0688
VOICE: (870) 763-8101
TERM EXPIRES: 12/31/2025

Mr. Allen Kerr
126 Courts Lane
Little Rock, AR 72203
VOICE: (501) 225-3454
TERM EXPIRES: 12/31/2028

Mr. Gary Head
Signature Bank of Arkansas
3878 North Crossover Road, Suite 20
Fayetteville, AR 72703
VOICE: (479) 601-6313
TERM EXPIRES: 12/31/2028

Mr. Rusty Lanier
Vice Chairman
3901 Foxcroft Road
Little Rock, AR 72227
VOICE: (501) 766-6668
TERM EXPIRES: 12/31/2028

Mr. Andy Davis
20 Somerset Court
Roland, AR 72135
VOICE: (501) 837-5109
TERM EXPIRES: 12/31/2026

Mr. Todd Smith
Commercial Bank & Trust Company
P. O. Box 150
Monticello, AR 71657-0150
VOICE: (870) 367-6221
TERM EXPIRES: 12/31/2029

Arkansas State Bank Department

1 Commerce Way, Suite 303

Little Rock, Arkansas 72202

VOICE: (501) 324-9019 FAX: (501) 324-9028

<https://banking.arkansas.gov/>

DEPARTMENTAL ROSTER

Susannah T. Marshall - Bank Commissioner

John W. Ahlen IV - Deputy Bank Commissioner

Examination, Supervision and Regulation

Regulatory Enforcement Actions

Personnel/Examination

Application Information

Dharmin H. Patel – Deputy Bank Commissioner

Examination, Supervision and Regulation

Regulatory Enforcement Actions

Personnel/Examination

EXAMINATION AND SUPERVISION

Bank Deputy Administrators

Baker L. Moseley

Bob M. Henry

Gary W. Bush

Raychel M. Pendergist

John K. Householder

Bank Examiner Expert - Daniel E. Sims

Regulatory Examinations/Regulatory and Banking Procedures

Bank Performance Evaluation and Monitoring

Personnel Recruitment and Management

EXAMINATION DIVISION

LITTLE ROCK OFFICE

Joel T. Futrell - Bank Examiner Supervisor
Matthew A. Rose – Bank Examiner VI
Jim E. Homan – Bank Examiner VI
Wesley H. Mathis – Bank Examiner VI
Scott M. Lambert – Bank Examiner VI
Ricky T. Puloma – Bank Examiner V
K. Tyler Lucas – Bank Examiner III
Shawn C. Smith – Bank Examiner III
Brad A. Chu – Bank Examiner II
Davis M. Wadley – Bank Examiner I

LITTLE ROCK OFFICE

Aaron C. Lockwood – Bank Examiner Supervisor
Luke B. Webre – Bank Examiner VI
Jerry C. Corrothers – Bank Examiner VI
Thomas L. Cook – Bank Examiner VI
Derek G. Harvey – Bank Examiner V
Paige A. Whitley – Bank Examiner III
Jonathan B. Cook – Bank Examiner II
Max A. Hanner – Bank Examiner I

NORTHWEST ARKANSAS OFFICE

750 Mathias Drive
Springdale, AR 72762-0739
VOICE: (479) 751-5543
FAX: (479) 751-5815
NWArkansas@banking.state.ar.us

R.D. Jackson – Bank Examiner Supervisor
Chris K. Davis – Bank Examiner VI
Chris A. Dillon – Bank Examiner VI
Andrew D. McCormick – Bank Examiner VI
Adam W. Chase – Bank Examiner VI
Jacob B. Spradlin – Bank Examiner IV
Chris C. Wilson - Bank Examiner IV
J. Owen Moore – Bank Examiner II
Natalie C. Young – Bank Examiner II

NORTHEAST ARKANSAS OFFICE

1817 Woodsprings Road
Jonesboro, AR 72401-9371
VOICE: (870) 972-1744
FAX: (870) 972-1762
Jonesboro@banking.state.ar.us

W. Nathan Elliott – Bank Examiner Supervisor
W. Kent Darr – Bank Examiner VI
Abigale G. Thompson – Bank Examiner IV
Jace T. Denker – Bank Examiner IV
J. Tanner Ballard – Bank Examiner IV
Reed H. Middleton – Bank Examiner IV
T. Andrew Griggs – Bank Examiner III
J. Patrick Saffold – Bank Examiner II
Grant C. Staton – Bank Examiner II
J. Easton Householder – Bank Examiner II
Nicholas L. Powell – Bank Examiner I
W. Peyton Fogg – Bank Examiner I
M. Trent Day – Bank Examiner I

LARGE BANK SUPERVISION

Kendal B. Williams – Bank Examiner Supervisor

TRUST

Kelly R. Davis – Bank Examiner Supervisor
Stacey D. Leder – Bank Examiner VI
Mark G. Rye – Bank Examiner VI
Kelly M. Shewmaker Bank Examiner VI

INFORMATION SYSTEMS

Jeffrey A. Cameron – Bank Examiner Supervisor
Donna J. Dodge – Bank Examiner VI
Ashish V. Patel – Bank Examiner VI
Dallas E. Gipson – Bank Examiner IV
Patrick W. Seung – Bank Examiner IV
Lane P. Hardee – Bank Examiner IV
D. Brent Pilkington – Bank Examiner III

BANK ANALYSIS AND APPLICATIONS DIVISION

John W. Ashby – Bank Examiner Supervisor
M. Gregg Qualls – Bank Examiner VI
Kevin C. Mosley - Bank Examiner VI
Dustin R. Hill – Bank Examiner IV

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

TRAINING DIVISION

Jacklyn G. Powell – Bank Examiner Supervisor / Training Coordinator

LEGAL DIVISION

Eric D. Roberts – Attorney III

Rules
Legal Filings and Inquiries
Consumer Complaints

INFORMATION TECHNOLOGY DIVISION

Frank A. Fields – State Applications Administrator

Darla A. Bryant – Applications Coordinator

Chris S. Hazeslip – Applications Coordinator

Research and Development
Application Programming
Data Processing Support

ADMINISTRATION DIVISION

Jessica J. Wallace – Bank Deputy Administrator / Accounting/HR

Vicki A. Wise – HR Coordinator

Devan E. May – Budget Analyst

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

Antwanette Pettigrew-House – Fiscal Support Coordinator

B. Chance Brown – Administrative Analyst

Elizabeth A. Swaim – Administrative Analyst

Krystal M. Smith – Administrative Analyst

Aspen L. Madsen – Administrative Analyst

Caleb J. Price - Administrative Analyst

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

**CORPORATE NAME CHANGES
FROM JULY 1, 2024, TO JUNE 30, 2025**

NAME / LOCATION	NAME / LOCATION
McGehee Bank McGehee, Arkansas	Producers Bank & Trust McGehee, Arkansas

The above bank’s name change was effective June 20, 2025.

Arkansas Capital Corporation Little Rock, Arkansas	ACC Capital, Inc. Little Rock, Arkansas
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The above name change was effective April 8, 2025.

**STATE CHARTERED BANKS MERGED
FROM JULY 1, 2024, TO JUNE 30, 2025**

BANK	MERGED INTO
Security Bank Stephens, Arkansas	Bank of Salem Salem, Arkansas
Piggott State Bank Piggott, Arkansas	Farmers Bank and Trust Company Blytheville, Arkansas

The above banks’ merger was effective August 30, 2024

The above banks’ merger was effective January 1, 2025.

**BRANCHES APPROVED
FROM JULY 1, 2024, TO JUNE 30, 2025**

BANK	LOCATION
First Community Bank Batesville, Arkansas	1204 Highway 65 North Harrison, Arkansas
Community State Bank Bradley, Arkansas	127 Arkansas Boulevard Texarkana, Arkansas
Centennial Bank Conway, Arkansas	9324 Huebner Road San Antonio, Texas
Chambers Bank Danville, Arkansas	3131 Turtle Creek, Suite #920 Dallas, Texas
Arvest Bank Fayetteville, Arkansas	1702 SE 8 th Street, Suite #6 Bentonville, Arkansas
Arvest Bank Fayetteville, Arkansas	17421 Chenal Parkway Little Rock, Arkansas
Arvest Bank Fayetteville, Arkansas	7908 State Avenue Kansas City, Kansas
Armor Bank Forrest City, Arkansas	16107 Chenal Parkway Little Rock, Arkansas
First Service Bank Greenbrier, Arkansas	3525 Hwy 5 N., Suite #400 Bryant, Arkansas
Bank OZK Little Rock, Arkansas	9616 Hutchinson Park Drive Jacksonville, Florida
Bank OZK Little Rock, Arkansas	1231 Kindel Avenue Winter Park, Florida
Bank OZK Little Rock, Arkansas	6304 North Point Parkway Alpharetta, Georgia
Bank OZK Little Rock, Arkansas	7575 Highway 85 Riverdale, Georgia
Bank OZK Little Rock, Arkansas	2115 Jodeco Road McDonough, Georgia

BANK**LOCATION**

Bank OZK
Little Rock, Arkansas

4003 N. Roxboro Road
Durham, North Carolina

Bank OZK
Little Rock, Arkansas

502 East Mountain Street
Kernersville, North Carolina

Bank OZK
Little Rock, Arkansas

2040 Olde Regent Way
Leland, North Carolina

Bank OZK
Little Rock, Arkansas

3415 Wake Forest Road
Raleigh, North Carolina

Bank OZK
Little Rock, Arkansas

2401 S. 17th Street
Wilmington, North Carolina

Bank OZK
Little Rock, Arkansas

152 Wilson Pike Circle
Brentwood, Tennessee

Bank OZK
Little Rock, Arkansas

424 North Thompson Lane
Murfreesboro, Tennessee

Bank OZK
Little Rock, Arkansas

4841 Colleyville Boulevard
Colleyville, Texas

Bank OZK
Little Rock, Arkansas

9728 Greenville Avenue
Dallas, Texas

Bank OZK
Little Rock, Arkansas

2217 S. Interstate 35 East
Denton, Texas

Bank OZK
Little Rock, Arkansas

1444 W. University Drive
Denton, Texas

Bank OZK
Little Rock, Arkansas

301 East Parkwood Avenue
Friendswood, Texas

Bank OZK
Little Rock, Arkansas

4401 Basswood Boulevard
Fort Worth, Texas

Bank OZK
Little Rock, Arkansas

4400 FM 2181
Hickory Creek, Texas

Bank OZK
Little Rock, Arkansas

1503 Eldridge Parkway
Houston, Texas

BANK**LOCATION**

Bank OZK
Little Rock, Arkansas

1520 Studemont Street
Houston, Texas

Bank OZK
Little Rock, Arkansas

900 Ranch Rd. Suite #D-100
Austin, Texas

Bank OZK
Little Rock, Arkansas

848 W. Spring Creek Parkway
Plano, Texas

Bank OZK
Little Rock, Arkansas

4739 Fredericksburg Road
San Antonio, Texas

Farmers Bank & Trust Company
Magnolia, Arkansas

2100 West White Street
Anna, Texas

Union Bank
Mena, Arkansas

500 West Main, Suite #112
Russellville, Arkansas

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2024, through June 30, 2025.

RECEIPTS

Cash Balance July 1, 2024.....	34,280,387.24
Examination and Assessment Fees.....	16,400,088.94
Less Special Revenue Treasury Charge	(246,698.12)
Net Examination and Assessment Fees	16,153,390.82
Charter and Application Fees.....	46,450.00
Fund Transfer to DFA for vehicle purchase	(162,144.00)
Fund Transfer to ACOM for Executive Services	(98,131.15)
Fund Transfer from Securities Department	146,734.29
Miscellaneous/Non-Revenue Income	(1,433.59)
Reimbursement for M & R Sales.....	0.00
Refund to Expenditures – Prior Year	50.00
Refund to Expenditures – Current Year	0.00
Total Receipts	<u>16,084,916.37</u>
	\$50,365,303.61

DISBURSEMENTS

Salaries	7,679,722.23
Extra Help Salaries	44,477.10
Social Security, Retirement and Insurance	
Matching.....	2,414,664.08
Maintenance and General Operations	1,578,090.11
Conference Fees and Travel.....	321,510.40
Professional Fees and Services.....	41,251.70
Capital Outlay.....	102,717.82
Total Disbursements	12,182,433.44
Cash Balance June 30, 2025	<u>38,182,870.17</u>
	\$50,365,303.61

FEDERAL DEPOSIT INSURANCE CORPORATION

Dallas Regional Office
600 North Pearl Street, Suite 700
Dallas, Texas 75201
VOICE: (214) 754-0098
FAX: (972) 761-2080
<https://www.fdic.gov>

(Vacant)Regional Director/Risk Management & Consumer Protection
Matthew Zamora Acting Deputy Regional Director/Consumer Protection
Mark Love Deputy Regional Director/Risk Management
Anthony Clark Assistant Regional Director/Risk Management
Eric Guyot Assistant Regional Director/Risk Management
Lori Juarez Assistant Regional Director/Risk Management
Cindy Scott Assistant Regional Director/Risk Management
Mark Taylor Assistant Regional Director/Risk Management
Shannon Todd Assistant Regional Director/Risk Management
Adrienne Washington Acting Assistant Regional Director/Risk Management
Lauri Angle Assistant Regional Director/Consumer Protection
Stephen C. Zachary Regional Counsel/Supervision & Legislation

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

Emery Wilson Acting Field Supervisor/Risk Management
Polly Radford Field Supervisor/Consumer Protection

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>

Alberto Musalem	President
François G. Henriquez II	First Vice President
Jennifer A. Hayes	Senior Vice President General Counsel & Corporate Secretary
James Price	Senior Vice President Administration & Payments
Cassie Blackwell	Senior Vice President Chief Administrative Officer
Carl D. White II	Senior Vice President Banking Supervision, Credit & Learning Division
Carlos Garriga	Senior Vice President Director of Research
Ken Fields	Senior Vice President External Engagement & Corporate Communications
David Wheelock	Senior Vice President Deputy Director of Research
Terry Kirchhofer	Senior Vice President Audit
Scott M. Trilling	Group Vice President CFO/Financial Management
Traci Ramsey	Group Vice President People & Culture
Allen North	Vice President Regional and Community Bank Safety & Soundness
Doug Kerr	Vice President Consumer Affairs
Timothy C. Brown	Vice President Cash Management/Administration
Jim Fuchs	Vice President Mergers & Acquisitions, Statistics, & Credit Risk Management

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

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

Matuschka Briggs..... Senior Vice President/Regional 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 Vice President/Regional Branch Executive

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

Seema Sheth..... Senior Vice President/Regional Branch Executive

COMPTROLLER OF THE CURRENCY

South & Southeast Regions
1700 Pacific Avenue, Suite 3600
Dallas, Texas 75201
VOICE: (214) 720-2812
<https://www.occ.gov>

Troy L. Thornton..... Deputy Comptroller
Matthew R. Vick Associate Deputy Comptroller
Randall M. Ryskamp..... District Counsel
Carolina Ledesma Director for Licensing

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

Nadean Hull..... Assistant Deputy Comptroller

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

Amanda Arnett Assistant Deputy Comptroller

Tulsa Office
8282 South Memorial Drive, Suite 300
Tulsa, Oklahoma 74133
VOICE: (918) 505-4500

Amanda Arnett Assistant Deputy Comptroller

CONSUMER FINANCIAL PROTECTION BUREAU

1700 G Street NW
Washington, D.C. 20552
VOICE: (855) 411-2372
Fax: (202) 435-7330
<https://www.consumerfinance.gov>

Russell Vought	Acting Director
Zixta Martinez	Deputy Director
Vacant.....	Chief of Staff
Jocelyn Sutton	Deputy Chief of Staff
Wendy Kamenshine	Ombudsman
Adam Martinez	Operations Chief Operating Officer
Jean Chang	Operations Deputy Chief Operating Officer
Christopher Johnson	Consumer Response and Education Associate Director
Darian Dorsey	Consumer Response and Education Deputy Associate Director
Vacant.....	External Affairs Associate Director
LaShaun Warren	External Affairs Deputy Associate Director
Vacant.....	Supervision Supervision Director
Cassandra Huggins.....	Supervision: Policy and Operations Principal Deputy Assistant Director
Calvin Hagins	Supervision: Examinations Principal Deputy Assistant Director
Vacant.....	Legal General Counsel
Sonya White	Legal Deputy 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
- Chris Gosnell..... Chairman
President & CEO
Farmers Bank and Trust Company, Magnolia
- Jason Tennant..... Chairman-Elect
President/Chief Lending Officer
CS Bank, Eureka Springs
- Jeff Lynch Vice Chairman
President & CEO
Eagle Bank & Trust Company, Little Rock
- Jay Wisener..... Treasurer
Regional Market President
First National Bankers Bank, Little Rock
- Brad Chambless..... Past Chairman
President & CEO
The Farmers and Merchants Bank, Stuttgart

ASCENDING BANKERS SECTION

- Ian Bryan Chairman
Vice President/Commercial Loan Officer
First State Bank, Russellville
- Amber Murphy..... Chairman-Elect
Vice President/Marketing Director
First Financial Bank, El Dorado
- Gabe Roberts Secretary/Treasurer
Community President - Jonesboro
FNBC Bank, Ash Flat

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

- Chris Padgett.....Executive Director
- John Beller..... President
President & CEO
Bank of Cave City, Cave City
- Kyle Baltz Vice President
President & CEO
RiverBank, Pocahontas
- Ed WilkinsonTreasurer
President
Farmers Bank, Greenwood
- Marty Sellars..... Secretary
CEO
FNBC Bank, Ash Flat
- Gary HeadPast President
Chairman & CEO
Signature Bank of Arkansas, Fayetteville

CONFERENCE OF STATE BANK SUPERVISORS

1300 I Street, NW, Suite 700 East
Washington, DC 20005
VOICE: (202) 296-2840
FAX: (202) 296-1928
<https://www.csbs.org>

Brandon MilhornPresident & CEO
Leila Green Executive Vice President, Chief Financial Officer
Margaret Liu Executive Vice President, General Counsel
Kelly Haire Executive Vice President, People Operations
Karen K. Lawson Executive Vice President, Policy & Supervision
Vicki Peck.....Executive Vice President, Products & Solutions
Ngoc VuExecutive Vice President, Chief Information Officer
Laura FisherSenior Vice President, Communications
Max Martin Senior Vice President, Chief Learning Officer

**ARKANSAS STATE CHARTERED BANKS
GENERAL INFORMATION**

JUNE 30, 2025

BANK	CITY (COUNTY)	CHARTER #	CDFI	Sub S Corp	TOTAL ASSETS	LEVERAGE RATIO
Southern Bancorp Bank	Arkadelphia (Clark)	142	Y	N	2,762,621	12.79
FNBC Bank	Ash Flat (Sharp)	793	Y	Y	813,159	9.42
RiverWind Bank	Augusta (Woodruff)	669	N	N	147,209	9.80
First Community Bank	Batesville (Independence)	770	N	N	3,250,357	8.91
The Citizens Bank	Batesville (Independence)	705	N	N	1,484,222	8.45
Bank of Bearden	Bearden (Ouachita)	688	N	Y	61,870	12.25
Bank of 1889	Berryville (Carroll)	805	N	Y	307,357	11.43
Farmers Bank And Trust Company	Blytheville (Mississippi)	253	Y	Y	563,809	9.47
First Western Bank	Booneville (Logan)	397	N	N	741,619	8.99
Community State Bank	Bradley (Lafayette)	653	N	N	73,614	11.44
Bank of Cave City	Cave City (Sharp)	209	N	Y	190,873	8.41
The Merchants and Planters Bank	Clarendon (Monroe)	21	N	N	50,082	11.25
Centennial Bank	Conway (Faulkner)	118	N	N	22,735,541	12.41
Chambers Bank	Danville (Yell)	615	N	N	1,414,783	13.14
Bank of Delight	Delight (Pike)	342	N	Y	182,120	14.24
First State Bank of DeQueen	DeQueen (Sevier)	731	N	Y	465,131	11.04
Merchants & Farmers Bank	Dumas (Desha)	278	N	N	272,428	10.92
First Financial Bank	El Dorado (Union)	778	N	Y	1,817,134	11.52
Bank of England	England (Lonoke)	48	N	N	335,863	19.08
CS Bank	Eureka Springs (Carroll)	374	N	Y	593,828	11.18
Arvest Bank	Fayetteville (Washington)	31	N	N	27,346,593	8.77
Signature Bank of Arkansas	Fayetteville (Washington)	660	N	N	1,433,661	9.12

BANK	CITY (COUNTY)	CHARTER #	CDFI	Sub S Corp	TOTAL ASSETS	LEVERAGE RATIO
FBT Bank & Mortgage	Fordyce (Dallas)	631	Y	Y	256,136	9.83
Armor Bank	Forrest City (St. Francis)	802	N	N	468,782	9.15
Anstaff Bank	Green Forest (Carroll)	801	Y	Y	1,122,644	9.73
First Service Bank	Greenbrier (Faulkner)	732	N	N	836,370	9.36
Farmers Bank	Greenwood (Sebastian)	243	N	N	287,529	15.96
Partners Bank	Helena (Phillips)	803	Y	N	436,555	12.23
Horatio State Bank	Horatio (Sevier)	179	N	N	300,467	11.66
Today's Bank	Huntsville (Madison)	756	N	Y	346,174	8.93
First Arkansas Bank & Trust	Jacksonville (Pulaski)	701	N	Y	1,086,507	10.34
Bank of Lake Village	Lake Village (Chicot)	675	Y	N	84,489	16.87
Bank of Little Rock	Little Rock (Pulaski)	748	N	N	290,989	9.64
Bank OZK	Little Rock (Pulaski)	121	N	N	41,454,390	13.59
Central Bank	Little Rock (Pulaski)	385	N	N	789,438	10.28
Eagle Bank & Trust Company	Little Rock (Pulaski)	735	N	N	479,332	16.13
Encore Bank	Little Rock (Pulaski)	771	N	N	3,581,898	8.98
First State Bank	Lonoke (Lonoke)	670	N	N	315,229	10.73
Farmers Bank and Trust Company	Magnolia (Columbia)	217	N	N	2,984,470	8.76
The Peoples Bank	Magnolia (Columbia)	313	N	Y	199,852	12.93
First NaturalState Bank	McGehee (Desha)	798	Y	N	100,944	17.89
Producers Bank & Trust	McGehee (Desha)	661	Y	Y	185,641	16.55
Union Bank	Mena (Polk)	667	N	Y	651,547	11.38
Commercial Bank & Trust Company	Monticello (Drew)	396	Y	Y	366,408	10.99
Union Bank & Trust Company	Monticello (Drew)	448	Y	Y	324,259	10.41
Petit Jean State Bank	Morrilton (Conway)	777	N	N	246,243	16.81
Stone Bank	Mountain View (Stone)	797	N	N	873,810	8.35

BANK	CITY (COUNTY)	CHARTER #	CDFI	Sub S Corp	TOTAL ASSETS	LEVERAGE RATIO
Diamond Bank	Murfreesboro (Pike)	175	N	Y	889,236	9.97
Merchants & Planters Bank	Newport (Jackson)	694	N	N	332,855	10.39
Simmons Bank	Pine Bluff (Jefferson)	799	N	N	26,628,111	10.07
RiverBank	Pocahontas (Randolph)	796	Y	N	155,960	12.22
Gateway Bank	Rison (Cleveland)	650	N	Y	177,827	9.41
Generations Bank	Rogers (Benton)	220	N	N	1,022,698	10.61
First State Bank	Russellville (Pope)	663	Y	N	598,232	10.73
Bank of Salem	Salem (Fulton)	266	N	Y	251,942	12.19
Logan County Bank	Scranton (Logan)	578	N	N	117,069	16.76
First Security Bank	Searcy (White)	649	N	N	8,156,223	15.04
Peoples Bank	Sheridan (Grant)	786	N	N	276,418	12.93
Smackover State Bank	Smackover (Union)	600	N	N	256,082	10.41
Riverside Bank	Sparkman (Dallas)	457	N	N	71,036	10.26
United Bank	Springdale (Washington)	794	N	Y	296,714	10.40
Bodcaw Bank	Stamps (Lafayette)	106	N	N	238,924	10.47
Connect Bank	Star City (Lincoln)	567	Y	Y	122,944	15.79
The Farmers and Merchants Bank	Stuttgart (Arkansas)	687	N	N	1,895,233	9.83
Citizens Bank & Trust Company	Van Buren (Crawford)	328	N	N	541,839	11.76
Warren Bank and Trust Company	Warren (Bradley)	80	N	Y	152,592	14.43
Evolve Bank & Trust	West Memphis (Crittenden)	568	N	N	1,459,376	10.39
Fidelity Bank	West Memphis (Crittenden)	804	Y	Y	551,700	12.30
Relyance Bank	White Hall (Jefferson)	806	N	N	1,522,200	12.43
Cross Bank	Wynne (Cross)	25	N	N	557,443	9.38

NATIONALLY CHARTERED BANKS HEADQUARTERED IN ARKANSAS GENERAL INFORMATION

JUNE 30, 2025

BANK	CITY (COUNTY)	CHARTER #	CDFI	Sub S Corp	TOTAL ASSETS	LEVERAGE RATIO
The First National Bank of Izard County	Calico Rock (Izard)	21165	N	N	224,077	30.92
First National Bank of Eastern Arkansas	Forrest City (St. Francis)	13637	N	Y	568,648	11.27
The First National Bank of Fort Smith	Fort Smith (Sebastian)	1950	N	N	2,291,208	11.65
The Malvern National Bank	Malvern (Hot Spring)	23202	N	Y	685,030	9.53
First National Bank	Paragould (Greene)	10004	N	N	2,505,956	10.80
Legacy National Bank	Springdale (Washington)	24573	N	N	1,172,272	8.43
First National Bank of Commerce	Walnut Ridge (Lawrence)	11312	Y	N	285,930	10.29

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

JUNE 30, 2025

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$2,011
b. Interest-bearing balances	5,881
Securities:	
a. Held to maturity	5,835
b. Available-for sale.....	22,450
c. Equity securities with readily determinable fair values	28
Federal funds sold and	
securities purchased under agreements to resell	543
Net Loans and Leases.....	120,190
Trading assets.....	23
Premises and fixed assets.....	3,294
Other real estate owned	251
Goodwill and other intangibles	4,656
All other assets	6,225
Total assets.....	\$171,387

LIABILITIES

Deposits:	
a. In domestic offices	\$142,737
(1) Noninterest-bearing	29,003
(2) Interest-bearing.....	113,734
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	1,030
Trading liabilities	74
Other borrowed money.....	3,979
Subordinated notes and debentures.....	663
All other liabilities	2,004
Total liabilities.....	150,487

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	0
Perpetual preferred stock	341
Common stock	15
Surplus.....	11,306
Undivided profits	9,238
Total equity capital.....	20,900
Total liabilities, minority interest and equity capital	\$171,387

CONSOLIDATED STATEMENT OF CONDITION OF THE 44 STATE CHARTERED TRUST DEPARTMENTS (in millions)

JUNE 30, 2025

ASSETS

1. Non-Interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	\$47
b. Other Institutions	0
2. Interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	824
b. Other Institutions	425
3. U.S. Government and Agency Obligations	2,437
4. State, County and Municipal Obligations	1,025
5. Other Short-Term Obligations	36
6. Other Notes and Bonds	595
7. Money Market Funds	3,013
8. Other Mutual Funds	3,834
9. Stocks	6,342
10. Collective Investment Fund Units	543
11. Real Estate Mortgages	4
12. Real Estate	863
13. Miscellaneous Assets	2,408
14. Other	5,398
15. Total	\$27,794

LIABILITIES

Personal Accounts:

16. Personal Trusts	\$5,835
17. Estates & Guardianships	63
18. Investment Management & Advisory	4,664
19. Custodial	7,400
20. Agencies	1,315

Employee Benefit Accounts:

21. Trusts	2,786
22. Agencies	746
23. Custodial	2,313

Corporate and Municipal Securities Appointments:

24. Bond Trusteeships	1,975
25. Agencies	81

Collective Investment Funds:

26. Personal	571
27. Employee Benefit	37

Internal Accounts:

28. Profit Accounts	0
29. Suspense Accounts	8

30. Total	\$27,794
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**CONSOLIDATED REPORT OF CONDITION DATA
SEVEN NATIONAL BANKS**
(in millions)

JUNE 30, 2025

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	115
b. Interest-bearing balances	440
Securities:	
a. Held-to-maturity	193
b. Available-for-sale	1,009
c. Equity securities with readily determinable fair values	0
Federal funds sold and	
securities purchased under agreements to resell	43
Net loans and leases	5,426
Trading assets	0
Premises and fixed assets	196
Other real estate owned	1
Goodwill and other intangibles	62
All other assets	248
Total assets	\$7,733

LIABILITIES

Deposits:	
a. In domestic offices	\$6,630
(1) Noninterest-bearing	1,445
(2) Interest-bearing	5,185
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	0
Trading liabilities	0
Other borrowed money	149
Subordinated notes and debentures	0
All other liabilities	72
Total liabilities	6,851

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	0
Perpetual preferred stock	0
Common stock	5
Surplus	265
Undivided profits	612
Total equity capital	882
Total liabilities, minority interest and equity capital	\$7,733

REPORT OF THE

SEVENTY

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2025

(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
Member of Federal Reserve System
Bank Holding Company
Southern Bancorp Inc., Arkadelphia, AR

Chm: Darrin Williams	CFO: Will Carrouthers
CEO/Pres: John Olaimey	TO: Gena Jennings
Cash and Due from:.....	Deposits:
149,444	2,124,098
Federal Funds and Repos:	Federal Funds and Borrowings:
57	249,195
Investments:	Other Liabilities:
577,191	20,870
Net Loans:	Subordinated Debt:
1,797,428	0
Premises and Fixed Assets:.....	Total Liabilities:
45,182	2,394,163
Other Real Estate:	
484	
Other Assets:	Total Equity Capital:.....
192,835	368,458
Total Assets:	Total Liabilities and Capital:
2,762,621	2,762,621
Total Trust Assets:	Number of Shares Outstanding:.....
28,925	24,000

Directors: Kim Evans; Glendell Jones, Jr.; Mike Montgomery; Eduardo R. Ochoa, Jr.; John Olaimey; Susie Smith; Darryl Swinton; Darrin Williams

Branches in Town: One

Other Branches in State: Barton, Bismarck, Blytheville (4), DeWitt, El Dorado (2), Elaine, Eudora, Glenwood, Gosnell, Gurdon, Hamburg, Helena-West Helena (3), Hot Springs (3), Jonesboro, Little Rock, Lockesburg, Malvern, Manila, Marion, Marvell, Mount Ida, Stuttgart, Trumann, West Memphis

Other Branches in Mississippi: Canton, Clarksdale, Drew, Greenville (2), Hattiesburg, Hernando, Indianola, Lambert, Leland, Lula, Madison, Mound Bayou, Olive Branch, Picayune, Ruleville, Shelby, Sledge, Webb

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

Member of Federal Reserve System

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

CEO: Marty Sellars
Pres: Chad Hudson

CLO: Trent Brown
CFO: Michael Burris

Cash and Due from:.....	13,129	Deposits:.....	712,625
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	40,300
Investments:.....	208,168	Other Liabilities:.....	4,158
Net Loans:.....	554,181	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	18,707	Total Liabilities:.....	757,083
Other Real Estate:.....	0		
Other Assets:.....	18,974	Total Equity Capital:.....	56,076
Total Assets:.....	813,159	Total Liabilities and Capital:.....	813,159
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 in State: Batesville, Cherokee Village, Hardy, Highland, Horseshoe Bend, Jonesboro, Mammoth Spring, Melbourne, Mountain Home (2), Salem

Other Branches in Missouri: Mountain Grove, West Plains

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

Member of Federal Reserve System

Bank Holding Company
RiverWind Bancshares, Inc., Augusta, AR

Chm: Charles P. Eldridge
CEO/Pres: Casey Cullipher

SVP: Victoria Cansler

Cash and Due from:.....	5,322	Deposits:.....	134,854
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	32,709	Other Liabilities:.....	3,979
Net Loans:.....	98,863	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,621	Total Liabilities:.....	138,833
Other Real Estate:.....	0		
Other Assets:.....	7,694	Total Equity Capital:.....	8,376
Total Assets:.....	147,209	Total Liabilities and Capital:.....	147,209
Total Trust Assets:.....	0	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 in State: Beebe, Searcy (2)

First Community Bank Batesville, AR

VOICE: (870) 612-3400

1325 Harrison Street

Charter Number: 770

FAX: (870) 612-3412

72501

Date: June 20, 1997

Trust Powers: Yes

FDIC Certificate Number: 34533

Home Page: www.firstcommunity.net

Bank Holding Company

First Community Bancshares, Inc., Batesville, AR

Chm/CEO: Dale E. Cole**EVP/CFO:** Jason Taylor**Pres/COO:** Boris A. Dover**SVP/TO:** Brandon Brewer

Cash and Due from:..... 171,475

Deposits: 2,619,671

Federal Funds and Repos: 0

Federal Funds and Borrowings: 369,346

Investments: 301,204

Other Liabilities: 20,162

Net Loans: 2,599,797

Subordinated Debt: 0

Premises and Fixed Assets:..... 87,082

Total Liabilities: 3,009,179

Other Real Estate: 18,928

Other Assets: 71,871

Total Equity Capital: 241,178

Total Assets: 3,250,357

Total Liabilities and Capital: 3,250,357

Total Trust Assets: 306,417

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; Frank Tripp; Sheila Wagnon; Keith Webb**Branches in Town:** Three**Other Branches in State:** Bald Knob, Bay, Beebe, Brookland, Cabot (2), Cave City, Cherokee Village, Conway, Fayetteville, Harrison, Jonesboro (4), Lead Hill, Lepanto, Little Rock (2), Mountain Home, Newport, Rogers, Searcy (3)**Other Branches in Missouri:** Goodman, Joplin, Neosho (2), Pineville

The Citizens Bank Batesville, AR

VOICE: (870) 793-4441

655 St. Louis Street

Charter Number: 705

FAX: (870) 698-6241

72501

Date: February 19, 1953

Trust Powers: Yes

FDIC Certificate Number: 17211

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

Bank Holding Company

Citizens Bancshares of Batesville, Inc., Batesville, AR

Chm/CEO: Jeff Teague**CFO:** Chris Wewers**Pres/CLO:** Vernon Scott

Cash and Due from:..... 114,147

Deposits: 1,351,230

Federal Funds and Repos: 0

Federal Funds and Borrowings: 292

Investments: 89,954

Other Liabilities: 7,560

Net Loans: 1,192,209

Subordinated Debt: 0

Premises and Fixed Assets:..... 37,429

Total Liabilities: 1,359,082

Other Real Estate: 9

Other Assets: 50,474

Total Equity Capital: 125,140

Total Assets: 1,484,222

Total Liabilities and Capital: 1,484,222

Total Trust Assets: 100,966

Number of Shares Outstanding: 16,500

Directors: Mark Forbis; Russell Harrington; T. J. Lefler; James T. Pitard, Jr.; Vernon Scott; Jay F. Shell; Kay Southerland; Jeff Teague**Branches in Town:** Three**Other Branches in State:** Arkadelphia, Fayetteville (2), Hot Springs (2), 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

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

Chm/Pres: Rick Green
EVP: Brett Wood

VP: Donnie Castleberry
VP/Cash: Susan Lusby

Cash and Due from:5,510
Federal Funds and Repos:7,250
Investments:18,831
Net Loans:29,889
Premises and Fixed Assets:117
Other Real Estate:0
Other Assets:273
Total Assets:61,870
Total Trust Assets:0

Deposits:55,489
Federal Funds and Borrowings:0
Other Liabilities:38
Subordinated Debt:0
Total Liabilities:55,527
Total Equity Capital:6,343
Total Liabilities and Capital:61,870
Number of Shares Outstanding:8,300

Directors: Addison Anthony; Edwin C. Anthony; Steven M. Anthony; Wilson Anthony; Rick Green; Don Morehead; Brett Wood; Steve Wright

Branches in Town: None

Other Branches in State: None

Bank of 1889 Berryville, AR

VOICE: (870) 423-6601
FAX: (870) 423-2786
Trust Powers: Yes

305 - 307 Public Square
72616

Charter Number: 805
Date: June 28, 2022
FDIC Certificate Number: 3854

Home Page: www.1889.bank

Member of Federal Reserve System

Bank Holding Company
First Carroll Bankshares, Inc., Berryville, AR

CEO: William Hudspeth, III
Pres/CCO: Doug Carr

CFO: Clay Carr
TO: Terri McCall

Cash and Due from:7,292
Federal Funds and Repos:22,050
Investments:15,966
Net Loans:246,998
Premises and Fixed Assets:10,719
Other Real Estate:50
Other Assets:4,282
Total Assets:307,357
Total Trust Assets:70,710

Deposits:269,306
Federal Funds and Borrowings:0
Other Liabilities:3,189
Subordinated Debt:0
Total Liabilities:272,495
Total Equity Capital:34,862
Total Liabilities and Capital:307,357
Number of Shares Outstanding:57,000

Directors: Kevin Barrows; Doug Carr; William Hudspeth, III; Alan Hunnicutt; Kristy Noble-Tesch; Jim Richiert; Phil Thompson; Wade Williams

Branches in Town: Two

Other Branches in State: Elkins, Eureka Springs, Green Forest, Harrison (2), Huntsville, Marshall, Yellville

Farmers Bank And Trust Company

Blytheville, AR

VOICE: (870) 763-8101400 West MainCharter Number: 253

FAX: (870) 763-350072315Date: March 16, 1908

Trust Powers: YesFDIC Certificate Number: 1027

Home Page: www.fbtbly.com

Member of Federal Reserve System

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

Chm/CEO/Pres: Randy Scott

Cont: Matthew Robinson

EVP: Justin Bell

Cash and Due from:	42,028	Deposits:	509,654
Federal Funds and Repos:	0	Federal Funds and Borrowings:	7,500
Investments:	39,340	Other Liabilities:	3,294
Net Loans:	459,378	Subordinated Debt:	0
Premises and Fixed Assets:	5,327	Total Liabilities:	520,448
Other Real Estate:	217		
Other Assets:	17,519	Total Equity Capital:	43,361
Total Assets:	563,809	Total Liabilities and Capital:	563,809
Total Trust Assets:	0	Number of Shares Outstanding:	40,000

Directors: Justin Bell; Paula O. Blackwell; Brad Harrison; Cody Knight; John Langston; John C. Rose, Jr.; Randy Scott; Tommy W. Wagner, Jr.; Curtis Walker, Jr.

Branches in Town: Two

Other Branches in State: Gosnell, Manila, Piggott (2), Rector, Wilson

First Western Bank

Booneville, AR

VOICE: (479) 936-200080 West Main StreetCharter Number: 397

FAX: (479) 878-340872927Date: April 18, 1910

Trust Powers: YesFDIC Certificate Number: 13083

Home Page: www.firstwestern.com

Member of Federal Reserve System

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

Chm: John T. Hampton

VChm: Steve Gramling

CEO/Pres: Landon Taylor

Cash and Due from:	31,577	Deposits:	667,037
Federal Funds and Repos:	18,450	Federal Funds and Borrowings:	5,000
Investments:	79,988	Other Liabilities:	6,790
Net Loans:	566,996	Subordinated Debt:	0
Premises and Fixed Assets:	16,457	Total Liabilities:	678,827
Other Real Estate:	0		
Other Assets:	28,151	Total Equity Capital:	62,792
Total Assets:	741,619	Total Liabilities and Capital:	741,619
Total Trust Assets:	0	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 in State: Bella Vista, Bentonville, Caulksville, Fort Smith, Magazine, Rogers (2), 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.csbankarkansas.com

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

Pres: Taylor Chandler
EVP/SLO: Sherri Jones

VP/Cash: Regina Smith

Cash and Due from:	5,112	Deposits:	64,617
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	413	Other Liabilities:	254
Net Loans:	64,888	Subordinated Debt:	0
Premises and Fixed Assets:	2,306	Total Liabilities:	64,871
Other Real Estate:	0		
Other Assets:	895	Total Equity Capital:	8,743
Total Assets:	73,614	Total Liabilities and Capital:	73,614
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Taylor Chandler; Jeff C. Hobbs; Michael Levitt; Blake Miller; Aaron Symank

Branches in Town: None

Other Branches in State: Texarkana

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

Member of Federal Reserve System

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

CEO/Pres/TO: John M. Beller
EVP/CCO: Sandra Barr

EVP/CFO: Kim Nunnally
SVP/Cash: Charlotte Engleman

Cash and Due from:	1,503	Deposits:	168,940
Federal Funds and Repos:	10,450	Federal Funds and Borrowings:	7,916
Investments:	36,287	Other Liabilities:	3,447
Net Loans:	127,984	Subordinated Debt:	0
Premises and Fixed Assets:	5,161	Total Liabilities:	180,303
Other Real Estate:	237		
Other Assets:	9,251	Total Equity Capital:	10,570
Total Assets:	190,873	Total Liabilities and Capital:	190,873
Total Trust Assets:	0	Number of Shares Outstanding:	3,600

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 in State: Batesville, Evening Shade, Lynn, Strawberry

The Merchants and Planters Bank

Clarendon, AR

VOICE: (870) 747-3319297 Madison StreetCharter Number: 21

FAX: (870) 747-349872029Date: July 23, 1890

Trust Powers: NoFDIC Certificate Number: 107

Home Page: www.mp-bank.com

Bank Holding Company

Clarendon Holding Co., Clarendon, AR

Chm: J. Baxter Sharp, III	Pres: J. Kendall Henry
Cash and Due from:..... 1,499	Deposits: 46,486
Federal Funds and Repos: 2,975	Federal Funds and Borrowings: 0
Investments: 24,579	Other Liabilities: 121
Net Loans: 19,394	Subordinated Debt: 0
Premises and Fixed Assets:..... 235	Total Liabilities: 46,607
Other Real Estate: 48	
Other Assets: 1,352	Total Equity Capital:..... 3,475
Total Assets: 50,082	Total Liabilities and Capital: 50,082
Total Trust Assets: 0	Number of Shares Outstanding:..... 6,000

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

Branches in Town: None

Other Branches in State: 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

Member of Federal Reserve System

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

Chm: John Allison
CEO: Stephen Tipton

Pres/CLO: Kevin Hester
CFO/Treas: Brian Davis

Cash and Due from: 1,094,510
Federal Funds and Repos: 2,600
Investments: 4,165,259
Net Loans: 14,802,471
Premises and Fixed Assets: 379,551
Other Real Estate: 41,529
Other Assets: 2,249,621
Total Assets: 22,735,541
Total Trust Assets: 5,967,970

Deposits: 17,977,063
Federal Funds and Borrowings: 691,313
Other Liabilities: 198,506
Subordinated Debt: 0
Total Liabilities: 18,866,882

Total Equity Capital: 3,868,659
Total Liabilities and Capital: 22,735,541
Number of Shares Outstanding: 2,400

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

Branches in Town: Six

Other Branches in State: Atkins, Batesville (2), Beebe (2), Bentonville, Bryant, Cabot (4), Clarksville, Dardanelle, Fayetteville (2), Fort Smith (2), Greenbrier, Heber Springs, Highland, Jacksonville, Jonesboro (6), Little Rock (7), Mayflower, Monette, Morrilton, Mountain Home, Mountain View (2), North Little Rock (6), Paragould (3), Pottsville, Quitman, Rector, Rogers, Russellville (3), Searcy (3), Sherwood, Siloam Springs (2), Springdale, Tontitown, Van Buren, Vilonia, Ward

Other Branches in Alabama: Elberta, Fairhope, Foley, Gulf Shores, Orange Beach

Other Branches in Florida: Apalachicola, Big Pine Key, Blountstown, Boca Raton, Bristol, Carrabelle, Clearwater, Cooper City, Coral Gables, Coral Springs, Crawfordville, Dade City, Dania Beach, Davie, Destin, Doral, Eastpoint (2), Englewood, Ft. Lauderdale (3), Ft. Myers, Hialeah, Hollywood, Islamorada, Jupiter, Key Largo, Key West (3), Kissimmee, Lake Mary, Lakeland, Lutz, Marathon (2), Marco Island, Mexico Beach, Naples, Navarre, Orlando, Panama City (2), Panama City Beach (2), Pensacola (2), Plant City, Plantation, Pompano Beach, Port Saint Joe, Punta Gorda, Quincy, Saint George Island, Saint James City, Saint Petersburg, Santa Rosa Beach (2), Sarasota (2), Spring Hill, St. Cloud, Tallahassee (6), Tampa (3), Venice, West Palm Beach, Weston, Wewahitchka, Winter Haven, Winter Park, Zephyrhills

Other Branches in New York: New York

Other Branches in Texas: Abilene, Addison, Allen, Amarillo (11), Austin, Bedford, Boerne, Borger, Bovina, Canadian, Canyon, Dalhart, Dimmitt, Dumas, Fort Worth (2), Fredericksburg, Happy, Hart, Hereford, Kerrville (2), Lockney, Lubbock (4), Matador, Memphis, Muleshoe, New Braunfels, Olton, Pampa, Panhandle, Plainview (2), Post, Round Rock, Shamrock, Silvertown, Slaton, Stratford, Sunray, Tahoka, Texline, Tulia, Wheeler, White Deer

Chambers Bank
Danville, AR

VOICE: (479) 495-2236
FAX: (479) 495-4681
Trust Powers: Yes

901 Main Street
72833

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

Home Page: www.chambers.bank

Member of Federal Reserve System

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

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

CFO: Landi Mkhize
TO: Russell Wandsneider

Cash and Due from:	15,105	Deposits:	1,160,209
Federal Funds and Repos:	197,200	Federal Funds and Borrowings:	56,750
Investments:	49,875	Other Liabilities:	10,471
Net Loans:	1,059,972	Subordinated Debt:	0
Premises and Fixed Assets:	27,819	Total Liabilities:	1,227,430
Other Real Estate:	78		
Other Assets:	64,734	Total Equity Capital:	187,353
Total Assets:	1,414,783	Total Liabilities and Capital:	1,414,783
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Danny Bunting; John Ed Chambers, III; Bill Donnell; Mike Donnell; Nathan George; John Russell Meeks; Robert Mitchell; Tommy Papasan; Robert R. Redfern

Branches in Town: One

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

Other Branches in Texas: Dallas

Bank of Delight
Delight, AR

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

503 East Antioch Street
71940

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

Home Page: www.bankofdelight.com

Bank Holding Company
None

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

CCO: Terry Bird

Cash and Due from:	2,270	Deposits:	151,134
Federal Funds and Repos:	4,875	Federal Funds and Borrowings:	4,021
Investments:	9,617	Other Liabilities:	907
Net Loans:	161,847	Subordinated Debt:	0
Premises and Fixed Assets:	577	Total Liabilities:	156,062
Other Real Estate:	125		
Other Assets:	2,809	Total Equity Capital:	26,058
Total Assets:	182,120	Total Liabilities and Capital:	182,120
Total Trust Assets:	0	Number of Shares Outstanding:	15,583

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

Branches in Town: None

Other Branches in State: 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

Member of Federal Reserve System

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

Chm: Gary Dan Futrell
CEO/Pres: Jay O'Neal

CFO: James Terrell

Cash and Due from:	13,966	Deposits:	404,741
Federal Funds and Repos:	0	Federal Funds and Borrowings:	28,426
Investments:	161,109	Other Liabilities:	5,417
Net Loans:	269,173	Subordinated Debt:	0
Premises and Fixed Assets:	6,347	Total Liabilities:	438,584
Other Real Estate:	0		
Other Assets:	14,536	Total Equity Capital:	26,547
Total Assets:	465,131	Total Liabilities and Capital:	465,131
Total Trust Assets:	0	Number of Shares Outstanding:	76,000

Directors: Julie Brown; Gary Dan Futrell; Pace King; Kenneth W. Martin; Todd Moore; Jay O'Neal; Dennis Smiley; Angie Walker

Branches in Town: One

Other Branches in State: Dierks, Glenwood, Lockesburg, Murfreesboro, Nashville

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

Member of Federal Reserve System

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

Chm/CEO: L. Ashton Adcock
Pres/CLO: B. Page Gill

SVP/CFO/TO: Price E. Boney, Jr.

Cash and Due from:	6,138	Deposits:	231,819
Federal Funds and Repos:	13,650	Federal Funds and Borrowings:	10,115
Investments:	18,209	Other Liabilities:	2,500
Net Loans:	216,232	Subordinated Debt:	0
Premises and Fixed Assets:	4,582	Total Liabilities:	244,434
Other Real Estate:	0		
Other Assets:	13,617	Total Equity Capital:	27,994
Total Assets:	272,428	Total Liabilities and Capital:	272,428
Total Trust Assets:	121,439	Number of Shares Outstanding:	40,000

Directors: L. Ashton Adcock; John F. Freeman; B. Page Gill; Brooks A. Gill; James L. Hill; J. Michael Jones; Don Livingston; Lance Penfield; William W. Shea

Branches in Town: None

Other Branches in State: Benton, Bryant

First Financial Bank El Dorado, AR

VOICE: (870) 863-7000
FAX: (870) 881-5393
Trust Powers: Yes

300 East Peach Street
71730

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

Home Page: www.ffb1.com

Member of Federal Reserve System

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

Chm: Jeffrey W. Nolan
CEO: Sean Williams

Pres: Craig Mobley
CFO: Nic Dougan

Cash and Due from:..... 73,132
Federal Funds and Repos: 1,010
Investments: 109,902
Net Loans: 1,505,862
Premises and Fixed Assets:..... 19,097
Other Real Estate:..... 4,780
Other Assets:..... 103,351
Total Assets:..... 1,817,134
Total Trust Assets:..... 0

Deposits: 1,534,387
Federal Funds and Borrowings: 49,220
Other Liabilities: 15,773
Subordinated Debt:..... 0
Total Liabilities: 1,599,380
Total Equity Capital:..... 217,754
Total Liabilities and Capital: 1,817,134
Number of Shares Outstanding:..... 704,757

Directors: Jerry Bullard; J. Stephen Cameron; Chris Hegi; Melissa J. Jerry; Craig Mobley; Margaret M. Niel; Jeffrey W. Nolan; Dr. Stephen C. Smart; Sean H. Williams; Blake Williamson

Branches in Town: Five

Other Branches in State: Cherry Valley, Forrest City, Harrisburg (2), Little Rock, McCrory, Mena, Smackover, Wynne (2)

Other Branches in Mississippi: Carthage, Senatobia

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

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

CEO: Gary Canada, Jr.
CFO: Amanda Robinson

Cash: Christy Mackey

Cash and Due from:..... 51,360
Federal Funds and Repos: 0
Investments: 143,708
Net Loans: 101,138
Premises and Fixed Assets:..... 6,156
Other Real Estate: 0
Other Assets:..... 33,501
Total Assets:..... 335,863
Total Trust Assets:..... 0

Deposits: 254,858
Federal Funds and Borrowings: 10,000
Other Liabilities: 6,414
Subordinated Debt:..... 0
Total Liabilities: 271,272
Total Equity Capital:..... 64,591
Total Liabilities and Capital: 335,863
Number of Shares Outstanding:..... 10,000

Directors: Gary Canada, Sr.; Gary Canada, Jr.; Gregory M. Hopkins; Nicole Canada Luebke

Branches in Town: One

Other Branches in State: Carlisle, Little Rock, Lonoke, North Little Rock

CS Bank
Eureka Springs, AR

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

70 South Main Street
72632

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

Home Page: www.cs.bank
Member of Federal Reserve System

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

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

EVP/CAO/CFO: Melissa Casey

Cash and Due from:	42,841	Deposits:	468,508
Federal Funds and Repos:	0	Federal Funds and Borrowings:	51,958
Investments:	36,093	Other Liabilities:	6,469
Net Loans:	475,842	Subordinated Debt:	0
Premises and Fixed Assets:	22,861	Total Liabilities:	526,935
Other Real Estate:	54		
Other Assets:	16,137	Total Equity Capital:	66,893
Total Assets:	593,828	Total Liabilities and Capital:	593,828
Total Trust Assets:	0	Number of Shares Outstanding:	40,000

Directors: Genes L. Bland; Booker Cox, III; Charles T. Cross; John F. Cross, Sr.; Johnice Cross; Rex A. Gustin; Marty Riley; Dale E. Steffens; Mark Stone; Jason F. Tennant; Randy Wolfinbarger

Branches in Town: One

Other Branches in State: Berryville, Harrison, Holiday Island, Huntsville

Other Branches in Missouri: Cassville

Arvest Bank
Fayetteville, AR

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

75 North East Avenue
72701

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

Home Page: www.arvest.com

Member of Federal Reserve System

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

Chm/CEO: K. Kevin Sabin	EVP/CFO: Karla S. Payne
Pres: Matt Machen	EVP/CRO: Cara James
Cash and Due from:.....	Deposits:.....
Federal Funds and Repos:.....	Federal Funds and Borrowings:.....
Investments:.....	Other Liabilities:.....
Net Loans:.....	Subordinated Debt:.....
Premises and Fixed Assets:.....	Total Liabilities:.....
Other Real Estate:.....	Total Equity Capital:.....
Other Assets:.....	Total Liabilities and Capital:.....
Total Assets:.....	Number of Shares Outstanding:.....
Total Trust Assets:.....	

Directors: Laura Address; Brad Crain; Cara James; Matt Machen; Amy Morbeck; Karla S. Payne; Craig Rivaldo; K. Kevin Sabin; Rodney Shepard; Jim C. Walton

Branches in Town: Six

Other Branches in State: Alma, Bella Vista (3), Benton (2), Bentonville (7), Berryville, Bryant, Cabot, Centerton, Clarksville, Conway (3), Elkins, Eureka Springs, Farmington, Flippin, Fort Smith (5), Gentry, Gravette, Greenwood, Harrison (2), Hot Springs (4), Hot Springs Village, Huntsville (2), Jacksonville, Jonesboro (3), Lincoln, Little Rock (7), Lowell, Mena, Morrilton, Mountain Home (3), North Little Rock (3), Pea Ridge, Prairie Grove, Rogers (6), Russellville (3), Sherwood, Siloam Springs (3), Springdale (7), Van Buren (2), Waldron, West Fork, Yellville

Other Branches in Kansas: Gardner, Leawood, Lenexa, Mission, Olathe, Ottawa, Overland Park (2), Pittsburg, Shawnee

Other Branches in Missouri: Anderson, Aurora, Belton, Branson, Branson West, Carthage (2), Cassville, Gladstone, Hollister, Independence, Joplin (4), Kansas City (6), Lamar, Lebanon, Lee's Summit (2), Lockwood, Marshfield, Monett, Neosho, Nevada, Nixa, Springfield (6), Webb City

Other Branches in Oklahoma: Bartlesville (4), Broken Arrow (3), Chickasha, Del City, Dewey (2), Duncan (2), Edmond (3), Elgin, Eufaula, Glenpool, Grove, Jay, Jenks, Kansas, Lawton (4), McAlester, Miami, Midwest City, Moore (2), Muskogee (2), Norman (5), Nowata (2), Oklahoma City (5), Okmulgee, Owasso (2), Poteau, Pryor, Sallisaw, Sapulpa, Shawnee (2), Stillwater, Stilwell, Tahlequah (2), Tulsa (15), Wagoner, Westville, Yukon

Signature Bank of Arkansas Fayetteville, AR

VOICE: (479) 684-3700
FAX: (479) 684-3797
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

Member of Federal Reserve System

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

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

CFO: James Baird
CLO/Sec: Daniel J. Lewis

Cash and Due from:25,251
Federal Funds and Repos: 0
Investments:140,545
Net Loans:1,196,511
Premises and Fixed Assets:37,317
Other Real Estate: 0
Other Assets:34,037
Total Assets:1,433,661
Total Trust Assets: 0

Deposits:1,253,973
Federal Funds and Borrowings:21,518
Other Liabilities:33,634
Subordinated Debt: 0
Total Liabilities:1,309,125
Total Equity Capital:124,536
Total Liabilities and Capital:1,433,661
Number of Shares Outstanding:30,000

Directors: Adam Arroyos; Dr. John A. Dominick; Gary R. Head; Michael E. Hill; Greg W. Lee; Hope W. Lundt; David McConnell; Todd Simmons; Matthew Trulove; Brent Williams

Branches in Town: None

Other Branches in State: Bentonville, Brinkley (2), Harrison, Jonesboro, Rogers (2), Springdale (2)

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

Member of Federal Reserve System

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

Chm/CEO/Pres/TO: James V. Hulse, Jr.

EVP: Lance Nutt

Cash and Due from:21,023
Federal Funds and Repos: 0
Investments:78,638
Net Loans:147,526
Premises and Fixed Assets:1,989
Other Real Estate: 5
Other Assets:6,955
Total Assets:256,136
Total Trust Assets:1,094

Deposits:223,276
Federal Funds and Borrowings:17,000
Other Liabilities:2,526
Subordinated Debt: 0
Total Liabilities:242,802
Total Equity Capital:13,334
Total Liabilities and Capital:256,136
Number of Shares Outstanding:8,000

Directors: Charles Anderson; Joe D. Barnes; James V. Hulse, Jr.; Anthony Nutt; Gregory S. Ray; John N. Summers; Greg Terry; Charles B. Trussell; Lynn Wilson

Branches in Town: One

Other Branches in State: Pine Bluff, Rison, White Hall

Armor Bank
Forrest City, AR

VOICE: (870) 633-1525

715 North Washington

Charter Number: 802

FAX: (870) 633-8212

72335

Date: June 28, 2018

Trust Powers: Yes

FDIC Certificate Number: 28812

Home Page: www.armor.bank

Member of Federal Reserve System

Bank Holding Company
Forrest City Financial Corporation, Marianna, AR

Chm: Mark Waldrup	CLO: T. Courtney Menefee
CEO/Pres: Chad T. May	COO: Nathan Waldrup
Cash and Due from:.....	Deposits:.....
Federal Funds and Repos:.....	Federal Funds and Borrowings:.....
Investments:.....	Other Liabilities:.....
Net Loans:.....	Subordinated Debt:.....
Premises and Fixed Assets:.....	Total Liabilities:.....
Other Real Estate:.....	
Other Assets:.....	Total Equity Capital:.....
Total Assets:.....	Total Liabilities and Capital:.....
Total Trust Assets:.....	Number of Shares Outstanding:.....

Directors: Charles A. Banks; Bradley J. Beavers; Ryan Carwell; Cody Crawford; Stephen W. Edwards, Sr.; Andrew F. Higginbotham; Chad T. May; Mark Phillips; Mark Waldrup; Nathan Waldrup

Branches in Town: One

Other Branches in State: Hot Springs, Jonesboro, Little Rock (3), Marianna, Marked Tree, Rogers, Trumann, Tyronza

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.anstaff.bank

Member of Federal Reserve System

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:	22,912	Deposits:	1,017,427
Federal Funds and Repos:	47,275	Federal Funds and Borrowings:	106
Investments:	182,820	Other Liabilities:	11,166
Net Loans:	812,072	Subordinated Debt:	0
Premises and Fixed Assets:	21,144	Total Liabilities:	1,028,699
Other Real Estate:	356		
Other Assets:	36,065	Total Equity Capital:	93,945
Total Assets:	1,122,644	Total Liabilities and Capital:	1,122,644
Total Trust Assets:	0	Number of Shares Outstanding:	7,500

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

Branches in Town: One

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

First Service Bank Greenbrier, AR

VOICE: (501) 679-7300
FAX: (501) 764-4260
Trust Powers: No

134 South Broadview Street
72058

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

Home Page: www.firstservicebank.com

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

CEO/Pres: Thomas H. Grumbles
SVP: Darla McJunkins

CFO: Julie Chambers
COO/Mtg CEO: Robin Hackett

Cash and Due from:	16,569	Deposits:	742,249
Federal Funds and Repos:	13,425	Federal Funds and Borrowings:	15,000
Investments:	61,492	Other Liabilities:	6,719
Net Loans:	694,322	Subordinated Debt:	0
Premises and Fixed Assets:	25,698	Total Liabilities:	763,968
Other Real Estate:	1,100		
Other Assets:	23,764	Total Equity Capital:	72,402
Total Assets:	836,370	Total Liabilities and Capital:	836,370
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

Directors: Steve Bone; Dr. Gary Bowman; Thomas H. Grumbles; Robin Hackett; Jim Hawks; Dr. Kyle D. Hensley; Dois "Dyke" Johnson; Randy McCaslin; Larry Oaks

Branches in Town: None

Other Branches in State: Bryant, Clinton, Conway (2), Dermott, Flippin, Little Rock, Maumelle, Mountain View, Yellville

**Farmers Bank
Greenwood, AR**

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

71 West Center Street
72936

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

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson

Pres: Edward Wilkinson
TO: Norman Wilkinson

Cash and Due from:.....	5,327	Deposits:	250,249
Federal Funds and Repos:	23,975	Federal Funds and Borrowings:	0
Investments:	78,476	Other Liabilities:	1,083
Net Loans:	155,676	Subordinated Debt:	0
Premises and Fixed Assets:.....	10,374	Total Liabilities:	251,332
Other Real Estate:	0		
Other Assets:	13,701	Total Equity Capital:	36,197
Total Assets:	287,529	Total Liabilities and Capital:	287,529
Total Trust Assets:	1,117	Number of Shares Outstanding:	7,500

Directors: Edward Wilkinson; Elizabeth Wilkinson; Norman Wilkinson; Stanhope Wilkinson

Branches in Town: One

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

**Partners Bank
Helena, AR**

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

302 Cherry Street
72342

Charter Number: 803
Date: October 18, 2018
FDIC Certificate Number: 15729

Home Page: www.partnersbnk.com

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

CEO/Pres: Vance G. St. Columbia
EVP/CCO: Phil Thomas

EVP/CFO: Leslie Harp

Cash and Due from:.....	15,361	Deposits:	329,547
Federal Funds and Repos:	0	Federal Funds and Borrowings:	52,000
Investments:	29,545	Other Liabilities:	3,242
Net Loans:	376,524	Subordinated Debt:	0
Premises and Fixed Assets:.....	4,551	Total Liabilities:	384,789
Other Real Estate:	0		
Other Assets:	10,574	Total Equity Capital:	51,766
Total Assets:	436,555	Total Liabilities and Capital:	436,555
Total Trust Assets:	0	Number of Shares Outstanding:	500,000

Directors: Murray Benton; Leslie Harp; Jerry L. Kelley; Barry Lawrence; Tommie E. Shackelford, Jr.; Vance G. St. Columbia; Harry G. Stephens, Jr.; Philip Tappan; Rhodes Thompson; Ed Pat Wright

Branches in Town: One

Other Branches in State: Conway, Little Rock, Marion, Marvell, Springdale, 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

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

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

VP: Michael B. Griffin

Cash and Due from:	10,896	Deposits:	267,189
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	28,220	Other Liabilities:	838
Net Loans:	250,092	Subordinated Debt:	0
Premises and Fixed Assets:	1,443	Total Liabilities:	268,027
Other Real Estate:	186		
Other Assets:	9,630	Total Equity Capital:	32,440
Total Assets:	300,467	Total Liabilities and Capital:	300,467
Total Trust Assets:	0	Number of Shares Outstanding:	2,000

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

Branches in Town: None

Other Branches in State: Ashdown, 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

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

Chm: Sam Mathias
CEO/Pres: David Scruggs

EVP/CFO: Brittany Little
EVP/COO: Marivel Radcliffe

Cash and Due from:	37,884	Deposits:	300,437
Federal Funds and Repos:	0	Federal Funds and Borrowings:	15,000
Investments:	62,704	Other Liabilities:	7,085
Net Loans:	226,345	Subordinated Debt:	0
Premises and Fixed Assets:	9,696	Total Liabilities:	322,522
Other Real Estate:	662		
Other Assets:	8,883	Total Equity Capital:	23,652
Total Assets:	346,174	Total Liabilities and Capital:	346,174
Total Trust Assets:	0	Number of Shares Outstanding:	27,000

Directors: Robert Lloyd; Sam Mathias; Larry Olson; Marivel Radcliffe; David Scruggs; Arthur Thurman

Branches in Town: One

Other Branches in State: Alma, Fayetteville (2), Mansfield, Mulberry (2), Ozark, Pea Ridge, Springdale, Van Buren

First Arkansas Bank & Trust
Jacksonville, AR

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

600 West Main Street
72076

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

Home Page: www.fabandt.bank

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

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

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

Cash and Due from:	25,096	Deposits:	967,550
Federal Funds and Repos:	0	Federal Funds and Borrowings:	16,846
Investments:	222,020	Other Liabilities:	13,594
Net Loans:	742,348	Subordinated Debt:	0
Premises and Fixed Assets:	19,128	Total Liabilities:	997,990
Other Real Estate:	1,642		
Other Assets:	76,273	Total Equity Capital:	88,517
Total Assets:	1,086,507	Total Liabilities and Capital:	1,086,507
Total Trust Assets:	258,670	Number of Shares Outstanding:	200,000

Directors: Tommy Bond; Jamie Cobb; Chevron Ergle; Kathryn W. Roberts; Ali Sugg; Larry T. Wilson; Mark Wilson; Michael K. Wilson

Branches in Town: Three

Other Branches in State: Austin, Cabot (3), Clinton, Conway, Damascus, Gravel Ridge, Greenbrier, Greers Ferry, Heber Springs (2), 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

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:	2,769	Deposits:	66,834
Federal Funds and Repos:	0	Federal Funds and Borrowings:	4,600
Investments:	20,359	Other Liabilities:	379
Net Loans:	56,569	Subordinated Debt:	0
Premises and Fixed Assets:	656	Total Liabilities:	71,813
Other Real Estate:	0		
Other Assets:	4,136	Total Equity Capital:	12,676
Total Assets:	84,489	Total Liabilities and Capital:	84,489
Total Trust Assets:	0	Number of Shares Outstanding:	60,000

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

Branches in Town: One

Other Branches in State: 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

Member of Federal Reserve System

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

Chm: Eugene L. Maris

CEO/Pres: Kimberly H. Markland

SVP/CLO: William B. Cunningham

CFO: Donna Hall

Cash and Due from:	4,963	Deposits:	259,579
Federal Funds and Repos:	4,250	Federal Funds and Borrowings:	761
Investments:	132,828	Other Liabilities:	1,823
Net Loans:	138,242	Subordinated Debt:	0
Premises and Fixed Assets:	5,791	Total Liabilities:	262,163
Other Real Estate:	332		
Other Assets:	4,583	Total Equity Capital:	28,826
Total Assets:	290,989	Total Liabilities and Capital:	290,989
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: J. Cotten Cunningham; William B. Cunningham; Colin Gorman; German Jimenez; Eugene L. Maris; Kimberly H. Markland; Scott A. McElmurry

Branches in Town: Four

Other Branches in State: 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
Bank Holding Company
None

Chm/CEO: George G. Gleason, II
Pres: Brannon Hamblen

CFO: Tim Hicks
TO: Chris Henry

Cash and Due from:	2,705,945	Deposits:	33,522,080
Federal Funds and Repos:	0	Federal Funds and Borrowings:	800,589
Investments:	2,822,206	Other Liabilities:	744,008
Net Loans:	32,486,420	Subordinated Debt:	462,630
Premises and Fixed Assets:	869,119	Total Liabilities:	35,529,307
Other Real Estate:	158,525		
Other Assets:	2,412,175	Total Equity Capital:	5,925,083
Total Assets:	41,454,390	Total Liabilities and Capital:	41,454,390
Total Trust Assets:	2,912,324	Number of Shares Outstanding:	113,447,426

Directors: Nicholas A. Brown; Paula Cholmondeley; Robert C. East; Anna Fabrega; Kathleen M. Franklin; Jeffrey Gearhart; George G. Gleason, II; Peter C. Kenny; Bill Koefoed; Elizabeth Musico; Christopher Orndorff; Steven Sadoff; Ross M. Whipple

Branches in Town: Eight

Other Branches in State: Alma, Altus, Arkadelphia (2), Bella Vista (2), Benton (3), Bentonville (2), Bryant, Cabot, Clarksville, Clinton, Conway (4), Fayetteville (3), Fort Smith (3), Harrison (2), Hope (2), Hot Springs (6), Hot Springs Village, Jasper, Jonesboro, Lonoke, Lonsdale, Malvern (2), Marshall, Maumelle, Mountain Home (2), Mulberry, North Little Rock (3), Ozark (2), Paris, Rogers (3), Russellville (2), Sherwood, Siloam Springs, Springdale (2), Texarkana, Van Buren (2), Western Grove, Yellville

Other Branches in Florida: Apollo Beach, Aventura, Belleair Bluffs, Boca Raton, Bonita Springs, Bradenton (5), Cape Coral (2), Clearwater, Coral Gables, Doral, Fort Lauderdale, Fort Myers (3), Jacksonville (2), Jacksonville Beach, Miami, Miami Beach, Ocala, Oldsmar, Palmetto, Pinellas Park, Port Charlotte (2), Punta Gorda, Riverview, Sarasota, South Pasadena, St. Petersburg (3), Tampa (4), Zephyrhills

Other Branches in Georgia: Adairsville, Alpharetta, Atlanta (2), Auburn, Bainbridge, Blairsville, Blue Ridge, Bogart, Braselton, Bremen, Brunswick, Buchanan, Buford, Cairo, Calhoun, Canton, Carrollton (2), Cartersville (2), Chatsworth, Columbus, Conyers, Cornelia, Cumming (3), Dahlgene, Dallas, Dalton, Dawsonville, Decatur, Douglasville (2), East Point, Ellijay (2), Franklin, Grayson, Jefferson, Lake Park, Loganville, Macon (3), Marble Hill, Marietta, McDonough, Newnan, Oakwood, Rome, Roswell, Savannah, Senoia, Sharpsburg, Snellville, St. Simons Island, Statham, Tallapoosa, Valdosta (3), Villa Rica, Watkinsville, Winder (2), Woodstock

Other Branches in North Carolina: Advance, Asheboro, Ashville, Belmont, Bessemer City, Boiling Springs, Burlington, Charlotte, Cornelius, Concord, Forest City, Gastonia, Harrisburg, Kings Mountain, Landis, Lawndale, Lexington, Lincolnton, Mocksville, Shelby (5), Wilmington, Winston-Salem

Other Branches in Tennessee: Madison

Other Branches in Texas: Allen, Austin (2), Carrollton, Cedar Park, Dallas (3), Denton, Fort Worth, Friendswood, Frisco (2), Houston (6), Keller, Lewisville, Lockhart, McKinney, Plano, San Antonio, Southlake, Texarkana, The Colony

Central Bank Little Rock, AR

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

1506 Market Street, Suite C-180
72211

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

Home Page: www.centralbankar.com

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

Chm: R. Steve Roberson
CEO: Wade Ruckle

Reg Pres : David Bordovsky
EVP/Cash: Brandy Thiele

Cash and Due from: 13,300
Federal Funds and Repos: 32,254
Investments: 50,041
Net Loans: 679,004
Premises and Fixed Assets: 2,096
Other Real Estate: 0
Other Assets: 12,743
Total Assets: 789,438
Total Trust Assets: 0

Deposits: 634,413
Federal Funds and Borrowings: 70,762
Other Liabilities: 6,320
Subordinated Debt: 0
Total Liabilities: 711,495
Total Equity Capital: 77,943
Total Liabilities and Capital: 789,438
Number of Shares Outstanding: 184,019

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

Branches in Town: One

Other Branches in State: Bentonville

Eagle Bank & Trust Company Little Rock, AR

VOICE: (501) 223-2000
FAX: (501) 223-0373
Trust Powers: Yes

650 South Shackleford Road, Suite 150
72211

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

Home Page: 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/CFO: Collins Cook

Cash and Due from: 10,496
Federal Funds and Repos: 6,170
Investments: 236,165
Net Loans: 199,347
Premises and Fixed Assets: 8,563
Other Real Estate: 18
Other Assets: 18,573
Total Assets: 479,332
Total Trust Assets: 0

Deposits: 414,944
Federal Funds and Borrowings: 0
Other Liabilities: 4,468
Subordinated Debt: 0
Total Liabilities: 419,412
Total Equity Capital: 59,920
Total Liabilities and Capital: 479,332
Number of Shares Outstanding: 27,965

Directors: William R. Edwards; Andrew H. Hastings; H. Lee Hastings, III; Stanley Hastings, Sr.; Sara Holliday; Jeff Lynch; Cathy H. Owen

Branches in Town: None

Other Branches in State: Drasco, Fairfield Bay, Gravel Ridge, Greers Ferry, Heber Springs (2), North Little Rock, Quitman, Rose Bud, Sherwood (2), Vilonia

Encore Bank

Little Rock, AR

VOICE: (501) 228-60001801 Rahling Road, Suite 100Charter Number: 771

FAX: (501) 228-600672223Date: July 30, 1997

Trust Powers: YesFDIC Certificate Number: 34562

Home Page: www.bankencore.com

Member of Federal Reserve System

Bank Holding Company

Encore Bancshares, Inc., Little Rock, AR

CEO: Phillip JettEVP/COO: Erin Simpson

Pres: Burt HicksCFO: Eric Movassaghi

Cash and Due from:93,918Deposits:3,101,453

Federal Funds and Repos:0Federal Funds and Borrowings:160,025

Investments:423,108Other Liabilities:42,922

Net Loans:2,881,559Subordinated Debt:0

Premises and Fixed Assets:26,577Total Liabilities:3,304,400

Other Real Estate:0

Other Assets:156,736Total Equity Capital:277,498

Total Assets:3,581,898Total Liabilities and Capital:3,581,898

Total Trust Assets:0Number of Shares Outstanding:32,013

Directors: John Allen; Derek Alley; Marcella "Marcy" Doderer; Andrew Endicott; Thomas Fuqua; Jack Harrington; Burt Hicks; Phillip Jett; Chris Johnson; Jack Kopnisky; Mark Langston; Rita Lowman; Michael Mosley; Tim O'Reilly; Mark Richardson; Todd Stewart

Branches in Town: One

Other Branches in State: Fayetteville, Jonesboro, Rogers

Other Branches in Colorado: Boulder, Denver

Other Branches in Florida: Tampa

Other Branches in Missouri: Springfield

Other Branches in North Carolina: Charlotte, Winston-Salem

Other Branches in South Carolina: Charleston, Greenville

Other Branches in Texas: Austin, Dallas, Fort Worth, Plano, San Antonio

First State Bank Lonoke, AR

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

101 South Center Street
72086

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

Home Page: www.firststatebk.com

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

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

CFO: Melissa Halpain
Sec: Karen K. Hardke

Cash and Due from:	6,093	Deposits:	283,487
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	67,191	Other Liabilities:	1,217
Net Loans:	230,630	Subordinated Debt:	0
Premises and Fixed Assets:	5,945	Total Liabilities:	284,704
Other Real Estate:	0		
Other Assets:	5,370	Total Equity Capital:	30,525
Total Assets:	315,229	Total Liabilities and Capital:	315,229
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Alan W. Barksdale; Neil Bennett, Jr.; Neill F. Bennett; William Fletcher, Jr.; J. Walls McCrary; Daina B. Newcomb; Kevin F. "Kip" Norton; Wade Ruckle; Scott B. Senyard; Ginger M. Stuart; Russ Wright

Branches in Town: One

Other Branches in State: 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

Member of Federal Reserve System

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

CEO/Pres: Chris Gosnell
CFO: Drew Chandler

CLO: Dave White

Cash and Due from:	72,474	Deposits:	2,710,188
Federal Funds and Repos:	0	Federal Funds and Borrowings:	4
Investments:	469,258	Other Liabilities:	25,626
Net Loans:	2,239,930	Subordinated Debt:	0
Premises and Fixed Assets:	66,195	Total Liabilities:	2,735,818
Other Real Estate:	0		
Other Assets:	136,613	Total Equity Capital:	248,652
Total Assets:	2,984,470	Total Liabilities and Capital:	2,984,470
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

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

Branches in Town: Three

Other Branches in State: Ashdown, Bryant, Camden (3), DeQueen, Dierks, Glenwood, Haskell, Hope (2), Lewisville, Malvern (2), Mount Ida, Nashville, Taylor, Texarkana (2)

Other Branches in Oklahoma: Broken Bow, Idabel

Other Branches in Texas: New Boston, Paris (2), Prescott, Prosper, Texarkana (2)

The Peoples Bank
Magnolia, AR

VOICE: (870) 234-5777

500 North Jackson Street

Charter Number: 313

FAX: (870) 912-0647

71753

Date: June 22, 1910

Trust Powers: Yes

FDIC Certificate Number: 12531

Home Page: www.pbmag.com

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

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

Pres: Jamie Waller
CFO: Jonathan Baird

Cash and Due from:	14,717	Deposits:	139,517
Federal Funds and Repos:	1,950	Federal Funds and Borrowings:	31,440
Investments:	13,429	Other Liabilities:	1,606
Net Loans:	155,219	Subordinated Debt:	0
Premises and Fixed Assets:	5,328	Total Liabilities:	172,563
Other Real Estate:	37		
Other Assets:	9,172	Total Equity Capital:	27,289
Total Assets:	199,852	Total Liabilities and Capital:	199,852
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

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

Branches in Town: Two

Other Branches in State: Waldo

First NaturalState Bank
McGehee, AR

VOICE: (870) 222-3880

500 North Second Street

Charter Number: 798

FAX: (870) 222-4853

71654

Date: January 21, 2016

Trust Powers: Yes

FDIC Certificate Number: 21379

Home Page: www.fnsbank.com

Member of Federal Reserve System

Bank Holding Company
First National Financial Corporation, McGehee, AR

CEO/Pres: Jim R. Daniels
SVP: Jacob Box

SVP: Fran Childress
SVP/CFO: Andrea Williams

Cash and Due from:	4,349	Deposits:	86,114
Federal Funds and Repos:	3,075	Federal Funds and Borrowings:	0
Investments:	15,561	Other Liabilities:	259
Net Loans:	75,531	Subordinated Debt:	0
Premises and Fixed Assets:	697	Total Liabilities:	86,373
Other Real Estate:	0		
Other Assets:	1,731	Total Equity Capital:	14,571
Total Assets:	100,944	Total Liabilities and Capital:	100,944
Total Trust Assets:	41	Number of Shares Outstanding:	68,000

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

Branches in Town: One

Other Branches in State: Dumas

Producers Bank & Trust 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.producers.bank

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

CEO/Pres: Jim S. Youngblood

CFO: James M. Smith

Cash and Due from:3,536
Federal Funds and Repos:11,450
Investments:39,636
Net Loans:123,511
Premises and Fixed Assets:597
Other Real Estate:0
Other Assets:6,911
Total Assets:185,641
Total Trust Assets:151,419

Deposits:153,645
Federal Funds and Borrowings:0
Other Liabilities:1,629
Subordinated Debt:0
Total Liabilities:155,274
Total Equity Capital:30,367
Total Liabilities and Capital:185,641
Number of Shares Outstanding:102,000

Directors: William W. Bowman; David S. Leech; Jeff Owyong; John H. Potter, Jr.; Don M. Smith; James M. Smith; Jim Whitaker; Jim S. Youngblood

Branches in Town: One

Other Branches in State: Arkansas City, Watson

Union Bank 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.gunion.bank

Member of Federal Reserve System

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

CEO: Jarrod Yarnell
Pres: Kevin Williams

CFO: Rob Floyd

Cash and Due from:46,487
Federal Funds and Repos:0
Investments:141,148
Net Loans:440,947
Premises and Fixed Assets:8,326
Other Real Estate:199
Other Assets:14,440
Total Assets:651,547
Total Trust Assets:0

Deposits:576,477
Federal Funds and Borrowings:0
Other Liabilities:4,265
Subordinated Debt:0
Total Liabilities:580,742
Total Equity Capital:70,805
Total Liabilities and Capital:651,547
Number of Shares Outstanding:12,000

Directors: John A. Crawford; W. F. Elsen; Philip B. Hensley; John Maddox; Jeff Montgomery; Michael Myers; Paul T. Plunkett; Joe Schluterman; Phil Stevenson; Johnny Warren; Kevin Williams; Phillip Wilson; Jarrod Yarnell

Branches in Town: None

Other Branches in State: Booneville, Caulksville, Clarksville, Hatfield, Ozark, Paris, Waldron, 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

Member of Federal Reserve System

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

Chm/CEO: Bennie Ryburn, III
Pres/COO: Todd D. Smith

CLO: Bryan McDuffie
VP: Nick Temple

Cash and Due from:..... 5,354
Federal Funds and Repos: 3,850
Investments: 103,134
Net Loans: 237,232
Premises and Fixed Assets:..... 2,493
Other Real Estate: 77
Other Assets: 14,268
Total Assets: 366,408
Total Trust Assets: 13,917

Deposits: 335,954
Federal Funds and Borrowings: 8,000
Other Liabilities: 1,236
Subordinated Debt: 0
Total Liabilities: 345,190
Total Equity Capital: 21,218
Total Liabilities and Capital: 366,408
Number of Shares Outstanding: 8,000

Directors: Roger George; C. C. Gibson, III; Robert Green, Jr.; R. D. Jones, III; Wayne L. Owen, Jr.; Hugh Quimby; Bennie Ryburn, III; Ray Ryburn; Todd D. Smith; Mike Ward

Branches in Town: Three

Other Branches in State: Hampton, Hermitage, Warren (2)

Union Bank & Trust Company
Monticello, AR

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

102 West McCloy Street
71657

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

Home Page: www.unionbnk.com

Member of Federal Reserve System

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:..... 10,832
Federal Funds and Repos: 0
Investments: 46,842
Net Loans: 252,021
Premises and Fixed Assets:..... 4,289
Other Real Estate: 130
Other Assets: 10,145
Total Assets: 324,259
Total Trust Assets: 35,788

Deposits: 293,637
Federal Funds and Borrowings: 437
Other Liabilities: 3,515
Subordinated Debt: 0
Total Liabilities: 297,589
Total Equity Capital: 26,670
Total Liabilities and Capital: 324,259
Number of Shares Outstanding: 80,000

Directors: Mike Akin; 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 in State: 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

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:39,328
Federal Funds and Repos: 0
Investments:67,639
Net Loans:128,618
Premises and Fixed Assets:1,598
Other Real Estate: 0
Other Assets:9,060
Total Assets:246,243
Total Trust Assets: 0

Deposits:198,707
Federal Funds and Borrowings:4,435
Other Liabilities:2,237
Subordinated Debt: 0
Total Liabilities:205,379
Total Equity Capital:40,864
Total Liabilities and Capital:246,243
Number of Shares Outstanding:50,000

Directors: Brandi Cooper; Neil Corder; Karen Cree; Katherine Foust; Todd Haynes; Michael D. Koone; John Maus, III; Rich Moellers; Charles S. Penick; Stanton C. Willis; Brandon Zinser

Branches in Town: One

Other Branches in State: 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

Member of Federal Reserve System

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

CEO: Nick Roach
CFO: Stephen Ragland

CLO: Joe Dunn
TO: David Jessup

Cash and Due from:24,940
Federal Funds and Repos:304
Investments:92,820
Net Loans:673,837
Premises and Fixed Assets:34,528
Other Real Estate: 0
Other Assets:47,381
Total Assets:873,810
Total Trust Assets:102,165

Deposits:690,601
Federal Funds and Borrowings:108,000
Other Liabilities:8,985
Subordinated Debt: 0
Total Liabilities:807,586
Total Equity Capital:66,224
Total Liabilities and Capital:873,810
Number of Shares Outstanding:1,338,371

Directors: Kendall Combs; Michael D. Combs; Randall Combs; Marnie B. Oldner; Stephen Ragland; Nick Roach

Branches in Town: One

Other Branches in State: DeWitt, Gillett, Harrison, Little Rock, White Hall

Diamond Bank
Murfreesboro, AR

VOICE: (870) 356-2121
FAX: (870) 356-2858
Trust Powers: No

319 East Main Street
71958

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

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

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

CFO: Brandy Porter

Cash and Due from:	20,659	Deposits:	783,741
Federal Funds and Repos:	0	Federal Funds and Borrowings:	29,000
Investments:	133,613	Other Liabilities:	6,042
Net Loans:	691,382	Subordinated Debt:	0
Premises and Fixed Assets:	12,585	Total Liabilities:	818,783
Other Real Estate:	91		
Other Assets:	30,906	Total Equity Capital:	70,453
Total Assets:	889,236	Total Liabilities and Capital:	889,236
Total Trust Assets:	0	Number of Shares Outstanding:	172,000

Directors: Timothy A. "Tab" Bainum; Timothy E. Bainum; Daisy Bainum Crea; Stefanie Bainum Kato; Robert Braun; Richard Cox; John E. Gibbs; John Hearnberger; Shauna L. Lucas; Larry Mitchell; Mike Moore; Virgilio Martinez Morales; George E. Steel, Jr.

Branches in Town: None

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

Other Branches in Texas: Texarkana

Merchants & Planters Bank
Newport, AR

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

120 Hazel Street
72112

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

Home Page: www.mandp.bank

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

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

SVP/Cash: Leslie Lowery

Cash and Due from:	44,700	Deposits:	297,573
Federal Funds and Repos:	0	Federal Funds and Borrowings:	383
Investments:	87,318	Other Liabilities:	4,866
Net Loans:	175,683	Subordinated Debt:	0
Premises and Fixed Assets:	9,029	Total Liabilities:	302,822
Other Real Estate:	0		
Other Assets:	16,125	Total Equity Capital:	30,033
Total Assets:	332,855	Total Liabilities and Capital:	332,855
Total Trust Assets:	143,384	Number of Shares Outstanding:	9,000

Directors: R. M. Bledsoe; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Benjy Harris; Jennifer H. James; Dr. Larry Williams

Branches in Town: One

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

Simmons Bank Pine Bluff, AR

VOICE: (501) 558-3162
FAX: (501) 558-3145
Trust Powers: Yes

501 Main Street
71601

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

Home Page: www.simmonsbank.com

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

Chm/CEO: George A. Makris, Jr.
Pres: Jay Brogdon

EVP/CRO: Tina Groves
TO: Jimmy Crocker

Cash and Due from:644,554
Federal Funds and Repos: 0
Investments:6,017,194
Net Loans:16,874,532
Premises and Fixed Assets:550,687
Other Real Estate:8,794
Other Assets:2,532,350
Total Assets:26,628,111
Total Trust Assets:6,583,012

Deposits:22,087,312
Federal Funds and Borrowings:649,107
Other Liabilities:314,722
Subordinated Debt: 0
Total Liabilities:23,051,441
Total Equity Capital:3,576,970
Total Liabilities and Capital:26,628,111
Number of Shares Outstanding:35,000

Directors: Marty D. Casteel; William E. Clark, II; Steven A. Cossé; Mark C. Doramus; Edward Drilling; Eugene Hunt; Jerry M. Hunter; Susan Lanigan; George A. Makris, Jr.; Tom Purvis; Robert L. Shoptaw; Julie Stackhouse; Russell Teubner; Mindy West

Branches in Town: Four

Other Branches in State: Benton, Bentonville, Bryant, Cabot, Charleston, Clarksville, Clinton, Conway (2), Dermott, Dumas, El Dorado (2), Fayetteville (3), Fort Smith (3), Hamburg, Hensley, Hot Springs (3), Jonesboro (3), Lake Village, Lincoln, Little Rock (11), Mammoth Spring, Marshall, Maumelle, Monticello, Mountain View, North Little Rock (2), Ozark, Paragould, Rogers (2), Russellville (2), Searcy, Springdale, Star City, Strong, Weiner, White Hall (2)

Other Branches in Kansas: Hutchinson, Olathe, Wichita (3)

Other Branches in Missouri: Branson, Cabool, Chesterfield, Clayton, Columbia (6), Crane, Des Peres, El Dorado Springs, Fenton, Florissant, Frontenac, Houston, Joplin, Kansas City, Lees Summit, Lockwood, Manchester, Marshfield, Mount Vernon, Mountain View, Nixa, O'Fallon, Saint Louis (8), Saint Peters, Sedalia, Springfield (4), Stockton, Ozark, Reeds Spring, Wentzville, West Plains, Willow Springs

Other Branches in Oklahoma: Ada, Ardmore, Chickasha, Davis, Durant (2), Edmond, Madill (2), Oklahoma City (4), Stillwater (3), Tishomingo, Tulsa, Wynnewood

Other Branches in Tennessee: Arlington, Athens (2), Atoka, Bolivar, Brentwood, Brownsville, Cleveland, Collierville (2), Dresden, Dyersburg (2), Franklin (4), Gallatin, Germantown (2), Goodlettsville, Hendersonville, Humboldt, Jackson (3), Kenton, Kingston, Lexington, Madisonville, Martin, Maryville, Memphis (5), Middleton, Nashville (2), Sharon, Sweetwater, Union City, Vonore, White House

Other Branches in Texas: Arlington, Athens, Beeville, Burleson, Chandler, College Station, Colleyville, Comanche, Conroe, Corpus Christi, Dallas (4), Denison (2), Fort Worth (4), Frisco, Gainesville, Grapevine (2), Gunter, Houston, Mabank, Magnolia, Mansfield, Mineral Wells, Montgomery, Saginaw, Santo, Seguin, Sherman, Stafford, Texarkana, The Woodlands (2), Tilden, Tomball, Tyler, Whitesboro, Yorktown

**RiverBank
Pocahontas, AR**

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

203 West Broadway Street
72455

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

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

CEO/Pres: Kyle Baltz
COO: Joyce Radcliff

TO: Mark Holt

Cash and Due from:.....	5,976	Deposits:	136,773
Federal Funds and Repos:	6,025	Federal Funds and Borrowings:	0
Investments:	15,136	Other Liabilities:	1,159
Net Loans:	117,645	Subordinated Debt:	0
Premises and Fixed Assets:.....	4,917	Total Liabilities:	137,932
Other Real Estate:	18		
Other Assets:	6,243	Total Equity Capital:.....	18,028
Total Assets:	155,960	Total Liabilities and Capital:	155,960
Total Trust Assets:	5,742	Number of Shares Outstanding:.....	36,363

Directors: Andrea L. Allen; Jeremy Baltz; Kyle Baltz; Martin Eggensperger; John Robert "Rob" Olvey; Joyce Radcliff; Chad Watson

Branches in Town: One

Other Branches in State: Corning, Paragould

**Gateway Bank
Rison, AR**

VOICE: (870) 325-6251
FAX: (870) 380-5421
Trust Powers: No

112 Main Street
71665

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

Home Page: www.gatewaybank.bank
Member of Federal Reserve System
Bank Holding Company
Sigma Holdings, Inc., Rison, AR

Chm: Lewis R. Gardner
CEO/Pres: Robi McDonald

EVP: Amber Offutt

Cash and Due from:.....	1,643	Deposits:	157,156
Federal Funds and Repos:	15,325	Federal Funds and Borrowings:	3,000
Investments:	610	Other Liabilities:	922
Net Loans:	155,113	Subordinated Debt:	0
Premises and Fixed Assets:.....	2,647	Total Liabilities:	161,078
Other Real Estate:	181		
Other Assets:	2,308	Total Equity Capital:.....	16,749
Total Assets:	177,827	Total Liabilities and Capital:	177,827
Total Trust Assets:	0	Number of Shares Outstanding:.....	4,000

Directors: Lewis R. Gardner; Ryan Holder; Robi McDonald; Charles S. Searcy; James W. Searcy

Branches in Town: None

Other Branches in State: Benton, Bryant (2)

Generations Bank Rogers, AR

VOICE: (479) 986-3990 3710 Southern Hills Blvd., Suite 100 Charter Number: 220
 FAX: (479) 986-3999 72758 Date: October 26, 1906
 Trust Powers: No FDIC Certificate Number: 88

Home Page: www.mygenerations.bank

Member of Federal Reserve System

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

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

CFO: Michael Hoggard
COO: Alana Girard

Cash and Due from:	28,200	Deposits:	877,965
Federal Funds and Repos:	0	Federal Funds and Borrowings:	37,000
Investments:	238,184	Other Liabilities:	8,474
Net Loans:	692,642	Subordinated Debt:	0
Premises and Fixed Assets:	15,766	Total Liabilities:	923,439
Other Real Estate:	116		
Other Assets:	47,790	Total Equity Capital:	99,259
Total Assets:	1,022,698	Total Liabilities and Capital:	1,022,698
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Paul Church; Phillip J. Foster; Bennett Harrell; Jonathan W. Harrell; Steven D. Harrell; Paul E. Lindsey; Richard P. Mosley; Nick Nabholz; John David Neeley; Richard L. Smith; William Titus

Branches in Town: None

Other Branches in State: Bentonville, Camden (2), Fayetteville, Hampton, Junction City, Siloam Springs, Van Buren

Other Branches in Missouri: Kimberling City

First State Bank Russellville, AR

VOICE: (479) 498-2400 3103 East Main Street Charter Number: 663
 FAX: (479) 498-2454 72802 Date: January 12, 1934
 Trust Powers: No FDIC Certificate Number: 13632

Home Page: www.fsbmybank.com

Member of Federal Reserve System

Bank Holding Company
 First State Banking Corporation, Russellville, AR

Chm/CEO/Pres: Charles B. "Chip" Blanchard
VChm: Charles Blanchard

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

Cash and Due from:	59,511	Deposits:	527,855
Federal Funds and Repos:	0	Federal Funds and Borrowings:	6,929
Investments:	106,551	Other Liabilities:	2,320
Net Loans:	402,661	Subordinated Debt:	0
Premises and Fixed Assets:	8,039	Total Liabilities:	537,104
Other Real Estate:	88		
Other Assets:	21,382	Total Equity Capital:	61,128
Total Assets:	598,232	Total Liabilities and Capital:	598,232
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: Barton Allen; Patty Barker; Charles Blanchard; Charles B. "Chip" Blanchard; Terry Freeman; Max L. Mathis, III; Mike W. Miller; Johnny K. Morgan; James A. Streett; C. Tim White

Branches in Town: Three

Other Branches in State: Fayetteville, 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

Member of Federal Reserve System

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

Chm: Mark Montgomery
CEO/Pres: Andy McCandlis

Reg Pres: Guy R. "Buck" Smith
Cash: Lucinda Bishop

Cash and Due from:	34,017	Deposits:	220,240
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	9,149	Other Liabilities:	1,518
Net Loans:	195,237	Subordinated Debt:	0
Premises and Fixed Assets:	2,659	Total Liabilities:	221,758
Other Real Estate:	0		
Other Assets:	10,880	Total Equity Capital:	30,184
Total Assets:	251,942	Total Liabilities and Capital:	251,942
Total Trust Assets:	0	Number of Shares Outstanding:	26,700

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

Branches in Town: None

Other Branches in State: Mammoth Spring, Stephens, Viola

Logan County Bank
Scranton, AR

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

524 Main Street
72863

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

Home Page: www.logancountybank.net

Bank Holding Company
None

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

VP/Cash: Don Fritsche

Cash and Due from:	2,597	Deposits:	98,588
Federal Funds and Repos:	8,425	Federal Funds and Borrowings:	0
Investments:	33,369	Other Liabilities:	119
Net Loans:	68,417	Subordinated Debt:	0
Premises and Fixed Assets:	2,840	Total Liabilities:	98,707
Other Real Estate:	0		
Other Assets:	1,421	Total Equity Capital:	18,362
Total Assets:	117,069	Total Liabilities and Capital:	117,069
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Adam Fritsche; Don Fritsche; Gary Fritsche; Charles Layes; Margie Spillers

Branches in Town: None

Other Branches in State: Subiaco

First Security Bank Searcy, AR

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

314 North Spring Street
 72143

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

Home Page: www.fsbank.com

Member of Federal Reserve System

Bank Holding Company
 First Security Bancorp, Searcy, AR

Chm/CEO/Pres: Reynie Rutledge
EVP: J. Mark Ferguson

VP: Mike Hendricks
TO: Frank Faust

Cash and Due from:580,894
 Federal Funds and Repos: 15,525
 Investments:3,050,582
 Net Loans:4,178,874
 Premises and Fixed Assets: 154,365
 Other Real Estate:150
 Other Assets: 175,833
 Total Assets:8,156,223
 Total Trust Assets:3,134,200

Deposits:6,567,618
 Federal Funds and Borrowings:360,217
 Other Liabilities:19,299
 Subordinated Debt:200,000
 Total Liabilities:7,147,134
 Total Equity Capital:1,009,089
 Total Liabilities and Capital:8,156,223
 Number of Shares Outstanding:24,000

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

Branches in Town: Three

Other Branches in State: Beebe (2), Benton (3), Bentonville (2), Bryant (3), Bull Shoals, Cabot (3), Centerton, Clarksville (2), Clinton, Conway (5), Farmington, Fayetteville (5), Fort Smith (2), Gassville, Greenbrier, Heber Springs (2), Hot Springs (3), Jonesboro (3), Judsonia, Little Rock (7), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (2), Pangburn, Rogers (3), Russellville, Sherwood, Springdale (5), Vilonia

Other Branches in Florida: Santa Rosa

**Peoples Bank
Sheridan, AR**

VOICE: (870) 942-5707 1120 South Rock Street Charter Number: 786
FAX: (870) 942-2489 72150 Date: September 11, 2000
Trust Powers: No FDIC Certificate Number: 57058

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

CEO/Pres: Craig L. Manatt **Cont:** Aaron Reed
SVP: Erin Kimbrell

Cash and Due from:	26,339	Deposits:	239,073
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	100,163	Other Liabilities:	2,585
Net Loans:	139,220	Subordinated Debt:	0
Premises and Fixed Assets:	3,769	Total Liabilities:	241,658
Other Real Estate:	0		
Other Assets:	6,927	Total Equity Capital:	34,760
Total Assets:	276,418	Total Liabilities and Capital:	276,418
Total Trust Assets:	0	Number of Shares Outstanding:	56,562

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

Branches in Town: None
Other Branches in State: Benton, Little Rock

**Smackover State Bank
Smackover, AR**

VOICE: (870) 725-3051 708 North Broadway Charter Number: 600
FAX: (870) 725-3049 71762 Date: April 18, 1928
Trust Powers: Yes FDIC Certificate Number: 5623

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

Chm: J. Drew Tennyson **EVP:** Jeff White
CEO/Pres: James B. Yeager **VP:** Lindsey Yeager

Cash and Due from:	4,652	Deposits:	206,059
Federal Funds and Repos:	2,400	Federal Funds and Borrowings:	25,000
Investments:	75,223	Other Liabilities:	947
Net Loans:	168,689	Subordinated Debt:	0
Premises and Fixed Assets:	1,766	Total Liabilities:	232,006
Other Real Estate:	41		
Other Assets:	3,311	Total Equity Capital:	24,076
Total Assets:	256,082	Total Liabilities and Capital:	256,082
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

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

Branches in Town: None
Other Branches in State: El Dorado (2), Norphlet

Riverside Bank Sparkman, AR

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

103 West Main Street
71763

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

Home Page: www.riversidebanc.com

Bank Holding Company
Oak Tree Financial Corporation, Inc., Rogers, AR

Chm/CEO: William C. Eldridge, Jr.
Pres: Robert L. Robinson, IV

EVP: Robert G. Dudley, Jr.

Cash and Due from:	661	Deposits:	59,454
Federal Funds and Repos:	9,600	Federal Funds and Borrowings:	1,000
Investments:	1,564	Other Liabilities:	236
Net Loans:	51,328	Subordinated Debt:	0
Premises and Fixed Assets:	2,846	Total Liabilities:	60,690
Other Real Estate:	0		
Other Assets:	5,037	Total Equity Capital:	10,346
Total Assets:	71,036	Total Liabilities and Capital:	71,036
Total Trust Assets:	0	Number of Shares Outstanding:	3,000

Directors: Stephen C. Davis; Mary Elizabeth Eldridge; William C. Eldridge, Jr.; Mitchell Hamilton; Robert L. Robinson, IV; Dewitt Smith

Branches in Town: None

Other Branches in State: 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

Member of Federal Reserve System

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

CEO/Pres: Nathan Gairhan
EVP/CFO: Paige Mulhollan

EVP/CLO: Sonny Delgado

Cash and Due from:	31,018	Deposits:	253,099
Federal Funds and Repos:	0	Federal Funds and Borrowings:	10,334
Investments:	11,435	Other Liabilities:	3,033
Net Loans:	242,672	Subordinated Debt:	0
Premises and Fixed Assets:	7,766	Total Liabilities:	266,466
Other Real Estate:	0		
Other Assets:	3,823	Total Equity Capital:	30,248
Total Assets:	296,714	Total Liabilities and Capital:	296,714
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

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

Branches in Town: One

Other Branches in State: Bentonville, 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.bodcaw.bank

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

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

CRO: JD Sonnier

Cash and Due from:	3,997	Deposits:	212,008
Federal Funds and Repos:	4,025	Federal Funds and Borrowings:	3,000
Investments:	18,865	Other Liabilities:	407
Net Loans:	205,498	Subordinated Debt:	0
Premises and Fixed Assets:	3,650	Total Liabilities:	215,415
Other Real Estate:	17		
Other Assets:	2,872	Total Equity Capital:	23,509
Total Assets:	238,924	Total Liabilities and Capital:	238,924
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

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

Branches in Town: None

Other Branches in State: Magnolia

Other Branches in Texas: Texarkana

Connect Bank
Star City, AR

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

116 North Lincoln Avenue
71667

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

Home Page: www.connectbank.us

Member of Federal Reserve System

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

Chm/CEO: Marion Burge Ryburn

Pres: R. Mark Owen

Cash and Due from:	10,328	Deposits:	107,505
Federal Funds and Repos:	0	Federal Funds and Borrowings:	373
Investments:	28,817	Other Liabilities:	244
Net Loans:	77,377	Subordinated Debt:	0
Premises and Fixed Assets:	2,955	Total Liabilities:	108,122
Other Real Estate:	0		
Other Assets:	3,467	Total Equity Capital:	14,822
Total Assets:	122,944	Total Liabilities and Capital:	122,944
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

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

Branches in Town: None

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

The Farmers and Merchants Bank Stuttgart, AR

VOICE: (870) 673-6911

708 South Main Street

Charter Number: 687

FAX: (870) 672-4282

72160

Date: December 29, 1944

Trust Powers: Yes

FDIC Certificate Number: 16216

Home Page: www.mebanking.com

Member of Federal Reserve System

Bank Holding Company

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

CEO: Brad Chambless**CFO:** T. J. Anderson**Pres:** Greg Connell**TO:** Charlene Julian

Cash and Due from:29,820

Deposits:1,545,995

Federal Funds and Repos:30,960

Federal Funds and Borrowings:127,790

Investments:330,036

Other Liabilities:15,841

Net Loans:1,336,770

Subordinated Debt:0

Premises and Fixed Assets:27,911

Total Liabilities:1,689,626

Other Real Estate:358

Total Equity Capital:205,607

Other Assets:139,378

Total Liabilities and Capital:1,895,233

Total Assets:1,895,233

Number of Shares Outstanding:1,000

Total Trust Assets:321,345

Directors: Gerald Carter; Brad Chambless; Greg Connell; David Erstine; Daniel Hosman; Gary Hudson; Margaret Johnston; Kyle Ludwig; Dr. Chris Morgan; James B. Pond; James Samuel Tarkington; Kirk Vansandt

Branches in Town: One

Other Branches in State: Bentonville, Des Arc, DeWitt, Farmington, Fayetteville (3), Gassville, Hazen, Jonesboro (2), Lakeview, Morrilton, Mountain Home (2), Perryville, Pocahontas, Prairie Grove, West Fork

Citizens Bank & Trust Company Van Buren, AR

VOICE: (479) 474-1201

3110 Alma Highway

Charter Number: 328

FAX: (479) 410-1340

72956

Date: December 20, 1910

Trust Powers: Yes

FDIC Certificate Number: 8738

Home Page: www.cbankandtrust.com

Member of Federal Reserve System

Bank Holding Company

First Bank Corp., Fort Smith, AR

CEO/Pres: P. Brent Taylor**SVP:** Joe Dan Stewart**EVP:** Lance L. Lanier**TO:** Micah Brown

Cash and Due from:66,200

Deposits:482,254

Federal Funds and Repos:0

Federal Funds and Borrowings:0

Investments:139,036

Other Liabilities:2,122

Net Loans:310,232

Subordinated Debt:0

Premises and Fixed Assets:5,327

Total Liabilities:484,376

Other Real Estate:0

Total Equity Capital:57,463

Other Assets:21,044

Total Liabilities and Capital:541,839

Total Assets:541,839

Number of Shares Outstanding:16,000

Total Trust Assets:12,058

Directors: J. Kevin Bell; Michael T. Echols; Morril H. Harriman; D. Keith Hefner; L. Scott McBrayer; Brett D. Peters; Paul D. Shirley; Sam T. Sicard; Jeremy S. Simon; P. Brent Taylor; James G. Williamson, Jr.

Branches in Town: Three**Other Branches in State:** Alma, Cedarville, Mountainburg, Mulberry

Warren Bank and Trust Company
Warren, AR

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

201 South Main Street
71671

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

Home Page: www.warrenbanktrust.com
Member of Federal Reserve System
Bank Holding Company
None

Chm: Thomas Frazer
Pres: Kelly Ashcraft

TO: Nora Pacheco

Cash and Due from:	4,155	Deposits:	113,356
Federal Funds and Repos:	3,450	Federal Funds and Borrowings:	18,248
Investments:	56,195	Other Liabilities:	692
Net Loans:	85,583	Subordinated Debt:	0
Premises and Fixed Assets:	470	Total Liabilities:	132,296
Other Real Estate:	179		
Other Assets:	2,560	Total Equity Capital:	20,296
Total Assets:	152,592	Total Liabilities and Capital:	152,592
Total Trust Assets:	13,489	Number of Shares Outstanding:	48,000

Directors: Kelly Ashcraft; Dr. Donnie R. Bryant; Thomas Frazer; Dr. Rocky K. Lindsey; Jeffrey B. McGaha; Dr. Kerry F. Pennington

Branches in Town: Two
Other Branches in State: Hermitage

Evolve Bank & Trust
West Memphis, AR

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

301 Shoppingway Boulevard
72301

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

Home Page: www.getevolved.com
Member of Federal Reserve System
Bank Holding Company
Evolve Bancorp, Inc., West Memphis, AR

Pres/CFO: Mark Mosteller
EVP/Gen Coun/Sec: Joelle Weltzin

EVP/Gen Coun/Sec: Hank Word

Cash and Due from:	206,715	Deposits:	1,140,815
Federal Funds and Repos:	0	Federal Funds and Borrowings:	125,000
Investments:	159,727	Other Liabilities:	37,320
Net Loans:	935,303	Subordinated Debt:	0
Premises and Fixed Assets:	19,131	Total Liabilities:	1,303,135
Other Real Estate:	427		
Other Assets:	138,073	Total Equity Capital:	156,241
Total Assets:	1,459,376	Total Liabilities and Capital:	1,459,376
Total Trust Assets:	2,372,561	Number of Shares Outstanding:	4,000

Directors: Alvinor Bright, Jr.; Donald Clanton; Lewis Holland; Lon Magness; John T. Pitts, Jr.; Stephen Valentine

Branches in Town: None
Other Branches in State: Jonesboro, Parkin, Wynne
Other Branches in Tennessee: Memphis

Fidelity Bank West Memphis, AR

VOICE: (870) 735-8700
FAX: (870) 735-0065
Trust Powers: No

330 West Broadway Street
72301

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

Home Page: www.fidelitybanker.com

Member of Federal Reserve System

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

CEO/Pres: Kirby H. Carlson
VChm: Charles E. Horton

EVP/CLO: Andy Horton
SVP/CFO: Chris Blaylock

Cash and Due from: 3,800
Federal Funds and Repos: 6,760
Investments: 262,229
Net Loans: 261,177
Premises and Fixed Assets: 4,528
Other Real Estate: 0
Other Assets: 13,206
Total Assets: 551,700
Total Trust Assets: 0

Deposits: 514,524
Federal Funds and Borrowings: 0
Other Liabilities: 2,517
Subordinated Debt: 0
Total Liabilities: 517,041
Total Equity Capital: 34,659
Total Liabilities and Capital: 551,700
Number of Shares Outstanding: 20,000

Directors: Jack D. Avery; Kirby H. Carlson; Michael A. Carlson; Glen F. Fenter; Dr. Edgar S. "Scott" Ferguson, MD; Charles E. Horton; Marlene Keenan; Dr. Trent P. Pierce, MD; James R. "Jim" Pugh, III; Dr. Susan Ward-Jones

Branches in Town: One

Other Branches in State: Marion (2), Wynne

Relyance Bank White Hall, AR

VOICE: (870) 535-7222
FAX: (870) 535-4137
Trust Powers: Yes

8500 Sheridan Road
71602

Charter Number: 806
Date: October 20, 2022
FDIC Certificate Number: 19371

Home Page: www.rely.bank

Member of Federal Reserve System

Bank Holding Company
Jefferson Bancshares, Inc., White Hall, AR

Chm/CEO: Chuck Morgan
Pres/COO: Scott Pittillo

EVP/CFO: Michael Neathery
EVP/TO: Janice Acosta

Cash and Due from: 107,465
Federal Funds and Repos: 0
Investments: 142,836
Net Loans: 1,159,007
Premises and Fixed Assets: 40,861
Other Real Estate: 0
Other Assets: 72,031
Total Assets: 1,522,200
Total Trust Assets: 357,954

Deposits: 1,324,464
Federal Funds and Borrowings: 0
Other Liabilities: 18,767
Subordinated Debt: 0
Total Liabilities: 1,343,231
Total Equity Capital: 178,969
Total Liabilities and Capital: 1,522,200
Number of Shares Outstanding: 20,000

Directors: Kenny Bonds; Thomas Dial; David Ferrell; John Garrison; Jennifer Griffin; Marshall Kelley; Annette Kline; Chuck Morgan; Thomas Murchison; Scott Pittillo; Archie Sanders

Branches in Town: One

Other Branches in State: Benton, Bryant, Fordyce, Hot Springs (3), Hot Springs Village (2), Little Rock (4), Pine Bluff (4), Redfield, Sheridan, Star City

Cross Bank
Wynne, AR

VOICE: (870) 238-81711 Cross County PlazaCharter Number: 25
FAX: (870) 238-405272396Date: June 5, 1891
Trust Powers: YesFDIC Certificate Number: 13821

Home Page: www.mycrossbank.com

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

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

SVP/CLO: King Casbeer
VP/CFO: Gary Edwards

Cash and Due from:	18,167	Deposits:	487,476
Federal Funds and Repos:	0	Federal Funds and Borrowings:	10,152
Investments:	72,599	Other Liabilities:	4,556
Net Loans:	447,220	Subordinated Debt:	0
Premises and Fixed Assets:	7,503	Total Liabilities:	502,184
Other Real Estate:	128		
Other Assets:	11,826	Total Equity Capital:	55,259
Total Assets:	557,443	Total Liabilities and Capital:	557,443
Total Trust Assets:	25,868	Number of Shares Outstanding:	4,000

Directors: Dr. Willard G. Burks; Ronald R. Caldwell; Kenneth L. Johnson, Jr.; Jon David King; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. Reddmann; R. Joe Rennie

Branches in Town: One

Other Branches in State: Blytheville, Brinkley, Cherry Valley, Hickory Ridge, Jonesboro, Manila, Monette, Osceola

REPORT OF THE

STATE CHARTERED

NON-PROFIT ORGANIZATION

(NOT ENGAGED IN

COMMERCIAL BANKING)

JUNE 30, 2025

ACC Capital, Inc.
Little Rock, AR

VOICE: (501) 374-9247
FAX: (501) 508-2880
Trust Powers: No

200 River Market Avenue, Suite 400
72201

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

Home Page: www.acccapital.com

Bank Holding Company
None

Chm: Bryan Scoggins

CEO: Sam Walls, III

Cash and Due from:	1,037
Federal Funds and Repos:	0
Investments:	15,296
Net Loans:	18,329
Premises and Fixed Assets:	738
Other Real Estate:	0
Other Assets:	2,713
Total Assets:	38,113
Total Trust Assets:	0

Deposits:	0
Federal Funds and Borrowings:	11,167
Other Liabilities:	2,517
Subordinated Debt:	0
Total Liabilities:	13,684
Total Equity Capital:	24,429
Total Liabilities and Capital:	38,113
Number of Shares Outstanding:	20

Directors: Jeff Amerine; Jerry Bullard; Kevin Burns; Laura Fine; Robert "Ted" Gammill; Russell Guerra; Karen Marine; Emily McElroy; Virgil L. Miller, Jr.; Martha Moore; Shamim Okolloh; Carol Penick; Sherrie Randall; Bryan Scoggins; David H. Shindler; William T. Staed; Lorrie Trogden; Sam Walls, III

Branches in Town: None

Other Branches: None

REPORT OF THE

STATE CHARTERED
TRUST COMPANY

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2025

Community First Trust Company
Hot Springs, AR

VOICE: (501) 363-6961 1720 Higdon Ferry Road, Suite 102 Charter Number: 35001
FAX: (501) 520-3667 71913 Date: Jun. 17, 1998

County: Garland

Home Page: www.communityfirsttrust.com

CEO: William L. Kerst, Jr.

Pres: Marlin Evans

CFO: Leslie A. Ballentine

Directors: Mike Boyd; Drew Chandler; Chris Gosnell; William L. Kerst, Jr.; Bruce D. Maloch

Branches in Town: None

Other Branches in State: El Dorado, Hot Springs Village, Little Rock, Magnolia

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2025

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

Treas: Mark Roland

VP: Donald C. Crain

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

JUNE 30, 2025

COUNTY	BANK	CITY
Arkansas	The Farmers and Merchants Bank	Stuttgart
Benton	Generations Bank	Rogers
Bradley	Warren Bank and Trust Company	Warren
Carroll	Bank of 1889 CS Bank Anstaff Bank	Berryville Eureka Springs Green Forest
Chicot	The Bank of Lake Village	Lake Village
Clark	Southern Bancorp Bank	Arkadelphia
Cleveland	Gateway Bank	Rison
Columbia	Farmers Bank and Trust Company The Peoples Bank	Magnolia Magnolia
Conway	Petit Jean State Bank	Morrilton
Crawford	Citizens Bank & Trust Company	Van Buren
Crittenden	Evolve Bank & Trust Fidelity Bank	West Memphis West Memphis
Cross	Cross Bank	Wynne
Dallas	FBT Bank & Mortgage Riverside Bank	Fordyce Sparkman
Desha	Merchants & Farmers Bank First NaturalState Bank Producers Bank & Trust	Dumas McGehee McGehee
Drew	Commercial Bank & Trust Company Union Bank & Trust Company	Monticello Monticello
Faulkner	Centennial Bank First Service Bank	Conway Greenbrier
Fulton	Bank of Salem	Salem
Grant	Peoples Bank	Sheridan
Greene	First National Bank	Paragould
Hot Spring	The Malvern National Bank	Malvern

COUNTY	BANK	CITY
Independence	First Community Bank The Citizens Bank	Batesville Batesville
Izard	The First National Bank of Izard County	Calico Rock
Jackson	Merchants & Planters Bank	Newport
Jefferson	Simmons Bank Relyance Bank	Pine Bluff White Hall
Lafayette	Community State Bank Bodcaw Bank	Bradley Stamps
Lawrence	First National Bank of Commerce	Walnut Ridge
Lincoln	Connect Bank	Star City
Logan	First Western Bank Logan County Bank	Booneville Scranton
Lonoke	Bank of England First State Bank	England Lonoke
Madison	Today's Bank	Huntsville
Mississippi	Farmers Bank And Trust Company	Blytheville
Monroe	The Merchants and Planters Bank	Clarendon
Ouachita	Bank of Bearden	Bearden
Phillips	Partners Bank	Helena
Pike	Bank of Delight Diamond Bank	Delight Murfreesboro
Polk	Union Bank	Mena
Pope	First State Bank	Russellville
Pulaski	First Arkansas Bank & Trust Bank of Little Rock Bank OZK Central Bank Eagle Bank & Trust Company Encore Bank	Jacksonville Little Rock Little Rock Little Rock Little Rock Little Rock
Randolph	RiverBank	Pocahontas

COUNTY	BANK	CITY
Sebastian	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
Sevier	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
Sharp	FNBC Bank	Ash Flat
	Bank of Cave City	Cave City
St. Francis	Armor Bank	Forrest City
	First National Bank of Eastern Arkansas	Forrest City
Stone	Stone Bank	Mountain View
Union	First Financial Bank	El Dorado
	Smackover State Bank	Smackover
Washington	Arvest Bank	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
	United Bank	Springdale
White	First Security Bank	Searcy
Woodruff	RiverWind Bank	Augusta
Yell	Chambers Bank	Danville

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2025

Southern Bancorp Inc.
Arkadelphia, AR

RSSD Number: 1248939	605 Main Street, Suite 202
VOICE: (501) 850-8969	400 Hardin Road, Suite 100 (Little Rock, AR)
FAX: (501) 537-1193	71923 / (72211)

Chm: Glendell Jones, Jr.	CFO: Will Carrouthers
CEO: Darrin Williams	

Subsidiaries:

Southern Bancorp Bank	Arkadelphia, AR
Historic Oliver, LLC	Arkadelphia, AR
SBB 1 Investment Fund , LLC	Arkadelphia, AR
Southern Bancorp CDE, LLC	Arkadelphia, AR
Southern Bancorp Investment Fund II, LLC	Arkadelphia, AR
Southern Bancorp Investment Fund III, LLC	Arkadelphia, AR
SB Solar, LLC	Little Rock, AR
SBC Investments, Inc.	Las Vegas, NV
Southern Development Capital Trust	Arkadelphia, AR
Southern Property Corporation of the Delta	Arkadelphia, AR
SBI Acquisition III, Inc.	Little Rock, AR

FNBC Bancorp, Inc.
Ash Flat, AR

RSSD Number: 1099690	636 Ash Flat Drive
VOICE: (870) 994-2311	P. O. Box 8
FAX: (870) 257-1889	72513

CEO/Pres: Marty Sellars	Sec: Terri French
VP: Michael Burris	VP: Chad Hudson

Subsidiaries:

FNBC Bank	Ash Flat, AR
FNBC Capital Trust I	Ash Flat, AR

RiverWind Bancshares, Inc.
Augusta, AR

RSSD Number: 5886094
VOICE: (870) 347-2511
FAX: (870) 347-2654

100 South Second Street
P. O. Box 120
72006

CEO/Pres: Casey Cullipher

Sec: Victoria Cansler

Subsidiaries:

RiverWind Bank

Augusta, AR

Citizens Bancshares of Batesville, Inc.
Batesville, AR

RSSD Number: 1131077
VOICE: (870) 793-4441
FAX: (870) 698-6241

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

Chm/CEO: Jeff Teague
Pres/CLO: Vernon Scott

EVP/CFO: Christopher Wewers

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.

WR Holding Co., LLC

Batesville, AR

Batesville, AR

Batesville, AR

Bearden Bancshares, Inc.
Bearden, AR

RSSD Number: 2993722	1 Second Street
VOICE: (870) 687-2233	P. O. Box 135
FAX: (870) 687-2474	71720
Pres: Rick Green	Sec: Brett Wood

Subsidiaries:	
Bank of Bearden	Bearden, AR
BBI Insurance Agency, Inc.	Bearden, AR

Arvest Bank Group, Inc.
Bentonville, AR

RSSD Number: 1095674	110 NW 2nd Street, Suite 300
VOICE: (479) 464-1500	P. O. Box 799
FAX: (479) 464-1540	72712
Chm/CEO/Pres: Jim C. Walton	Sec: Karla Payne
VP/Treas/Sec: Richard D. Chapman	

Subsidiaries:	
Arvest Bank	Fayetteville, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
Arvest Opportunity Fund, 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

Bank of 1889 Employee Stock Ownership Trust
Berryville, AR

RSSD Number: 2027412
VOICE: (870) 423-6601
FAX: (870) 423-2786

305 - 307 Public Square
P. O. Box 367
72616

Pres: William A. Hudspeth, III

Subsidiaries:

First Carroll Bankshares, Inc.
Bank of 1889
First Carroll Leasing Company
First Carroll Properties, Inc.
First Carroll Services, Inc.

Berryville, AR
Berryville, AR
Berryville, AR
Berryville, AR
Berryville, AR

First Carroll Bankshares, Inc.
Berryville, AR

RSSD Number: 2197548
VOICE: (870) 423-6601
FAX: (870) 423-2786

305 - 307 Public Square
P. O. Box 367
72616

Bank Holding Company
Bank of 1889 Employee Stock Ownership Trust, Berryville, AR

Chm: William A. Hudspeth, III
VChm: Doug Carr

Sec: John Eoff

Subsidiaries:

Bank of 1889
First Carroll Leasing Company
First Carroll Properties, Inc.
First Carroll Services, Inc.

Berryville, AR
Berryville, AR
Berryville, AR
Berryville, AR

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

VChm: Jason West

Subsidiaries:

Farmers Bank And Trust Company

Blytheville, AR

First Western Bancshares ESOT
Booneville, AR

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

80 West Main Street
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 Street
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
Cont/AVP: Lavonn Tidwell

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

Power Bancshares, Inc.
Bradley, AR

RSSD Number: 5813513
VOICE: (870) 894-3322
FAX: (870) 894-3324

208 West Fourth Street
P. O. Box 120
71826

Pres: Jeff C. Hobbs

Sec: Taylor Chandler

Subsidiaries:

Community State Bank

Bradley, AR

Harrell Bancshares, Inc.
Camden, AR

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

1325 Hwy 278 Bypass
3704 Southern Hills Blvd., Suite 100
71701

Chm/CEO: Jonathan W. Harrell
Pres: Maxwell Harrell

CFO: Michael Hoggard
Sec: Barbara Pruitt

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 Street
P. O. Box 490
72521

Chm: Scott Street
CEO/VChm/Pres: John M. Beller

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 Street
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 Allison
Pres: Kevin Hester

CFO: Brian Davis
COO: Stephen Tipton

Subsidiaries:

Centennial Bank

Centennial Insurance Agency, Inc.

Boomer Air LLC

Centennial AAC NMTC Fund, LLC

GoldStar Trust Company

CB 1733 Ocean Avenue LLC

Cook Insurance Agency, Inc.

Diamond ORE Properties, Inc.

Centennial AL Holdings, Inc.

1908 Properties, LLC

SAPH, LLC

HBI Insurance, Inc.

Conway, AR

Cabot, AR

Conway, AR

Conway, AR

Jonesboro, AR

Los Angeles, CA

Apalachicola, FL

Davie, FL

New York, NY

Amarillo, TX

Amarillo, TX

Conway, AR

Chambers Bancshares, Inc.
Danville, AR

RSSD Number: 1141487
VOICE: (479) 495-4648
FAX: (479) 495-4769

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: Gary Dan Futrell

Subsidiaries:

First State Bank of DeQueen
First State DeQueen Statutory Trust I

DeQueen, AR
Wilmington, DE

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: B. Page Gill

CFO: Price E. Boney, Jr.
Treas: Cindy Beatty

Subsidiaries:

Merchants & Farmers Bank

Dumas, AR

First Financial Banc Corporation
El Dorado, AR

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

300 East Peach Street
P. O. Box 1754
71730

CEO: Sean H. Williams
Pres: Craig Mobley

CFO: Nic Dougan

Subsidiaries:

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

El Dorado, AR
El Dorado, AR
El Dorado, AR
El Dorado, AR

Canada Bancshares, Inc.
England, AR

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

123 South Main Street
P. O. Box 70
72046

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

Chm/CEO/Pres: Gary Canada, Sr.

Subsidiaries:

Bank of England
BOE Acquisition Company, Inc.

England, AR
England, 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

GP: Hanna Canada

LP: Gary Canada, Sr.

Subsidiaries:

Canada Bancshares, Inc.
Bank of England
BOE Acquisition Company, Inc.

England, AR
England, AR
England, AR

Eureka Bancshares, Inc.
Eureka Springs, AR

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

70 South Main Street
P. O. Box 309
72632

Chm/CEO/Pres: John F. Cross, Sr.
VChm: Charles T. Cross

Sec: Johnice Cross

Subsidiaries:

CS Bank

Eureka Springs, AR

White River Bancshares Company Fayetteville, AR

RSSD Number: 3306589
VOICE: (479) 684-3700
FAX: (479) 684-3797

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

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

CFO: James Baird
COO: Alexandria Gladden

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

Subsidiaries:

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

**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 E. Stafford
SVP: Shelby Bruffett

Sec: Stacy Lile

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

CEO/Pres: Thomas H. Grumbles

Treas/Sec: Robin Hackett

Subsidiaries:
First Service Bank
First Service Realty
SOM Solar, Inc.

Greenbrier, AR
Greenbrier, 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: Harry G. Stephens, Jr.
EVP/CFO: Leslie Harp

EVP: Vance G. St. Columbia
Sec: Erica Cook

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	1801 Central Avenue, Suite I
VOICE: (501) 623-4292	71901
FAX: (501) 624-7187	

Chm/CEO: Guy R. "Buck" Smith

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

First Arkansas BancShares, Inc.
Jacksonville, AR

RSSD Number: 1096550	600 West Main Street
VOICE: (501) 982-4511	P. O. Box 827
FAX: (501) 982-5769	72078

Chm/CEO: Larry T. Wilson	Sec: Mark Wilson
EVP/CFO: Kim Cullum	

Subsidiaries:	
First Arkansas Bank & Trust	Jacksonville, AR
First Arkansas Tax Credit, LLC	Jacksonville, AR

Southeast Arkansas Bank Corporation
Lake Village, AR

RSSD Number: 1137033	201 Main Street
VOICE: (870) 265-2241	P. O. Box 727
FAX: (870) 265-2125	71653

Chm/CEO: Charles H. Weissinger, Jr.	Pres: Franklin Todd Turner
VChm: Guy M. Weissinger	CFO/COO: Shannon M. Hill

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

Central Bancshares, Inc.
Little Rock, AR

RSSD Number: 4203005
VOICE: (501) 221-6400
FAX: (501) 227-8932

1506 Market Street, Suite C-180
72211

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

Chm: R. Steven Roberson
Pres: Wade Ruckle

Sec: John Reese

Subsidiaries:

Central Bank

Little Rock, AR

Encore Bancshares, Inc.
Little Rock, AR

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

1801 Rahling Road, Suite 100
P. O. Box 8210
72223

Chm: Mark Langston
CEO: Phillip Jett

Pres: Burt Hicks

Subsidiaries:

Encore Bank

Little Rock, AR

Little Rock Bankshares, Inc.
Little Rock, AR

RSSD Number: 2617082
VOICE: (501) 376-0800
FAX: (501) 376-1642

200 North State Street
P. O. Box 34090
72203

Chm: Eugene L. Maris
CEO/Pres/Sec: Kimberly H. Markland

CFO: Donna Hall

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

State Holding Company
Little Rock, AR

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

Chm/CEO/Pres: Cathy H. Owen	EVP: Collins Cook
EVP: Laura Bogoslavsky	EVP: Jeff Lynch

Subsidiaries:	
Eagle Bank & Trust Company	Little Rock, AR
Eagle Development Company South	Little Rock, AR

Lonoke Bancshares, Inc.
Lonoke, AR

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

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

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

Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684	500 North Jackson Street
VOICE: (870) 234-5777	P. O. Box 340
FAX: (870) 912-0647	71754

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

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: Chris Gosnell
EVP/CFO: Drew Chandler

EVP/Sec: Bruce D. Maloch

Subsidiaries:

Farmers Bank and Trust Company
Community First Trust Company
Magnolia Properties, Inc.
Title Guaranty of Columbia County
Patmos Holdings, LLC
Magnolia Statutory Trust I
First National Hempstead Statutory Trust I

Magnolia, AR
Hot Springs, AR
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
6245 Hwy 78 West
72360

Chm: Mark Waldrup
CEO/Pres: Chad T. May

VP: Nathan Waldrup
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
6245 Hwy 78 West
72360

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

Chm: Mark Waldrup
CEO/Pres: Chad T. May

VP: Nathan Waldrup
Sec: Stephen W. Edwards, Sr.

Subsidiaries:

Armor Bank

Forrest City, AR

First National Financial Corporation
McGehee, AR

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

CEO/Pres: Robert E. Lucky, Sr.	EVP/COO: Jim R. Daniels
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Subsidiaries:
First NaturalState Bank McGehee, AR

McGehee Bank Employee Stock Ownership Plan
McGehee, AR

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

Chm: William W. Bowman	VChm: John H. Potter, Jr.
CEO/Pres: Jim S. Youngblood	CFO: James M. Smith

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

Southeast Financial Bankstock Corporation
McGehee, AR

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

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

Chm: William W. Bowman	VChm: John H. Potter, Jr.
CEO/Pres: Jim S. Youngblood	CFO: James M. Smith

Subsidiaries:
Producers Bank & Trust McGehee, AR
McBank Realty 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

CFO: Rob Floyd
Sec: John Maddox

Subsidiaries:

Union Bank
Union Bankshares Statutory Trust I

Mena, AR
Mena, AR

Drew Bancshares, Inc.
Monticello, AR

RSSD Number: 1098198
VOICE: (870) 367-6221
FAX: (870) 367-7700

212 West Gaines Street
P. O. Box 150
71657

Chm/CEO: Bennie Ryburn, III
Pres/COO: Todd D. Smith

CLO: Bryan McDuffie
VP/Sec: Nick Temple

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 Street
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 & 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
12615 Chenal Pkwy (Little Rock, AR)
72560 (72211)

Bank Holding Company
MO/ARK Bancshares, Inc., Hollister, MO

Chm: Kendall Combs
CFO: Stephen Ragland

Sec: Sarah Ort

Subsidiaries:

Stone Bank Mountain View, AR
DBT Realty Company, Inc. DeWitt, AR
P&M Real Estate, Inc. DeWitt, 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 Newport, AR
M & P Community Statutory Trust II Newport, AR
M & P Insurance & Investment Services, Inc. Newport, 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 Community Statutory Trust II
M & P Insurance & Investment Services, Inc.

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

Simmons First National Corporation
Pine Bluff, AR

RSSD Number: 1094828
VOICE: (501) 558-3161
FAX: (501) 558-3145

501 Main Street
P. O. Box 7009
71601

Chm/CEO: George A. Makris, Jr.
Pres: Jay Brogdon

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

Subsidiaries:

Simmons Bank

Diamond State Ventures II, LP
Simmons First Insurance Services, Inc.
Simmons First Public Finance, Inc.
Simmons NMTC Holding, LLC
WNC Institutional Tax Credit Fund NWA, LP
Cultivation Twain Seed Fund I, L.P.
Enhanced Capital Tax Credit Fund 64, LLC
Capital Partners Series SB, LLC
Capital Partners Series SB II, LLC
Capital Partners Series SB III, LLC
Capital Partners Series SB IV, LLC
Capital Partners Series SB V, LLC
Capital Partners Series SB VI, LLC
Raintree LMB, LLC
Beacon Village Tax Credit Fund, LLC
Springfield Finance and Development Corp.
Santa Ana Holdings, LLC
Stockton Community Development Corp.
99 Front HTC, LLC
Brewery HTC Tenant, LLC
FS 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.
SB Harob, LLC
Jam Fintop Frontier Fund, LP
Gateway Neighborhood Fund I, LLC

Pine Bluff, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Pine Bluff, AR
Irvine, CA
Wilmington, DE
Wilmington, DE
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Dexter, MO
Springfield, MO
St. Louis, MO
Stockton, MO
Memphis, TN
Memphis, TN
Union City, TN
Union City, TN
Union City, TN
Union City, TN
Union City, TN
Fort Worth, TX
Wilmington, DE
St. Louis, MO

**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

Subsidiaries:

Gateway Bank

Rison, AR

**Oak Tree Financial Corporation, Inc.
Rogers, AR**

RSSD Number: 5977479
VOICE: (479) 553-7678
FAX:

5115 West JB Hunt Drive, Suite 500
72728

Chm/CEO: William C. Eldridge, Jr.

Pres/COO: Rob Robinson

Subsidiaries:

Riverside Bank

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

Sparkman, AR
Fayetteville, AR
Little Rock, AR

**First State Banking Corporation
Russellville, AR**

RSSD Number: 1096448
VOICE: (479) 498-2442
FAX: (479) 498-2454

3103 East Main Street
P. O. Box 10610
72812

Chm/CEO/Pres: Charles B. "Chip" Blanchard
VChm: Charles Blanchard

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

Subsidiaries:

First State Bank
FSB Capital Trust III

Russellville, AR
Russellville, AR

**First Security Bancorp
Searcy, AR**

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

314 North Spring Street
P. O. Box 1009
72145

Chm/CEO/Pres: Reynie Rutledge

Subsidiaries:

First Security Bank
Peoples Real Estate Management Co.
First Security Investment Advisors
First Security Real Estate Management, Inc.
FNBS Investments Inc.
Crews Core Holding Co.
Union Air LLC
Cheyenne Aircraft LLC

Searcy, AR
Mountain Home, AR
Search, AR
Searcy, AR
Las Vegas, NV
Little Rock, AR
Searcy, AR
Wilmington, DE

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

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

1120 South Rock Street
P. O. Box 460
72150

Chm: Alvin L. Upton

CEO/Pres: Craig L. Manatt

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

Mathias Bancshares, Inc.
Springdale, AR

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

5571 Bleaux Avenue
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) 872-3826
FAX: (888) 420-1829

2790 South Thompson Street, Suite 102
72764

CEO/Pres/Sec: Craig Young

CFO/Treas: Caleb Antley

Subsidiaries:

United Bank
UB Financial, LLC

Springdale, AR
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/CEO/Pres: Korey N. Keith

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 Avenue
P. O. Drawer 69
71667

Chm/CEO: Marion Burge Ryburn
VChm: Keith Griffin

Treas: R. Mark Owen
Sec: Dana Bennett

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 Street
P. O. Box 1010
72160

Chm: Chris Morgan
VChm: Kyle Ludwig

Pres: Brad Chambless
CFO: T. J. Anderson

Subsidiaries:
The Farmers and Merchants Bank Stuttgart, AR
Bankshares of Fayetteville Statutory Trust I Fayetteville, AR
Mountain Home Statutory Trust I Mountain Home, 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: Michael A. Carlson

Pres: Kirby 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 Boulevard
 6000 Poplar Avenue, Suite 300 (Memphis, TN)
 72301 / 38119

Chm: Stephen Valentine
VChm: Alvinor Bright, Jr.

CFO: Mark Mosteller

Subsidiaries:

Evolve Bank & Trust
 Evolve Commercial Finance

West Memphis, AR
 Memphis, TN

Jefferson Bancshares, Inc.
White Hall, AR

RSSD Number: 2267665
 VOICE: (870) 540-1253
 FAX: (870) 540-1224

8500 Sheridan Road
 71602

Chm: John Garrison
CEO/Pres: Chuck Morgan

EVP: Scott Pittillo
CFO: Michael Neathery

Subsidiaries:

Relyance Bank
 912 South Poplar LLC
 Jefferson Bancshares Capital Trust
 Jefferson Bancshares Capital Trust II

White Hall, AR
 White Hall, AR
 White Hall, AR
 White Hall, 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 Bancshares, Inc.
 Central Bank
 Cross Bank
 CCB Real Estate Holdings, Inc.
 CCB-EAT, LLC
 Janus Title, LLC

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

OUT OF STATE

BANK HOLDING COMPANIES

AND

THEIR ARKANSAS

SUBSIDIARIES

JUNE 30, 2025

MO/ARK Bancshares, Inc.
Hollister, MO

RSSD Number: 5812954
VOICE: (501) 503-4232
FAX: (501) 435-2068

2054 Hill Haven Road
12615 Chenal Pkwy
65672

Chm: Kendall Combs
CFO: Stephen Ragland

Sec: Sarah Ort

Subsidiaries:

Stone Bancshares, Inc.
Stone Bank
DBT Realty Company, Inc.
P&M Real Estate, Inc.

Mountain View, AR
Mountain View, AR
DeWitt, AR
DeWitt, 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
CRO:	Chief Risk Officer
AdmVP:	Administrative Vice President
VP:	Vice President
SLO:	Senior Loan Officer
Cash:	Cashier
Cont:	Controller
AVP:	Assistant Vice President
Mtg CEO:	Mortgage Chief Executive Officer
TO:	Trust Officer
ATO:	Assistant Trust Officer
Gen Coun:	General Counsel
Treas:	Treasurer
Sec:	Secretary
GP:	General Partner
LP:	Limited Partner

NOTES

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