

REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2018



ASA HUTCHINSON
Governor

CANDACE A. FRANKS
Bank Commissioner

**ONE HUNDRED AND FOURTH
ANNUAL**

**REPORT OF
THE
BANK COMMISSIONER**

JUNE 30, 2018

STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 2018

Honorable Asa Hutchinson
Governor of Arkansas
Little Rock, Arkansas

Governor Hutchinson:

I am pleased to submit to you the One Hundred and Fourth Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2018.

The financial services industry continues to undergo change. Arkansas state chartered banks and the trust company continue to successfully meet the challenges of change and offer excellent financial services to the public.

The State Bank Department maintains a Strategic Plan, which the Department's employees develop on an annual basis. The mission of the State Bank Department is to allocate available human and other resources existing in our Examination, Information Technology and Administrative Services Divisions to ensure the continuance of safe and sound financial practices in state chartered financial institutions.

We thank you for the support you and your staff provide and assure you of our continuing efforts to maintain the highest level of professionalism in the performance of our responsibilities.

Cordially,


Candace A. Franks
Bank Commissioner

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LEGAL HOLIDAYS

- New Year's Day.....January 1st
- Dr. Martin Luther King Jr.'s Birthday..... Third Monday in January
- George Washington's Birthday
and Daisy Gadson Bates Day Third Monday in February
- Memorial Day Last Monday in May
- Independence Day July 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	

STATE BANKING BOARD MEMBERS

Mr. Zach McClendon
Chairman
Union Bank And Trust Company
P. O. Box 270
Monticello, AR 71657-0270
VOICE: (870) 460-6400
FAX: (870) 460-6431
TERM EXPIRES: 12/31/2019

Mr. Randy Scott
Vice Chairman
Farmers Bank And Trust Company
P. O. Box 688
Blytheville, AR 72316-0688
VOICE: (870) 763-8101
FAX: (870) 763-3500
TERM EXPIRES: 12/31/2020

Mr. Gary Hudson
The Farmers and Merchants Bank
P. O. Box 1010
Stuttgart, AR 72160
VOICE: (870) 673-6911
FAX: (870) 673-4282
TERM EXPIRES: 12/31/2018

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

Ms. Lana Hampton
2341 Surrey Lane
Springdale, AR 72762
VOICE: (479) 750-8849
TERM EXPIRES: 12/31/2018

Mr. Ron Mobley
P. O. Box 150
Morrilton, AR 72110
VOICE: (501) 354-2510
TERM EXPIRES: 12/31/2018

Arkansas State Bank Department

400 Hardin Road, Suite 100
Little Rock, Arkansas 72211-3502
VOICE: (501) 324-9019
FAX: (501) 324-9028
<http://banking.arkansas.gov/>

DEPARTMENTAL ROSTER

Candace A. Franks - Bank Commissioner

Susannah T. Marshall - Deputy Bank Commissioner

Examination, Supervision and Regulation
Regulatory Enforcement Actions
Personnel/Examination
Application Information

John W. Ahlen IV - Deputy Bank Commissioner/Chief Counsel

Examination, Supervision and Regulation
Regulatory Enforcement Actions
Personnel/Examination
Rules and Regulations/Legal Filings and Inquiries

EXAMINATION AND SUPERVISION

Assistant Deputy Bank Commissioners

H. Wilks Marshall, Jr.
Richard D. Buzbee
Baker L. Moseley
Michael G. Saunders

Regulatory Examinations/Regulatory and Banking Procedures
Bank Performance Evaluation and Monitoring
Personnel Recruitment and Management

EXAMINATION PERSONNEL

LITTLE ROCK OFFICE

Gary W. Bush - Certified Examinations Manager
Matthew A. Rose - Certified Bank Senior Examiner
Jim E. Homan - Certified Bank Senior Examiner
Jordan A. Patterson - Certified Bank Senior Examiner
Scott M. Lambert - Commissioned Bank Senior Examiner
Andrew D. McCormick - Bank Senior Examiner
J. D. Sonnier - Bank Junior Examiner
Ricky T. Puloma - Bank Examiner Trainee
J. B. Maus - Bank Examiner Trainee

LITTLE ROCK OFFICE

Dharmin H. Patel - Certified Examinations Manager
Luke B. Webre - Certified Bank Senior Examiner
Jerry C. Corrothers - Certified Bank Senior Examiner
Kelly M. Shewmaker - Certified Bank Senior Examiner
Thomas L. Cook - Certified Bank Senior Examiner
Raychel M. Pendergist - Certified Bank Senior Examiner
Daniel E. Sims - Bank Senior Examiner
Joel T. Futrell - Bank Assistant Examiner
Derek G. Harvey - Bank Examiner Trainee

NORTHWEST ARKANSAS OFFICE

777 Mathias Drive, Suite A
Springdale, Arkansas 72762-0739
VOICE: (479) 751-5543
FAX: (479) 751-5815
NWArkansas@banking.state.ar.us

Ken H. Leavell - Certified Examinations Manager
Chris K. Davis - Certified Bank Senior Examiner
Johnathon W. Welch - Commissioned Bank Senior Examiner
Adam W. Chase - Bank Junior Examiner
Wesley H. Mathis - Bank Junior Examiner
Wynne M. Morgan - Bank Junior Examiner
Daniel B. Park - Bank Assistant Examiner

NORTHEAST ARKANSAS OFFICE

924 South Main Street
Jonesboro, Arkansas 72401
VOICE: (870) 972-1744
FAX: (870) 972-1762
Jonesboro@banking.state.ar.us

John K. Householder - Certified Examinations Manager
William R. Milum - Bank Senior Examiner
R. D. Jackson - Certified Bank Senior Examiner
Shaun G. Perkins - Certified Bank Senior Examiner
Chris A. Dillon - Certified Bank Senior Examiner
W. Kent Darr - Certified Bank Senior Examiner
T. J. Anderson - Certified Bank Senior Examiner
W. Nathan Elliott - Certified Bank Senior Examiner
Scott J. Smith - Certified Bank Senior Examiner
Seth D. Parsley - Bank Junior Examiner

LARGE BANK SUPERVISION

Bob M. Henry - Certified Examinations Manager
Mark G. Rye - Certified Bank Senior Examiner

TRUST

Stacey D. Leder - Certified Examinations Manager
Kelly R. Davis - Bank Junior Examiner
M. Lance Black - Bank Examiner Trainee

INFORMATION SYSTEMS

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

BANK ANALYSIS AND APPLICATIONS

John W. Ashby - Certified Examinations Manager
M. Gregg Qualls - Certified Bank Senior Examiner
Kevin C. Mosley - Certified Bank Senior Examiner

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

Jacklyn G. Powell - Certified Bank Senior Examiner/Scheduling Coordinator

INFORMATION TECHNOLOGY

Robert L. Hughes - IT Administrator
Mitch L. Vire - Systems Specialist
Greg F. Langley - Systems Specialist

Research and Development
Application Programming
Data Processing Support

ADMINISTRATION DIVISION

Gail Green - Agency Fiscal Officer

Michael L. Green - Bank Examinations Manager

Vicki A. Wise - Payroll Services Coordinator

Devan E. May - Procurement Coordinator

Accounting and Employee Services

Budget/Personnel/Payroll

Performance Compensation

Expense Disbursements

Purchasing

Cynthia L. Nixon - Executive Assistant to the Commissioner

Barbara A. Mahoney - Research Analyst

Antwanette Pettigrew-House - Research Analyst

Sharon K. Hacker - Administrative Analyst

Lisa F. Smith - Administrative Analyst

B. Chance Brown - Administrative Analyst

Administrative Support

Examination Support and Processing

Rules and Regulations Manual Distribution Inquiries

Charter Amendments and Charter Information

Certificates of Good Standing

Data Entry

CHARTER CONVERSIONS FROM JULY 1, 2017 TO JUNE 30, 2018

NAME / CHARTER / LOCATION

Armor Bank, N.A.
Nationally Chartered Bank
715 North Washington Street
Forrest City, Arkansas

NAME / CHARTER / LOCATION

Armor Bank
State Chartered Bank
715 North Washington Street
Forrest City, Arkansas

The above institution's charter conversion and name change were both effective June 28, 2018.

MERGERS OF STATE CHARTERED BANKS FROM JULY 1, 2017 TO JUNE 30, 2018

NAME / LOCATION

Bank of McCrory
McCrory, Arkansas

Bear State Bank
Little Rock, Arkansas

NAME / LOCATION

The First National Bank of Wynne
Wynne, Arkansas

Arvest Bank
Fayetteville, Arkansas

STATE CHARTERED BANKS VOLUNTARY LIQUIDATION/PURCHASED AND ASSUMED FROM JULY 1, 2017 TO JUNE 30, 2018

NAME / LOCATION

Heartland Bank
Little Rock, Arkansas

NAME / LOCATION

Relyance Bank, N.A.
Pine Bluff, Arkansas

BRANCHES APPROVED FROM JULY 1, 2017 TO JUNE 30, 2018

BANK	LOCATION
The Citizens Bank Batesville, Arkansas	3971 W. Wedington Drive Fayetteville, Arkansas
The Citizens Bank Batesville, Arkansas	1698 Higdon Ferry Road Hot Springs, Arkansas
The Citizens Bank Batesville, Arkansas	17300 Chenal Parkway, Suite 320 Little Rock, Arkansas
First Community Bank Batesville, Arkansas	301 E. Main Street Batesville, Arkansas
First Community Bank Batesville, Arkansas	4900 Kavanaugh Boulevard Little Rock, Arkansas
Bank of Cave City Cave City, Arkansas	1141 E. Main Street, Suite 100 Batesville, Arkansas
Centennial Bank Conway, Arkansas	13901 Narcoosee Road Orlando, Florida
Arvest Bank Fayetteville, Arkansas	2313 South Rouse Street Pittsburg, Kansas
Arvest Bank Fayetteville, Arkansas	827 SE 31 st Street Oklahoma City, Oklahoma
Arvest Bank Fayetteville, Arkansas	E. 106 th St. N. and N. 138 th E. Ave. Owasso, Oklahoma
First Arkansas Bank & Trust Jacksonville, Arkansas	804 Hogan Lane Conway, Arkansas
Bank of the Ozarks Little Rock, Arkansas	2821 Fort Worth Avenue Dallas, Texas
Bank of the Ozarks Little Rock, Arkansas	Sycamore School Rd. / Crowley Rd. Fort Worth, Texas
First Security Bank Searcy, Arkansas	108 S. Main Street Bentonville, Arkansas

BANK	LOCATION
First Security Bank Searcy, Arkansas	1729 Malvern Avenue Hot Springs, Arkansas
First Security Bank Searcy, Arkansas	Brockington Rd. and Indian Bay Dr. Sherwood, Arkansas

STATE CHARTERED BANKS SUBCHAPTER S CORPORATIONS

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

BANK**CITY**

United Bank

Springdale

Bank of Star City

Star City

First State Bank of Warren

Warren

Warren Bank and Trust Company

Warren

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

RECEIPTS

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

DISBURSEMENTS

Salaries	5,302,755.45
Extra Help Salaries	0.00
Social Security, Retirement and Insurance	
Matching	1,544,452.87
Maintenance and General Operations	1,050,522.14
Conference Fees and Travel	244,427.91
Professional Fees and Services	24,610.32
Capital Outlay	27,616.47
Refunds Issued	0.00
Service Charge by State Treasurer	184,170.57
Total Disbursements	8,378,555.73
Cash Balance June 30, 2018	<u>13,499,831.34</u>
	\$21,878,387.07

FEDERAL DEPOSIT INSURANCE CORPORATION

Dallas Regional Office
 1601 Bryan Street
 Dallas, Texas 75201
 VOICE: (214) 754-0098
 FAX: (972) 761-2082
<http://www.fdic.gov>

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

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

Chris Finnegan Assistant Regional Director/Compliance

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

Kristy Frame Field Supervisor/Risk Management
 David Wright Field Supervisor/Compliance

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

Kristy Frame Field Supervisor/Risk Management
 Rafael Valle Field Supervisor/Compliance

Shreveport Field Office
 Southpointe Center
 3007 Knight Street, Suite 300
 Shreveport, Louisiana 71105-2525
 VOICE: (318) 868-6661
 FAX: (318) 868-7870

Victor Ingram Field Supervisor/Risk Management
 Jenipher Smith Field Supervisor/Compliance

**FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8**

411 Locust Street
P. O. Box 442
St. Louis, Missouri 63166
VOICE: (314) 444-8444
FAX: (314) 444-8740
<http://www.stls.frb.org>

James B. Bullard	President
David A. Saperano	First Vice President
Karl W. Ashman	Executive Vice President Administration & Payments
Kathleen O. Paese	Executive Vice President Treasury Relations & Support Office
Julie L. Stackhouse	Executive Vice President Banking Supervision, Credit and Center for Learning Innovation
Christopher J. Waller.....	Executive Vice President Director of Research
Karen Branding	Senior Vice President Public and Community Affairs
Cletus C. Coughlin	Senior Vice President & Deputy Director of Research
Roy Hendin.....	Senior Vice President General Counsel & Corporate Secretary
Timothy A. Bosch	Group Vice President Banking Supervision
Anna Hart	Group Vice President Human Resources
Michael J. Mueller	Group Vice President Support Services
Timothy Brown	Vice President Cash Management/Administration
Marilyn K. Corona	Vice President Financial Management
Carl White.....	Vice President Risk Management, Statistics, Credit & Payment Applications
Michael D. Renfro	General Auditor Audit

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

Robert A. HopkinsSenior 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 ScarboroSenior Branch Executive

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

Nikki R. JacksonSenior Branch Executive

COMPTROLLER OF THE CURRENCY

Southern District Office
500 North Akard, Suite 1600
Dallas, Texas 75201-3323
VOICE: (214) 720-0656
FAX: (214) 720-7000
<http://www.occ.treas.gov>

Troy L. Thornton..... Deputy Comptroller
Kent Stone..... Associate Deputy Comptroller
Carter Messick Associate Deputy Comptroller
Oscar HarveyRisk & Operations Officer
Randall M. Ryskamp.....District Counsel
Karen Bryant..... Licensing Manager

Little Rock Field Office
1401 West Capitol Avenue, Suite 350
Little Rock, Arkansas 72201-2915
VOICE: (501) 707-6400
FAX: (501) 225-2711

Rosalyn Anthony Assistant Deputy Comptroller

Central and Western Oklahoma Field Office
The Harvey Parkway Building
301 NW 63rd Street, Suite 490
Oklahoma City, Oklahoma 73116-7909
VOICE: (405) 529-5701
FAX: (405) 848-8085

Brian Wall Assistant Deputy Comptroller

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

Scott Williams..... Assistant Deputy Comptroller

CONSUMER FINANCIAL PROTECTION BUREAU

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

Mick Mulvaney.....	Director (Acting)
Brian Johnson	Deputy Director (Acting), Principal Policy Director
Kirsten Sutton.....	Chief of Staff
John Czwartacki.....	Chief Communications Officer and Spokesperson
Althea Kireilis.....	Office of Equal Opportunity & Fairness Associate Director
M. Stacey Bach	Office of Civil Rights Assistant Director
Kate Fulton	Chief Operating Officer (Acting)
Gail Hillebrand	Consumer Education & Engagement Associate Director
Christopher D'Angelo	Supervision, Enforcement & Fair Lending Associate Director
David Silberman	Research, Markets & Regulations Associate Director
Zixta Martinez	External Affairs Associate Director
Meredith McLeod	Legal General Counsel

ARKANSAS BANKERS ASSOCIATION

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

- William R. Holmes..... President & CEO
- Cathy Owen..... Chairman
Chairman of the Board
Eagle Bank & Trust Company, Little Rock
- Rob Robinson IV Chairman-Elect
Community President – El Dorado
Simmons Bank, Pine Bluff
- Jon Harrell Vice-Chairman
Chairman of the Board
Generations Bank, Hampton
- Jim Cargill..... Treasurer
President & CEO – Central Arkansas
Arvest Bank, Fayetteville
- Dave Dickson Past Chairman
President & CEO
Union Bank And Trust Company, Monticello

EMERGING LEADERS SECTION

- John AndersonPresident
Vice President, Commercial Lending
The Malvern National Bank, Malvern
- George PurvisVice President
Assistant Vice President, Lending
Cornerstone Bank, Eureka Springs
- Evelyn Morris..... Secretary/Treasurer
Vice President, Loan Operations
First Financial Bank, El Dorado

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

Chris Padgett.....	Executive Director
Jim Gowen, Jr.	President
President & CEO	
Merchants & Planters Bank, Newport	
Gary Oltmann	Vice President
Regional President - Stuttgart	
Arkansas County Bank, DeWitt	
Gary Head	Treasurer
Chairman, President & CEO	
Signature Bank, Fayetteville	
Lee Swearingen	Secretary
SVP & Cashier	
Bank of Little Rock, Little Rock	
Milton Smith.....	Past President
Chairman, President & CEO	
The First National Bank of Lawrence County, Walnut Ridge	
Bennie Ryburn III.....	Past President
Chairman & CEO	
Commercial Bank & Trust Company, Monticello	

CONFERENCE OF STATE BANK SUPERVISORS

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

- John RyanPresident & CEO
- Michael Stevens Senior Executive Vice President
- John “Buz” Gorman..... General Counsel
- Tom HarlowExecutive Vice President/Finance & Administration
- Bill Matthews Executive Vice President, President of SRR
- Jim Cooper..... Senior Vice President, Regulatory Policy
- Chuck Cross..... Senior Vice President, Consumer Protection
& Non-Depository Supervision
- Tim Doyle Senior Vice President of SRR Policy
- Margaret LiuSenior Vice President, Deputy General Counsel
- Vickie PeckSenior Vice President of SRR Operations & Development
- Mary Beth Quist..... Senior Vice President, Bank Supervision
- Matt Comber.....Senior Director, Accreditation
- James Kurtzke..... Vice President, Communications
- Sebastien Monnet Vice President, Learning & Development

CONSOLIDATED REPORT OF CONDITION DATA 78 STATE CHARTERED COMMERCIAL BANKS (in millions)

JUNE 30, 2018

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$1,396
b. Interest-bearing balances	2,559
Securities:	
a. Held to maturity	1,041
b. Available-for sale	15,641
c. Equity securities with readily determinable fair values	4
Federal funds sold and securities purchased under agreements to resell	554
Net Loans and Leases	68,694
Trading assets	0
Premises and fixed assets	2,111
Other real estate owned	180
Goodwill and other intangibles	3,704
All other assets	3,155
Total assets	\$99,039

LIABILITIES

Deposits:	
a. In domestic offices	\$78,815
(1) Noninterest-bearing	64,145
(2) Interest-bearing	14,670
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	877
Trading liabilities	0
Other borrowed money	4,465
Subordinated notes and debentures	342
All other liabilities	661
Total liabilities	85,160

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	4
Perpetual preferred stock	3
Common stock	18
Surplus	8,332
Undivided profits	5,522
Total equity capital	13,875
Total liabilities, minority interest and equity capital	\$99,039

CONSOLIDATED STATEMENT OF CONDITION OF THE 43 STATE CHARTERED TRUST DEPARTMENTS (in millions)

JUNE 30, 2018

ASSETS

1. Non-interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	\$14
b. Other Institutions	0
2. Interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	478
b. Other Institutions	654
3. U.S. Government and Agency Obligations	1,705
4. State, County and Municipal Obligations	1,142
5. Other Short-Term Obligations	3
6. Other Notes and Bonds	587
7. Money Market Funds	1,055
8. Other Mutual Funds	2,119
9. Stocks	4,042
10. Collective Investment Fund Units	977
11. Real Estate Mortgages	10
12. Real Estate	585
13. Miscellaneous Assets	1,569
14. Other	691
15. Total	\$15,631

LIABILITIES

Personal Accounts:

16. Personal Trusts	\$3,660
17. Estates & Guardianships	114
18. Investment Management & Advisory	2,885
19. Custodial	2,085
20. Agencies	715

Employee Benefit Accounts:

21. Trusts	2,188
22. Agencies	872
23. Custodial	666

Corporate and Municipal Securities Appointments:

24. Bond Trusteeships	1,271
25. Agencies	193

Collective Investment Funds:

26. Personal	852
27. Employee Benefit	125

Internal Accounts:

28. Profit Accounts	2
29. Suspense Accounts	3

30. Total	\$15,631
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CONSOLIDATED REPORT OF CONDITION DATA 16 NATIONAL BANKS (in millions)

JUNE 30, 2018

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$148
b. Interest-bearing balances	245
Securities:	
a. Held-to-maturity	283
b. Available-for-sale	1,061
c. Equity securities with readily determinable fair values	0
Federal funds sold and securities purchased under agreements to resell	33
Net loans and leases	5,153
Trading assets	0
Premises and fixed assets	190
Other real estate owned	6
Goodwill and other intangibles	50
All other assets	234
Total assets	\$7,403

LIABILITIES

Deposits:	
a. In domestic offices	\$6,182
(1) Noninterest-bearing	1,314
(2) Interest-bearing	4,868
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
(1) Noninterest-bearing	0
(2) Interest-bearing	0
Federal funds purchased and securities sold under agreements to repurchase	16
Trading liabilities	0
Other borrowed money	314
Subordinated notes and debentures	0
All other liabilities	32
Total liabilities	6,544

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	0
Perpetual preferred stock	0
Common stock	11
Surplus	326
Undivided profits	522
Total equity capital	859
Total liabilities, minority interest and equity capital	\$7,403

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2018

BANK	CITY	RATIO
Southern Bancorp Bank	Arkadelphia	9.12
FNBC Bank	Ash Flat	10.14
RiverWind Bank	Augusta	10.45
First Community Bank	Batesville	8.66
The Citizens Bank	Batesville	9.46
Bank of Bearden	Bearden	9.87
First National Bank of North Arkansas	Berryville	11.32
Farmers Bank And Trust Company	Blytheville	10.10
First Western Bank	Booneville	8.92
Community State Bank	Bradley	13.64
The First National Bank of Izard County	Calico Rock	35.01
Bank of Cave City	Cave City	8.78
The Merchants and Planters Bank	Clarendon	12.22
Centennial Bank	Conway	12.04
First National Bank of Crossett	Crossett	10.78
First State Bank	Crossett	15.84
Chambers Bank	Danville	11.56
River Town Bank	Dardanelle	12.16
Bank of Delight	Delight	13.96
First State Bank of DeQueen	DeQueen	9.25
Arkansas County Bank	DeWitt	11.24
DeWitt Bank And Trust Company	DeWitt	17.95
Merchants & Farmers Bank	Dumas	9.93
First Financial Bank	El Dorado	13.06
Bank of England	England	13.88
Cornerstone Bank	Eureka Springs	9.15
Arvest Bank	Fayetteville	7.86
Signature Bank of Arkansas	Fayetteville	11.21
FBT Bank & Mortgage	Fordyce	12.00
Armor Bank	Forrest City	24.16
First National Bank of Eastern Arkansas	Forrest City	10.57
The First National Bank of Fort Smith	Fort Smith	11.30
Bank of Gravett	Gravette	14.56
Anstaff Bank	Green Forest	9.10
First Service Bank	Greenbrier	10.65

BANK	CITY	RATIO
Farmers Bank	Greenwood	18.86
Generations Bank	Hampton	9.49
Helena National Bank	Helena - W. Helena	14.48
Horatio State Bank	Horatio	11.48
Today's Bank	Huntsville	9.39
First Arkansas Bank & Trust	Jacksonville	15.99
The Bank of Lake Village	Lake Village	10.98
Bank of Little Rock	Little Rock	10.19
Bank of the Ozarks	Little Rock	13.86
Central Bank	Little Rock	11.03
Eagle Bank & Trust Company	Little Rock	12.03
One Bank & Trust, National Association	Little Rock	2.15
The Capital Bank	Little Rock	9.24
First State Bank	Lonoke	9.30
Farmers Bank and Trust Company	Magnolia	8.93
The Peoples Bank	Magnolia	9.23
The Malvern National Bank	Malvern	9.90
First Community Bank of Eastern Arkansas	Marion	13.81
First Delta Bank	Marked Tree	10.71
First NaturalState Bank	McGehee	11.41
McGehee Bank	McGehee	14.38
The Union Bank of Mena	Mena	10.55
Commercial Bank & Trust Company	Monticello	9.89
Union Bank And Trust Company	Monticello	9.89
Petit Jean State Bank	Morrilton	13.42
Integrity First Bank, National Association	Mountain Home	9.07
Stone Bank	Mountain View	11.19
Diamond Bank	Murfreesboro	9.99
Merchants & Planters Bank	Newport	11.05
First National Bank	Paragould	11.33
The First National Bank at Paris	Paris	11.37
Piggott State Bank	Piggott	9.34
Relyance Bank, National Association	Pine Bluff	11.89
Simmons Bank	Pine Bluff	9.54
RiverBank	Pocahontas	10.30
Home Bank of Arkansas	Portland	11.21
Bank of Prescott	Prescott	14.18
Gateway Bank	Rison	11.35
First State Bank	Russellville	11.75
Bank of Salem	Salem	11.55
Logan County Bank	Scranton	19.94

BANK	CITY	RATIO
First Security Bank	Searcy	16.06
Peoples Bank	Sheridan	13.97
Smackover State Bank	Smackover	12.90
Riverside Bank	Sparkman	8.24
Legacy National Bank	Springdale	10.78
United Bank	Springdale	12.58
Bodcaw Bank	Stamps	11.59
Bank of Star City	Star City	15.90
Security Bank	Stephens	8.61
The Farmers and Merchants Bank	Stuttgart	11.43
Citizens Bank & Trust Company	Van Buren	12.43
The First National Bank of Lawrence County	Walnut Ridge	11.31
First State Bank of Warren	Warren	11.13
Warren Bank and Trust Company	Warren	17.33
Evolve Bank & Trust	West Memphis	8.25
Fidelity National Bank	West Memphis	11.75
Cross County Bank	Wynne	12.75
The First National Bank of Wynne	Wynne	10.81

NATIONAL BANKS HEADQUARTERED IN ARKANSAS

JUNE 30, 2018

(000's omitted)

BANK	CITY	ASSETS
First National Bank of North Arkansas	Berryville	193,177
The First National Bank of Izard County	Calico Rock	162,137
First National Bank of Crossett	Crossett	154,392
First National Bank of Eastern Arkansas	Forrest City	391,769
The First National Bank of Fort Smith	Fort Smith	1,305,734
Helena National Bank	Helena – W. Helena	182,851
One Bank & Trust, National Association	Little Rock	255,790
The Malvern National Bank	Malvern	527,278
Integrity First Bank, National Association	Mountain Home	485,380
First National Bank	Paragould	1,370,542
The First National Bank at Paris	Paris	154,913
Relyance Bank, National Association	Pine Bluff	804,245
Legacy National Bank	Springdale	495,355
The First National Bank of Lawrence County	Walnut Ridge	196,216
Fidelity National Bank	West Memphis	386,532
The First National Bank of Wynne	Wynne	336,312

REPORT OF THE

SEVENTY-EIGHT

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2018

(000's omitted)

Southern Bancorp Bank
Arkadelphia, AR

VOICE: (870) 246-5811

605 Main Street

Charter Number: 142

FAX: (870) 246-5284

71923-0248

Date: September 28, 1903

Trust Powers: Yes

FDIC Certificate Number: 1528

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

Chm: Sherman E. Tate		SVP: Christopher Wewers	
CEO/Pres: John Olaimey		TO: Terri Bowling	
Cash and Due from:	32,312	Deposits:	979,872
Federal Funds and Repos:	1	Federal Funds and Borrowings:	138,968
Investments:	189,432	Other Liabilities:	5,089
Net Loans:	914,996	Subordinated Debt:	0
Premises and Fixed Assets:	40,002	Total Liabilities:	1,123,929
Other Real Estate:	7,244		
Other Assets:	85,656	Total Equity Capital:	145,714
Total Assets:	1,269,643	Total Liabilities and Capital:	1,269,643
Total Trust Assets:	17,193	Number of Shares Outstanding:	24,000

Directors: Hugh Arant, Jr.; Jerry Damerow; Kim Evans; Mike Montgomery; Walter Morris, Jr.; John Olaimey; Susie Smith; Darryl Swinton; Sherman Tate; Darrin Williams

Branches in Town: One

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

FNBC Bank Ash Flat, AR

VOICE: (870) 994-2311
FAX: (870) 257-1889
Trust Powers: No

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/Pres: Marty Sellars
EVP: Dana Batterton

EVP/CFO: Michael Burris
Reg Pres/CLO: Chad Hudson

Cash and Due from:	9,244
Federal Funds and Repos:	0
Investments:	87,772
Net Loans:	321,319
Premises and Fixed Assets:	10,968
Other Real Estate:	352
Other Assets:	15,344
Total Assets:	444,999
Total Trust Assets:	0

Deposits:	332,617
Federal Funds and Borrowings:	65,000
Other Liabilities:	4,154
Subordinated Debt:	0
Total Liabilities:	401,771
Total Equity Capital:	43,228
Total Liabilities and Capital:	444,999
Number of Shares Outstanding:	100,000

Directors: Martin Carpenter; Borum Cooper; Rhonda Moody; Norma Orr; Marty Sellars

Branches in Town: None

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

RiverWind Bank Augusta, AR

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

100 South Second Street
72006-0120

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

Home Page: www.riverwindbank.com

Bank Holding Company
None

Chm: Charles P. Eldridge
CEO: William D. "Bill" Patton

Pres: Casey Cullipher
EVP/TO: Martha Ray

Cash and Due from:	5,124
Federal Funds and Repos:	1,750
Investments:	20,318
Net Loans:	68,868
Premises and Fixed Assets:	660
Other Real Estate:	0
Other Assets:	4,450
Total Assets:	101,170
Total Trust Assets:	3,850

Deposits:	88,784
Federal Funds and Borrowings:	0
Other Liabilities:	2,561
Subordinated Debt:	0
Total Liabilities:	91,345
Total Equity Capital:	9,825
Total Liabilities and Capital:	101,170
Number of Shares Outstanding:	8,000

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

Branches in Town: One

Other Branches: Searcy (2)

First Community Bank
Batesville, AR

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

1325 Harrison Street
72501-4327

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

Home Page: www.firstcommunity.net

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

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

SVP: Troy Henley
SVP/TO: Chris Treat

Cash and Due from:	14,815	Deposits:	1,088,332
Federal Funds and Repos:	0	Federal Funds and Borrowings:	172,552
Investments:	187,222	Other Liabilities:	5,908
Net Loans:	1,102,741	Subordinated Debt:	0
Premises and Fixed Assets:	38,434	Total Liabilities:	1,266,792
Other Real Estate:	5,656		
Other Assets:	34,847	Total Equity Capital:	116,923
Total Assets:	1,383,715	Total Liabilities and Capital:	1,383,715
Total Trust Assets:	108,215	Number of Shares Outstanding:	34,523

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

Branches in Town: Two

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

The Citizens Bank
Batesville, AR

VOICE: (870) 793-4441
FAX: (870) 698-6299
Trust Powers: Yes

200 South Third Street
72501

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

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

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

CEO: Phil Baldwin
Pres: Adam Mitchell

EVP/CFO: Karen Shaw
SVP/TO: Gene Crawford

Cash and Due from:	35,621	Deposits:	707,179
Federal Funds and Repos:	1,350	Federal Funds and Borrowings:	21,869
Investments:	124,054	Other Liabilities:	1,598
Net Loans:	599,162	Subordinated Debt:	0
Premises and Fixed Assets:	27,206	Total Liabilities:	730,646
Other Real Estate:	909		
Other Assets:	26,953	Total Equity Capital:	84,609
Total Assets:	815,255	Total Liabilities and Capital:	815,255
Total Trust Assets:	123,805	Number of Shares Outstanding:	16,500

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

Branches in Town: Five

Other Branches: Arkadelphia, Cave City, Crossett, Fayetteville (2), Hot Springs (2), Imboden, Monticello (2), Mountain View, Pleasant Plains, Portland, Rogers

Bank of Bearden Bearden, AR

VOICE: (870) 687-2233
FAX: (870) 687-2474
Trust Powers: No

1 Second Street
71720-0135

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

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

Chm/Pres: Rick Green
EVP: Ken Riley

VP: Donnie Castleberry
VP/Cash: Susan Lusby

Cash and Due from:10,559
Federal Funds and Repos:19,724
Investments:10,063
Net Loans:25,145
Premises and Fixed Assets:113
Other Real Estate:0
Other Assets:161
Total Assets:65,765
Total Trust Assets:0

Deposits:59,548
Federal Funds and Borrowings:0
Other Liabilities:42
Subordinated Debt:0
Total Liabilities:59,590

Total Equity Capital:6,175
Total Liabilities and Capital:65,765
Number of Shares Outstanding:8,300

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

Branches in Town: None

Other Branches: None

Farmers Bank And Trust Company Blytheville, AR

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

400 West Main
72315-0688

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

Home Page: www.farmersbankbly.com

Member of Federal Reserve System

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

Chm: Steve Bell
CEO/Pres: Randy Scott

CFO: Shelly Crosskno

Cash and Due from:5,608
Federal Funds and Repos:0
Investments:16,995
Net Loans:215,380
Premises and Fixed Assets:6,740
Other Real Estate:503
Other Assets:7,615
Total Assets:252,841
Total Trust Assets:0

Deposits:214,514
Federal Funds and Borrowings:12,182
Other Liabilities:768
Subordinated Debt:0
Total Liabilities:227,464

Total Equity Capital:25,377
Total Liabilities and Capital:252,841
Number of Shares Outstanding:40,000

Directors: Steve Bell; Paula O. Blackwell; Ronny Goff; John Langston; Drew G. Lawrence; Gaylon M. Lawrence, Jr.; Randy Scott; Tommy W. Wagner, Jr.

Branches in Town: Four

Other Branches: Manila, Wilson

First Western Bank

Booneville, AR

VOICE: (479) 936-200080 West MainCharter Number: 397

FAX: (479) 878-340872927-0238Date: April 18, 1910

Trust Powers: YesFDIC Certificate Number: 13083

Home Page: www.fwbank.com

Member of Federal Reserve System

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

Chm/CEO: John T. Hampton

Pres/CFO: Steve Gramling

EVP/COO: Lynne Coan

Cash and Due from:	10,461	Deposits:	362,200
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,150
Investments:	30,179	Other Liabilities:	3,913
Net Loans:	331,633	Subordinated Debt:	0
Premises and Fixed Assets:	12,716	Total Liabilities:	368,263
Other Real Estate:	3,916		
Other Assets:	15,268	Total Equity Capital:	35,910
Total Assets:	404,173	Total Liabilities and Capital:	404,173
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: Dan Brown; Clay Conly; Matt Crafton; Steve Gramling; John T. Hampton; Ty Hampton; John Mack; David Remy; Johnny Williams; Jane Woolley

Branches in Town: One

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

Community State Bank

Bradley, AR

VOICE: (870) 894-3322208 West Fourth StreetCharter Number: 653

FAX: (870) 894-332471826-0120Date: April 10, 1933

Trust Powers: NoFDIC Certificate Number: 5619

Home Page: www.csbankarkansas.com

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

Chm: Alex Golden

CEO/Pres: Bob Genestet

EVP/SLO: Sherri Jones

VPI/Cash: Regina Smith

Cash and Due from:	2,841	Deposits:	13,354
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	2,856	Other Liabilities:	43
Net Loans:	9,139	Subordinated Debt:	0
Premises and Fixed Assets:	436	Total Liabilities:	13,397
Other Real Estate:	0		
Other Assets:	755	Total Equity Capital:	2,630
Total Assets:	16,027	Total Liabilities and Capital:	16,027
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Bob Genestet; Alex Golden; Ellen Golden; Lex Golden; Amy McCay

Branches in Town: None

Other Branches: None

Bank of Cave City Cave City, AR

VOICE: (870) 283-5301
FAX: (870) 283-6466
Trust Powers: Yes

137 South Main Street
72521-0490

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: John Beller
EVP/CFO: Dennis Esteb

EVP/COO: Kim Nunnally
EVP/CLO: Gayla Hickman

Cash and Due from:6,725
Federal Funds and Repos:1,500
Investments:16,484
Net Loans:74,829
Premises and Fixed Assets:3,977
Other Real Estate:255
Other Assets:6,146
Total Assets:109,916
Total Trust Assets: 0

Deposits:91,652
Federal Funds and Borrowings:6,783
Other Liabilities:2,236
Subordinated Debt: 0
Total Liabilities:100,671

Total Equity Capital:9,245
Total Liabilities and Capital:109,916
Number of Shares Outstanding:4,000

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

Branches in Town: None

Other Branches: Evening Shade, Lynn, Strawberry

The Merchants and Planters Bank Clarendon, AR

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

297 Madison
72029-0280

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

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

Chm: J. Baxter Sharp, III

Pres: J. Kendall Henry

Cash and Due from:2,111
Federal Funds and Repos:875
Investments:31,010
Net Loans:9,495
Premises and Fixed Assets:269
Other Real Estate:40
Other Assets:500
Total Assets:44,300
Total Trust Assets: 0

Deposits:39,570
Federal Funds and Borrowings: 0
Other Liabilities: 72
Subordinated Debt: 0
Total Liabilities:39,642

Total Equity Capital:4,658
Total Liabilities and Capital:44,300
Number of Shares Outstanding:5,660

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

Branches in Town: None

Other Branches: None

**Centennial Bank
Conway, AR**

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

620 Chestnut Street
72032

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

Home Page: www.my100bank.com

Member of Federal Reserve System

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

Chm: John W. Allison
CEO/Pres: Tracy French

CLO: Kevin Hester
CRO: Brian Davis

Cash and Due from:	495,743	Deposits:	10,821,065
Federal Funds and Repos:	500	Federal Funds and Borrowings:	1,449,700
Investments:	1,917,953	Other Liabilities:	49,979
Net Loans:	10,786,453	Subordinated Debt:	0
Premises and Fixed Assets:	232,256	Total Liabilities:	12,320,744
Other Real Estate:	17,853		
Other Assets:	1,454,178	Total Equity Capital:	2,584,192
Total Assets:	14,904,936	Total Liabilities and Capital:	14,904,936
Total Trust Assets:	648,073	Number of Shares Outstanding:	2,400

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

Branches in Town: Six

Other Branches: Apalachicola[FL], Atkins, Batesville (2), Beebe (2), Bentonville, Big Pine Key[FL], Blountstown[FL], Boca Raton[FL], Bristol[FL], Bryant, Cabot (4), Carrabelle[FL], Clarksville, Clearwater[FL], Cooper City[FL], Coral Gables[FL], Coral Springs[FL], Crawfordville[FL], Dade City[FL], Dania Beach[FL], Dardanelle, Davie[FL], Destin[FL], Doral[FL], Eastpoint[FL], Elberta[AL], Englewood[FL], Fairhope[AL], Fayetteville (2), Foley[AL], Fort Smith (3), Ft. Lauderdale[FL] (3), Ft. Myers[FL], Greenbrier, Gulf Shores[AL], Heber Springs, Highland, Hollywood[FL], Islamorada[FL], Jacksonville (2), Jonesboro (6), Jupiter[FL], Key Largo[FL], Key West[FL] (3), Kissimmee[FL], Lake Mary[FL], Lakeland[FL], Little Rock (8), Lutz[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL], Monette, Morrilton, Mountain Home, Mountain View (2), Naples[FL], Navarre[FL], New York[NY], North Little Rock (6), Orange Beach[AL], Panama City[FL], Panama City Beach[FL] (2), Paragould (3), Pensacola[FL] (2), Plant City[FL], Plantation[FL], Pompano Beach[FL], Port Saint Joe[FL], Pottsville, Punta Gorda[FL], Quincy[FL], Quitman, Rector, Rogers, Russellville (3), Saint George Island[FL], Saint James City[FL], Saint Petersburg[FL], Santa Rosa Beach[FL] (2), Sarasota[FL] (2), Searcy (3), Sherwood, Siloam Springs (2), Spring Hill[FL], Springdale, St. Cloud[FL], Tallahassee[FL] (6), Tampa[FL] (3), Tontitown, Van Buren, Venice[FL], Vilonia, Ward, West Palm Beach[FL], Weston [FL], Wewahitchka[FL], Winter Haven[FL], Winter Park[FL], Zephyrhills[FL]

First State Bank Crossett, AR

VOICE: (870) 364-5131
FAX: (870) 364-6329
Trust Powers: No

200 Pine Street
71635-0638

Charter Number: 718
Date: May 13, 1963
FDIC Certificate Number: 18987

Home Page: www.fsbcrossett.com

Bank Holding Company
Evergreen Bancshares, Inc., Crossett, AR

Chm: Richard E. Griffin
CEO/Pres: Howard M. Beaty, Jr.

SVP: Tressie A. Mills
VP: Edith Morrison

Cash and Due from:4,529	Deposits:29,264
Federal Funds and Repos:125	Federal Funds and Borrowings: 0
Investments:5,899	Other Liabilities: 273
Net Loans:21,384	Subordinated Debt: 0
Premises and Fixed Assets:1,201	Total Liabilities:29,537
Other Real Estate:577	
Other Assets:1,285	Total Equity Capital:5,463
Total Assets:35,000	Total Liabilities and Capital:35,000
Total Trust Assets: 0	Number of Shares Outstanding:100,000

Directors: Howard M. Beaty, Jr.; Patricia Draper; Richard E. Griffin; Toyce Newton; Harry D. Stephens, Jr.; Barney White

Branches in Town: One

Other Branches: None

Chambers Bank Danville, AR

VOICE: (479) 495-2236
FAX: (479) 495-4650
Trust Powers: No

901 Main Street
72833-0609

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

Home Page: www.chambers-bank.com

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

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

CCO: John Moore
CFO: Landi Mkhize

Cash and Due from:7,156	Deposits:656,199
Federal Funds and Repos:49,225	Federal Funds and Borrowings:62,964
Investments:36,466	Other Liabilities:6,200
Net Loans:676,972	Subordinated Debt: 0
Premises and Fixed Assets:11,421	Total Liabilities:725,363
Other Real Estate:8,726	
Other Assets:31,759	Total Equity Capital:96,362
Total Assets:821,725	Total Liabilities and Capital:821,725
Total Trust Assets: 0	Number of Shares Outstanding:10,000

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

Branches in Town: One

Other Branches: Amity, Dardanelle, Elkins (2), Fayetteville, Fort Smith (2), Havana, Hot Springs, Hot Springs Village, Mansfield, Mena, Rogers, Springdale (2), Waldron

River Town Bank
Dardanelle, AR

VOICE: (479) 229-3311102 North Front StreetCharter Number: 668

FAX: (479) 229-418072834-0577Date: September 12, 1934

Trust Powers: YesFDIC Certificate Number: 14749

Home Page: www.rivertownbank.com

Bank Holding Company
Bank of Dardanelle Bankshares, Inc., Dardanelle, AR

Chm/CEO/Pres: Blake Tarpley

CFO: Randy Blanton

Cash and Due from:..... 12,597Deposits: 116,700

Federal Funds and Repos: 225Federal Funds and Borrowings: 2,608

Investments: 20,592Other Liabilities: 247

Net Loans: 93,416Subordinated Debt: 0

Premises and Fixed Assets:..... 4,905Total Liabilities: 119,555

Other Real Estate: 1,302

Other Assets: 3,106Total Equity Capital:..... 16,588

Total Assets: 136,143Total Liabilities and Capital: 136,143

Total Trust Assets:..... 0Number of Shares Outstanding:..... 8,000

Directors: Dee Abrams; Thomas C. Berryhill; Barbara Bullock; Bunny Bullock; Tim Marshall; Laura Ogle; Blake Tarpley; Adam Waldron

Branches in Town: One

Other Branches: Atkins, Conway, Danville, Dover, Russellville (2)

Bank of Delight
Delight, AR

VOICE: (870) 379-2293503 East AntiochCharter Number: 342

FAX: (870) 379-257571940-0068Date: June 16, 1911

Trust Powers: NoFDIC Certificate Number: 99

Home Page: www.bankofdelight.com

Bank Holding Company
None

Chm/CEO: Darwin Hendrix

Pres/COO: Vince Grimes

Cash and Due from:..... 6,145Deposits: 98,801

Federal Funds and Repos: 14,875Federal Funds and Borrowings: 10,175

Investments: 9,859Other Liabilities: 135

Net Loans: 92,912Subordinated Debt: 0

Premises and Fixed Assets:..... 715Total Liabilities: 109,111

Other Real Estate: 178

Other Assets: 1,652Total Equity Capital:..... 17,225

Total Assets: 126,336Total Liabilities and Capital: 126,336

Total Trust Assets:..... 0Number of Shares Outstanding:..... 15,583

Directors: Gary Chambliss; Rodney Fagan; Darwin Hendrix; David B. Hendrix; John D. Ledbetter; Jeff L. Milan; Randy Turner

Branches in Town: None

Other Branches: Gurdon, Prescott

First State Bank of DeQueen DeQueen, AR

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

402 West Collin Raye Drive
71832-0970

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: Dennis Smiley
CEO/Pres: Gary L. Golden

Reg Pres: Noel Bard
Reg Pres: J. Marc Jackson

Cash and Due from:6,642
Federal Funds and Repos:150
Investments:45,013
Net Loans:171,007
Premises and Fixed Assets:5,514
Other Real Estate:0
Other Assets:8,766
Total Assets:237,092
Total Trust Assets:0

Deposits:209,552
Federal Funds and Borrowings:3,914
Other Liabilities:3,327
Subordinated Debt:0
Total Liabilities:216,793
Total Equity Capital:20,299
Total Liabilities and Capital:237,092
Number of Shares Outstanding:76,000

Directors: Julie Brown; Gary Dan Futrell; Gary L. Golden; Edward Revels; Dennis Smiley; Don Stemple; Angie Walker

Branches in Town: One

Other Branches: Dierks, Lockesburg, Murfreesboro, Nashville

Arkansas County Bank DeWitt, AR

VOICE: (870) 946-3551
FAX: (870) 946-1562
Trust Powers: Yes

220 West Cross Street
72042

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

Home Page: www.arkansascountybank.com

Member of Federal Reserve System

Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

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

VP/TO: Gena M. Jennings

Cash and Due from:6,186
Federal Funds and Repos:0
Investments:59,216
Net Loans:97,415
Premises and Fixed Assets:3,827
Other Real Estate:690
Other Assets:2,999
Total Assets:170,333
Total Trust Assets:28,419

Deposits:121,231
Federal Funds and Borrowings:31,530
Other Liabilities:246
Subordinated Debt:0
Total Liabilities:153,007
Total Equity Capital:17,326
Total Liabilities and Capital:170,333
Number of Shares Outstanding:1

Directors: Dale K. Bennett; Kim B. Bethea; Georgea M. Greaves; M. Edward Hord; Waymon Hornbeck; Mary M. Jennings; Warren Jennings, Jr.; Rob Johnston; K. Daniel Kennedy; Lester A. McKinley; James N. Moss, Jr.; Gary Sebree

Branches in Town: None

Other Branches: Lockesburg, Stuttgart

DeWitt Bank And Trust Company
DeWitt, AR

VOICE: (870) 946-3531
FAX: (870) 946-2815
Trust Powers: Yes

Second and Jefferson Streets
72042-0071

Charter Number: 605
Date: March 1, 1929
FDIC Certificate Number: 1522

Home Page: www.dewittbankandtrust.com

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

Chm: Eddie Lumsden
CEO/Pres: David Jessup

EVP: Tricia Bull
TO: Jason Grantham

Cash and Due from:.....	2,543	Deposits:	77,350
Federal Funds and Repos:	1,800	Federal Funds and Borrowings:	0
Investments:	54,851	Other Liabilities:	629
Net Loans:	28,624	Subordinated Debt:	0
Premises and Fixed Assets:.....	496	Total Liabilities:	77,979
Other Real Estate:	0		
Other Assets:	6,911	Total Equity Capital:	17,246
Total Assets:	95,225	Total Liabilities and Capital:	95,225
Total Trust Assets:	76,857	Number of Shares Outstanding:	54,000

Directors: Tricia Bull; Lyn Crawford; James L. Fly, Jr.; David L. Jessup; Charles E. Lumsden; Deane Robinson; Hallie Ehrlicher Simonton; Dean Watts

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

Merchants & Farmers Bank
Dumas, AR

VOICE: (870) 382-4311
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

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

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

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

Cash and Due from:.....	3,213	Deposits:	118,564
Federal Funds and Repos:	1,675	Federal Funds and Borrowings:	4,693
Investments:	12,157	Other Liabilities:	259
Net Loans:	108,405	Subordinated Debt:	0
Premises and Fixed Assets:.....	5,477	Total Liabilities:	123,516
Other Real Estate:	0		
Other Assets:	5,875	Total Equity Capital:	13,286
Total Assets:	136,802	Total Liabilities and Capital:	136,802
Total Trust Assets:	59,440	Number of Shares Outstanding:	40,000

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

Branches in Town: One **Other Branches:** Bryant

First Financial Bank El Dorado, AR

VOICE: (870) 863-7000
FAX: (870) 881-5393
Trust Powers: No

214 North Washington Street
71730-1754

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

Home Page: www.ffb1.com

Member of Federal Reserve System

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

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

CFO: Melissa Jerry
Sec: Debra Martin

Cash and Due from:15,868
Federal Funds and Repos:57,159
Investments:21,523
Net Loans:844,869
Premises and Fixed Assets:10,266
Other Real Estate:4,466
Other Assets:45,451
Total Assets:999,602
Total Trust Assets: 0

Deposits:752,467
Federal Funds and Borrowings:114,199
Other Liabilities:3,805
Subordinated Debt: 0
Total Liabilities:870,471
Total Equity Capital:129,131
Total Liabilities and Capital:999,602
Number of Shares Outstanding:704,757

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

Branches in Town: Five

Other Branches: Carthage[MS], Little Rock, Senatobia[MS], Smackover

Bank of England England, AR

VOICE: (501) 842-2555
FAX: (501) 842-2422
Trust Powers: No

123 South Main Street
72046-0070

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

Chm/CEO: Gary Canada, Sr.
Pres: Gary Canada, Jr.

EVP: Hanna B. Canada
Cash: Sheila Rice

Cash and Due from:13,707
Federal Funds and Repos:7,675
Investments:19,653
Net Loans:266,568
Premises and Fixed Assets:7,075
Other Real Estate:3,861
Other Assets:25,371
Total Assets:343,910
Total Trust Assets: 0

Deposits:270,430
Federal Funds and Borrowings:7,856
Other Liabilities:14,762
Subordinated Debt: 0
Total Liabilities:293,048
Total Equity Capital:50,862
Total Liabilities and Capital:343,910
Number of Shares Outstanding:10,000

Directors: James Neal Anderson; Brad Canada; Gary Canada, Jr.; Gary Canada, Sr.; Hanna B. Canada; Nicole Canada Luebke

Branches in Town: One

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

Cornerstone Bank
Eureka Springs, AR

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

70 South Main
72632-0309

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

Home Page: www.cstonebank.net

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

CEO: Charles T. Cross

Pres/CLO: Jason Tennant

Cash and Due from:.....	11,417	Deposits:	223,123
Federal Funds and Repos:	200	Federal Funds and Borrowings:	18,789
Investments:	37,645	Other Liabilities:	2,200
Net Loans:	196,792	Subordinated Debt:	0
Premises and Fixed Assets:.....	11,716	Total Liabilities:.....	244,112
Other Real Estate:	2,059		
Other Assets:	8,065	Total Equity Capital:.....	23,782
Total Assets:.....	267,894	Total Liabilities and Capital:	267,894
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: One

Other Branches: Berryville, Harrison, Holiday Island, Huntsville

Arvest Bank Fayetteville, AR

VOICE: (479) 750-1400

75 North East Street

Charter Number: 31

FAX: (479) 770-1615

72702-1327

Date: December 24, 1892

Trust Powers: Yes

FDIC Certificate Number: 8728

Home Page: www.arvest.com

Member of Federal Reserve System

Bank Holding Company

Arvest Holdings, Inc., Bentonville, AR

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

Cash and Due from:926,290

Deposits:16,167,858

Federal Funds and Repos:15,000

Federal Funds and Borrowings:423,196

Investments:3,865,781

Other Liabilities:143,413

Net Loans:12,251,530

Subordinated Debt:0

Premises and Fixed Assets:472,226

Total Liabilities:16,734,467

Other Real Estate:17,717

Total Equity Capital:1,993,264

Other Assets:1,179,187

Total Liabilities and Capital:18,727,731

Total Assets:18,727,731

Number of Shares Outstanding:350,692

Total Trust Assets:3,749,639

Directors: Claudia Bratcher; Cliff Gibbs; J. Robert Kelly; James M. King; Bradley Krieger; Karla S. Payne; Phillip O. Porter; K. Kevin Sabin; Donald E. Walker; Jim C. Walton

Branches in Town: Nine

Other Branches: Ada[OK], Alma, Anderson[MO], Ashdown, Aurora[MO], Bartlesville[OK] (4), Bella Vista (3), Belton[MO], Benton, Bentonville (7), Berryville, Branson[MO], Branson West[MO] (2), Broken Arrow[OK] (3), Broken Bow[OK], Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (2), Cassville[MO], Catoosa[OK], Centerton, Chickasha[OK], Choctaw[OK], Clarksville, Conway (4), Coweta[OK], Del City[OK], DeQueen, Dewey[OK] (2), Dierks, Duncan[OK] (3), Edmond[OK] (3), Elgin[OK], Elkins, Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (8), Gardner[KS], Gentry, Gladstone[MO], Glenwood, Golden City[MO], Gravette, Greenwood, Grove[OK], Harrison (5), Hollister[MO] (2), Hot Springs (7), Hot Springs Village (2), Huntsville (2), Idabel[OK], Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Jonesboro (3), Joplin[MO] (6), Kansas [OK], Kansas City[MO] (6), Kimberling City[MO], Lamar[MO], Lawton[OK] (4), Lead Hill, Leawood[KS], Lebanon[MO], Lee's Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (9), Lockwood[MO], Lonoke, Lowell, Manila, Marshfield[MO], McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Monett[MO], Monette, Moore[OK] (2), Morrilton, Mount Ida (2), Mountain Grove[MO], Mountain Home (6), Muskogee[OK] (4), Nashville, Neosho[MO] (2), Nevada[MO], Nixa[MO] (3), Noel[MO], Norman[OK] (6), North Little Rock (4), Nowata[OK] (2), Oklahoma City[OK] (8), Okmulgee[OK], Ottawa[KS], Overland Park[KS], Owasso[OK] (2), Paris, Pea Ridge, Pittsburg[KS] (2), Poteau[OK], Prairie Grove (2), Pryor[OK], Rogers (8), Russellville (5), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (9), Springfield[MO] (7), Stillwater[OK] (2), Stilwell[OK], Tahlequah[OK] (3), Tulsa[OK] (17), Van Buren (2), Vinita[OK], Wagoner[OK], Waldron, Walters[OK], Webb City[MO], West Fork, West Plains[MO], Westville[OK], Yellville (2), Yukon[OK]

Signature Bank of Arkansas
Fayetteville, AR

VOICE: (479) 684-3700 3878 N. Crossover Road, Suite 20 Charter Number: 660
FAX: (479) 684-3795 72703 Date: August 28, 1933
Trust Powers: Yes FDIC Certificate Number: 89

Home Page: www.sbofa.com

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

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

CFO: Russell W. Nugent, Jr.
CLO: Daniel J. Lewis

Cash and Due from:.....	55,994	Deposits:	529,919
Federal Funds and Repos:	400	Federal Funds and Borrowings:	38,065
Investments:	49,780	Other Liabilities:	3,190
Net Loans:	507,501	Subordinated Debt:	0
Premises and Fixed Assets:.....	8,206	Total Liabilities:	571,174
Other Real Estate:	9,883		
Other Assets:	9,074	Total Equity Capital:	69,664
Total Assets:	640,838	Total Liabilities and Capital:	640,838
Total Trust Assets:	0	Number of Shares Outstanding:	30,000

Directors: Gary R. Head; John A. Dominick; Matthew Duffy; Kevin J. Kooman; Greg Lee; Todd Simmons

Branches in Town: None **Other Branches:** Bentonville, Brinkley (2), Springdale

FBT Bank & Mortgage
Fordyce, AR

VOICE: (870) 352-3107 200 West Fourth Street Charter Number: 631
FAX: (870) 352-5202 71742-2202 Date: January 5, 1931
Trust Powers: Yes FDIC Certificate Number: 1028

Home Page: www.fbtbank.com

Member of Federal Reserve System

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

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

EVP: Lance Nutt

Cash and Due from:.....	15,778	Deposits:	124,779
Federal Funds and Repos:	0	Federal Funds and Borrowings:	14,300
Investments:	44,352	Other Liabilities:	562
Net Loans:	89,490	Subordinated Debt:	0
Premises and Fixed Assets:.....	2,175	Total Liabilities:	139,641
Other Real Estate:	15		
Other Assets:	4,974	Total Equity Capital:	17,143
Total Assets:	156,784	Total Liabilities and Capital:	156,784
Total Trust Assets:	1,176	Number of Shares Outstanding:	8,000

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

Branches in Town: One **Other Branches:** Pine Bluff, Rison, White Hall

Armor Bank Forrest City, AR

VOICE: (870) 633-1525
FAX: (870) 633-8212
Trust Powers: No

715 North Washington
72335

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

Home Page: www.armor.bank

Bank Holding Company
Forrest City Financial Corporation, Forrest City, AR

Chm: Mark Waldrup
CEO: Chad May

Pres: Dwight L. Rutland
CLO: T. Courtney Menefee

Cash and Due from:	8,955	Deposits:	61,074
Federal Funds and Repos:	17,865	Federal Funds and Borrowings:	0
Investments:	20,222	Other Liabilities:	96
Net Loans:	28,400	Subordinated Debt:	0
Premises and Fixed Assets:	1,606	Total Liabilities:	61,170
Other Real Estate:	166		
Other Assets:	1,792	Total Equity Capital:	17,836
Total Assets:	79,006	Total Liabilities and Capital:	79,006
Total Trust Assets:	0	Number of Shares Outstanding:	0

Directors: Bradley J. Beavers; Stephen W. Edwards, Sr.; Andrew F. Higginbotham; Chad T. May; Dwight L. Rutland; Mark Waldrup; Nathan M. Waldrup

Branches in Town: One

Other Branches: None

Bank of Gravett Gravette, AR

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

211 Main Street SE
72736

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

Home Page: www.bankofgravett.net

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

Pres: Sharron Edmondson
SVP: Brenda Bridge

SVP: Bob King
CFO: Rick Pollreis

Cash and Due from:	19,624	Deposits:	95,112
Federal Funds and Repos:	200	Federal Funds and Borrowings:	0
Investments:	10,492	Other Liabilities:	230
Net Loans:	71,224	Subordinated Debt:	0
Premises and Fixed Assets:	2,523	Total Liabilities:	95,342
Other Real Estate:	892		
Other Assets:	6,996	Total Equity Capital:	16,609
Total Assets:	111,951	Total Liabilities and Capital:	111,951
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Sharron Edmondson; Jim A. Edmonson; Kenny R. Hancock; John A. Lykins; William R. Meade; Richard T. Pollreis; Rex Waggoner

Branches in Town: One

Other Branches: Centerton, Hiwassee

**Anstaff Bank
Green Forest, AR**

VOICE: (870) 438-5214
FAX: (870) 438-5412
Trust Powers: Yes

100 First National Avenue
72638

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

Home Page: www.anstaffbank.com

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

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

SVPI/CFO: Marcus Walser
SVP/COO: Byron Russ

Cash and Due from:	17,326	Deposits:	551,996
Federal Funds and Repos:	19,075	Federal Funds and Borrowings:	7,104
Investments:	92,173	Other Liabilities:	4,923
Net Loans:	455,150	Subordinated Debt:	0
Premises and Fixed Assets:	16,052	Total Liabilities:	564,023
Other Real Estate:	284		
Other Assets:	25,224	Total Equity Capital:	61,261
Total Assets:	625,284	Total Liabilities and Capital:	625,284
Total Trust Assets:	0	Number of Shares Outstanding:	7,500

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

Branches in Town: One

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

**First Service Bank
Greenbrier, AR**

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

136 South Broadview
72058-0190

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

Chm/CEO/Pres: Thomas H. Grumbles

CFO/COO: Kenneth Barnard

Cash and Due from:	13,278	Deposits:	226,694
Federal Funds and Repos:	9,450	Federal Funds and Borrowings:	28,616
Investments:	9,303	Other Liabilities:	1,834
Net Loans:	232,355	Subordinated Debt:	0
Premises and Fixed Assets:	11,037	Total Liabilities:	257,144
Other Real Estate:	1,742		
Other Assets:	10,064	Total Equity Capital:	30,085
Total Assets:	287,229	Total Liabilities and Capital:	287,229
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

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

Branches in Town: None

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

Farmers Bank Greenwood, AR

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

71 West Center
72936-0610

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:6,416
Federal Funds and Repos:7,175
Investments:55,051
Net Loans:113,001
Premises and Fixed Assets:13,303
Other Real Estate:1,634
Other Assets:9,502
Total Assets:206,082
Total Trust Assets:1,027

Deposits:167,609
Federal Funds and Borrowings:0
Other Liabilities:307
Subordinated Debt:0
Total Liabilities:167,916

Total Equity Capital:38,166
Total Liabilities and Capital:206,082
Number of Shares Outstanding:7,500

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

Branches in Town: One

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

Generations Bank Hampton, AR

VOICE: (870) 837-8300
FAX: (870) 837-8310
Trust Powers: No

302 West Main Street
71744-0008

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

Home Page: www.mygenerations.bank

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

Chm: Jonathan W. Harrell
CEO/Pres: Phillip J. Foster

CFO: Jason Trenary
COO: Sandy Ferguson

Cash and Due from:13,597
Federal Funds and Repos:12,950
Investments:62,769
Net Loans:377,962
Premises and Fixed Assets:10,165
Other Real Estate:125
Other Assets:13,179
Total Assets:490,747
Total Trust Assets:0

Deposits:393,953
Federal Funds and Borrowings:49,211
Other Liabilities:2,409
Subordinated Debt:0
Total Liabilities:445,573

Total Equity Capital:45,174
Total Liabilities and Capital:490,747
Number of Shares Outstanding:4,000

Directors: Dan H. Byars; Paul Church; Gene Dereuisseaux; Sandra Ferguson; Phillip J. Foster; Ben Harrell; Carl Harrell; Jonathan W. Harrell; Robert Kimbel; Paul E. Lindsey; John F. Marsh; James M. Morgan; William B. Morrison; Richard H. Mosley; John David Neeley; Richard L. Smith; William Titus

Branches in Town: None

Other Branches: Camden (3), Fayetteville, Junction City, Rogers, Siloam Springs, Van Buren

Horatio State Bank
Horatio, AR

VOICE: (870) 832-2501
FAX: (870) 832-2577
Trust Powers: No

123 Main Street
71842-0347

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

Home Page: www.horatiostatebank.com

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

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

SVP: Edith H. Smith

Cash and Due from:.....	18,236	Deposits:	176,265
Federal Funds and Repos:	1,525	Federal Funds and Borrowings:	0
Investments:	22,040	Other Liabilities:	254
Net Loans:	151,483	Subordinated Debt:	0
Premises and Fixed Assets:.....	785	Total Liabilities:	176,519
Other Real Estate:	47		
Other Assets:	4,919	Total Equity Capital:	22,516
Total Assets:	199,035	Total Liabilities and Capital:	199,035
Total Trust Assets:	0	Number of Shares Outstanding:	2,000

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

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

Today's Bank
Huntsville, AR

VOICE: (479) 582-0700
FAX: (479) 251-8253
Trust Powers: Yes

432 Harmony Road
72740-0667

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: Larry Olson

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

Cash and Due from:.....	6,609	Deposits:	181,819
Federal Funds and Repos:	75	Federal Funds and Borrowings:	11,719
Investments:	46,475	Other Liabilities:	1,120
Net Loans:	144,043	Subordinated Debt:	0
Premises and Fixed Assets:.....	6,634	Total Liabilities:	194,658
Other Real Estate:	2,777		
Other Assets:	6,478	Total Equity Capital:	18,433
Total Assets:	213,091	Total Liabilities and Capital:	213,091
Total Trust Assets:	0	Number of Shares Outstanding:	27,000

Directors: Robert Lloyd; Sam Mathias; Bob Nickle; Larry Olson; Arthur Thurman; Jane Waters

Branches in Town: One **Other Branches:** Alma, Fayetteville (2), Mansfield, Mulberry (2), Ozark, Springdale, Van Buren

First Arkansas Bank & Trust Jacksonville, AR

VOICE: (501) 982-4511

600 West Main

Charter Number: 701

FAX: (501) 982-5769

72076

Date: August 2, 1949

Trust Powers: Yes

FDIC Certificate Number: 16849

Home Page: www.firstarkansasbank.com

Bank Holding Company

First Arkansas BancShares, Inc., Jacksonville, AR

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

Cash and Due from:59,395

Deposits:598,891

Federal Funds and Repos:575

Federal Funds and Borrowings:38,214

Investments:181,219

Other Liabilities:9,245

Net Loans:462,942

Subordinated Debt:0

Premises and Fixed Assets:24,100

Total Liabilities:646,350

Other Real Estate:0

Total Equity Capital:142,777

Other Assets:60,896

Total Liabilities and Capital:789,127

Total Assets:789,127

Number of Shares Outstanding:200,000

Total Trust Assets:171,229

Directors: Cecil Alexander; Tommy Bond; Jamie Cobb; Pat Hagge; James E. Peacock; Kathryn W. Roberts; Terry Toney; Larry T. Wilson; Michael K. Wilson

Branches in Town: Four

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

The Bank of Lake Village Lake Village, AR

VOICE: (870) 265-2241

201 Main Street

Charter Number: 675

FAX: (870) 265-2125

71653-0727

Date: October 14, 1937

Trust Powers: No

FDIC Certificate Number: 15547

Home Page: www.bankoflakevillage.com

Member of Federal Reserve System

Bank Holding Company

Southeast Arkansas Bank Corporation, Lake Village, AR

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

Cash and Due from:3,938

Deposits:59,722

Federal Funds and Repos:0

Federal Funds and Borrowings:0

Investments:21,327

Other Liabilities:49

Net Loans:37,928

Subordinated Debt:0

Premises and Fixed Assets:841

Total Liabilities:59,771

Other Real Estate:850

Total Equity Capital:7,054

Other Assets:1,941

Total Liabilities and Capital:66,825

Total Assets:66,825

Number of Shares Outstanding:60,000

Total Trust Assets:0

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

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

Bank of Little Rock
Little Rock, AR

VOICE: (501) 376-0800
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/CEO/Pres: Eugene L. Maris
SVP: Kim Markland

SVP/Cash: Lee A. Swearingen

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

Directors: Eugene L. Maris; James M. May, III; Stephen W. Plunkett; Steven C. Russell

Branches in Town: Four

Other Branches: None

Bank of the Ozarks Little Rock, AR

VOICE: (501) 978-2265

17901 Chenal Parkway

Charter Number: 121

FAX: (501) 978-2282

72223

Date: March 24, 1903

Trust Powers: Yes

FDIC Certificate Number: 110

Home Page: www.bankozarks.com

Bank Holding Company
None

Chm/CEO: George G. Gleason, II**COO:** Tyler Vance**CFO:** Greg McKinney**TO:** Jennifer Junker

Cash and Due from:585,351
Federal Funds and Repos: 0
Investments:.....2,608,438
Net Loans:.....16,659,236
Premises and Fixed Assets:540,998
Other Real Estate:.....20,301
Other Assets:1,806,056
Total Assets:22,220,380
Total Trust Assets:1,846,042

Deposits:17,897,085
Federal Funds and Borrowings:.....181,617
Other Liabilities:.....182,571
Subordinated Debt:342,165
Total Liabilities:18,603,438

Total Equity Capital:3,616,942
Total Liabilities and Capital:22,220,380
Number of Shares Outstanding:128,288,000

Directors: Nicholas A. Brown; Paula Cholmondeley; Richard L. Cisne; Robert C. East; Kathleen M. Franklin; Catherine B. Freedberg; Jeffrey Gearhart; George G. Gleason, II; Linda D. Gleason; Peter C. Kenny; Bill Koefoed; Walter J. Mullen; Christopher Orndorff; Robert Proost; John B. Reynolds; Ross M. Whipple

Branches in Town: 10

Other Branches: Adairsville[GA], Advance[NC], Allen[TX], Alma, Altus, Apollo Beach[FL], Arkadelphia (2), Asheboro[NC], Atlanta[GA] (2), Auburn[GA], Austin[TX], Bainbridge[GA] (2), Bella Vista (2), Belleair Bluffs[FL], Benton (3), Bentonville (2), Bessemer City[NC], Blairsville[GA], Blue Ridge[GA], Bluffton[SC], Bogart[GA], Boiling Springs[NC], Bonita Springs[FL], Bradenton[FL] (6), Braselton[GA], Bremen[GA], Brunswick[GA], Bryant, Buchanan[GA], Buford[GA], Cabot (2), Cairo[GA], Calhoun[GA], Canton[GA], Cape Coral[FL] (2), Carrollton[GA] (2), Carrollton[TX], Cartersville[GA] (2), Cedar Park[TX], Charlotte[NC], Chatsworth[GA], Clarksville (2), Clearwater[FL] (4), Clinton, Columbus[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornelia[GA], Cornelius[NC], Cramerton[NC], Cumming[GA] (3), Dahlgene[GA], Dallas[GA], Dallas[TX], Dalton[GA], Dawsonville[GA], Doral[FL], Douglasville[GA] (2), East Ellijay[GA], Ellijay[GA], Fayetteville (3), Forest City[NC], Fort Lauderdale[FL], Fort Myers[FL] (3), Fort Smith (3), Franklin[GA], Frisco[TX] (2), Gastonia[NC], Geneva[AL], Grayson[GA], Greensboro[GA], Harrisburg[NC], Harrison (3), Hilton Head Island[SC], Hope (2), Hot Springs (6), Hot Springs Village, Houston[TX] (4), Jacksonville[FL], Jasper, Jefferson[GA], Keller[TX], Kings Mountain[NC], Lake Park[GA], Landis[NC], Lawndale[NC], Lewisville[TX], Lexington[NC], Lincoln[NC], Lockhart[TX], Loganville[GA], Lonoke, Lonsdale, Macon[GA] (3), Magnolia (2), Malvern (2), Marble Hill[GA], Marietta[GA], Marshall, Maumelle, McDonough[GA], McKinney[TX], Miami[FL], Miami Beach[FL], Mobile[AL] (2), Mocksville[NC], Mountain Home (2), Mulberry, New York[NY], Newnan[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Pinellas Park[FL], Plano[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (3), San Antonio[TX], Sarasota[FL], Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, Siloam Springs, Snellville[GA], South Pasadena[FL], Southlake[TX], Springdale (2), St. Petersburg[FL] (3), St. Simons Island[GA], Statham[GA], Tallapoosa[GA], Tampa[FL] (5), Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Villa Rica[GA], Watkinsville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]

Central Bank
Little Rock, AR

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

1506 Market Street, Suite C180
72211-1816

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

Home Page: www.centralbankar.com

Bank Holding Company
None

Chm: R. Steve Roberson
CEO: Wade Ruckle

VP/Cash: Brandy Thiele
Reg Pres: David Bordovsky

Cash and Due from:.....	2,588	Deposits:	167,922
Federal Funds and Repos:	6,721	Federal Funds and Borrowings:	13,579
Investments:	46,323	Other Liabilities:	565
Net Loans:	139,194	Subordinated Debt:	0
Premises and Fixed Assets:.....	1,803	Total Liabilities:	182,066
Other Real Estate:	1,508		
Other Assets:.....	5,805	Total Equity Capital:.....	21,876
Total Assets:.....	203,942	Total Liabilities and Capital:	203,942
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	160,000

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

Branches in Town: One **Other Branches:** Bentonville

Eagle Bank & Trust Company
Little Rock, AR

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

650 South Shackleford, Suite 150
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: Catherine H. Owen
CEO/Pres: Jeff Lynch

EVP: Laura Bogoslavsky
EVP: Paul Castleberry

Cash and Due from:.....	10,201	Deposits:	301,999
Federal Funds and Repos:	0	Federal Funds and Borrowings:	51,097
Investments:	131,302	Other Liabilities:	1,786
Net Loans:	233,427	Subordinated Debt:	0
Premises and Fixed Assets:.....	9,798	Total Liabilities:	354,882
Other Real Estate:	2,915		
Other Assets:.....	13,641	Total Equity Capital:.....	46,402
Total Assets:.....	401,284	Total Liabilities and Capital:	401,284
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	17,656

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

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

The Capital Bank Little Rock, AR

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

12224 Chenal Parkway
72211

Charter Number: 771
Date: July 30, 1997
FDIC Certificate Number: 34562

Home Page: www.thecapitalbank.com

Member of Federal Reserve System

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

Pres: Troy Duke

VP/COO: Heather Drew

Cash and Due from:	1,006	Deposits:	110,147
Federal Funds and Repos:	2,375	Federal Funds and Borrowings:	30,370
Investments:	73,787	Other Liabilities:	223
Net Loans:	64,187	Subordinated Debt:	0
Premises and Fixed Assets:	3,061	Total Liabilities:	140,740
Other Real Estate:	171		
Other Assets:	8,592	Total Equity Capital:	12,439
Total Assets:	153,179	Total Liabilities and Capital:	153,179
Total Trust Assets:	0	Number of Shares Outstanding:	32,013

Directors: Troy Duke; Joseph W. Park; Boyd Rothwell; Warren Stephenson

Branches in Town: None

Other Branches: None

First State Bank Lonoke, AR

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

101 South Center Street
72086-0320

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.

CFO: Kevin Scribner

Cash and Due from:	12,685	Deposits:	247,212
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	107,296	Other Liabilities:	410
Net Loans:	133,491	Subordinated Debt:	0
Premises and Fixed Assets:	6,974	Total Liabilities:	247,622
Other Real Estate:	7,177		
Other Assets:	5,273	Total Equity Capital:	25,274
Total Assets:	272,896	Total Liabilities and Capital:	272,896
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Alan Barksdale; Neil Bennett, Jr.; William Fletcher, Jr.; J. Walls McCrary; Daina B. Newcomb; Wade Ruckle; Marvin D. Thaxton, Jr.

Branches in Town: One

Other Branches: Carlisle, Fayetteville, Gurdon, Heber Springs

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

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

CFO: Drew Chandler
CLO: Dave White

Cash and Due from:	35,928	Deposits:	1,268,629
Federal Funds and Repos:	0	Federal Funds and Borrowings:	31,418
Investments:	226,163	Other Liabilities:	14,648
Net Loans:	1,120,292	Subordinated Debt:	0
Premises and Fixed Assets:	19,757	Total Liabilities:	1,314,695
Other Real Estate:	830		
Other Assets:	61,892	Total Equity Capital:	150,167
Total Assets:	1,464,862	Total Liabilities and Capital:	1,464,862
Total Trust Assets:	151,827	Number of Shares Outstanding:	100,000

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

Branches in Town: Two

Other Branches: Benton, Blevins, Camden (4), Hope (3), Lewisville, Malvern (2), New Boston[TX], Prosper[TX], Taylor, Texarkana (2), Texarkana[TX] (2)

The Peoples Bank
Magnolia, AR

VOICE: (870) 234-5777
FAX: (870) 234-3384
Trust Powers: Yes

500 North Jackson
71753-0340

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

Home Page: www.pbmag.com

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

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

EVP/COO: Jill McClinton
CFO: Jonathan Baird

Cash and Due from:	37,674	Deposits:	148,473
Federal Funds and Repos:	300	Federal Funds and Borrowings:	43,935
Investments:	21,985	Other Liabilities:	721
Net Loans:	140,707	Subordinated Debt:	0
Premises and Fixed Assets:	4,327	Total Liabilities:	193,129
Other Real Estate:	786		
Other Assets:	6,838	Total Equity Capital:	19,488
Total Assets:	212,617	Total Liabilities and Capital:	212,617
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Brian Baird; Jonathan Baird; Dorothy J. Fincher; Steven Clark Fincher; Mary L. Fowler; Betty Harris; Jill McClinton; Molly Mitchell; J. David Scott; Laura Scott; Jamie Waller

Branches in Town: One

Other Branches: Waldo

First Community Bank of Eastern Arkansas Marion, AR

VOICE: (870) 739-7300

205 Block Street

Charter Number: 775

FAX: (870) 739-2234

72364-0747

Date: October 8, 1998

Trust Powers: Yes

FDIC Certificate Number: 34887

Home Page: www.firstcommunitybank.us

Member of Federal Reserve System

Bank Holding Company

FCB Financial Services, Inc., Marion, AR

Chm: Michael D. East**EVP:** Brenda Eldridge**CEO/Pres:** Donny Underwood

Cash and Due from:15,295
 Federal Funds and Repos:1,425
 Investments:20,786
 Net Loans:103,309
 Premises and Fixed Assets:3,427
 Other Real Estate:566
 Other Assets:3,869
 Total Assets:148,677
 Total Trust Assets: 0

Deposits:125,470
 Federal Funds and Borrowings: 0
 Other Liabilities:1,481
 Subordinated Debt: 0
 Total Liabilities:126,951
 Total Equity Capital:21,726
 Total Liabilities and Capital:148,677
 Number of Shares Outstanding:60,000

Directors: Michael D. East; Frank A. Fogleman; Allen B. Helms, Jr.; Mark A. Pirani; James A. Ross; Samuel H. Stuckey, Jr.; William Bart Turner; Donny Underwood; David S. Wallace; Charles L. Williams, Jr.

Branches in Town: None**Other Branches:** West Memphis

First Delta Bank Marked Tree, AR

VOICE: (870) 358-6000

214 Hester Parker Drive

Charter Number: 704

FAX: (870) 358-6001

72365-0635

Date: October 31, 1951

Trust Powers: No

FDIC Certificate Number: 17047

Home Page: www.firstdeltabank.com

Member of Federal Reserve System

Bank Holding Company

Tyronza Bancshares, Inc., Marked Tree, AR

Chm: Herrick Norcross, III**CEO/Pres:** Chris M. Lehman

Cash and Due from:1,584
 Federal Funds and Repos: 0
 Investments:40,132
 Net Loans:21,053
 Premises and Fixed Assets:447
 Other Real Estate:169
 Other Assets:1,400
 Total Assets:64,785
 Total Trust Assets: 0

Deposits:52,615
 Federal Funds and Borrowings:6,575
 Other Liabilities:123
 Subordinated Debt: 0
 Total Liabilities:59,313
 Total Equity Capital:5,472
 Total Liabilities and Capital:64,785
 Number of Shares Outstanding:2,000

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

Branches in Town: None**Other Branches:** Trumann, Tyronza

**First NaturalState Bank
McGehee, AR**

VOICE: (870) 222-3880
FAX: (870) 222-4853
Trust Powers: Yes

500 North Second
71654

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

Home Page: www.fnbmcgehee.com

Member of Federal Reserve System

Bank Holding Company
First National Financial Corporation, McGehee, AR

CEO/Pres: Jim Daniels
EVP/CFO: Wendy Barnes

SVP: Fran Childress
VP: Jacob Box

Cash and Due from:	3,831	Deposits:	47,095
Federal Funds and Repos:	150	Federal Funds and Borrowings:	3,000
Investments:	14,628	Other Liabilities:	30
Net Loans:	35,853	Subordinated Debt:	0
Premises and Fixed Assets:	610	Total Liabilities:	50,125
Other Real Estate:	0		
Other Assets:	946	Total Equity Capital:	5,893
Total Assets:	56,018	Total Liabilities and Capital:	56,018
Total Trust Assets:	24	Number of Shares Outstanding:	68,000

Directors: Jim Daniels; Gibbs Biscoe Ferguson; Dewey Emmett Johnson; Robert Emmett Lucky, Sr.; Robert Smith Moore, Jr.; Charles Anthony Pambianchi

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

**McGehee Bank
McGehee, AR**

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

301 North Second Street
71654-0787

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

Home Page: www.mcgeheebank.com

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

CEO/Pres: James M. Smith
VChm/COO: John H. Potter, Jr.

SVP: Clarissa Herren
VP/TO: Jim S. Youngblood

Cash and Due from:	6,782	Deposits:	95,585
Federal Funds and Repos:	0	Federal Funds and Borrowings:	15,000
Investments:	14,867	Other Liabilities:	384
Net Loans:	101,141	Subordinated Debt:	0
Premises and Fixed Assets:	508	Total Liabilities:	110,969
Other Real Estate:	0		
Other Assets:	5,325	Total Equity Capital:	17,654
Total Assets:	128,623	Total Liabilities and Capital:	128,623
Total Trust Assets:	98,802	Number of Shares Outstanding:	80,000

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

Branches in Town: One **Other Branches:** Arkansas City, Watson

The Union Bank of Mena Mena, AR

VOICE: (479) 394-2211

303 Hwy. 71 North

Charter Number: 667

FAX: (479) 394-8901

71953-0898

Date: July 25, 1934

Trust Powers: No

FDIC Certificate Number: 14597

Home Page: www.unionbankofmena.com

Member of Federal Reserve System

Bank Holding Company

Union Bankshares, Inc., Mena, AR

Chm: David Maddox**EVP/CFO:** Michael Myers**CEO/Pres:** Philip B. Hensley**SVP/RMO:** Kevin Williams

Cash and Due from:18,328

Deposits:230,342

Federal Funds and Repos:200

Federal Funds and Borrowings: 67

Investments:60,656

Other Liabilities:3,468

Net Loans:172,837

Subordinated Debt: 0

Premises and Fixed Assets:3,691

Total Liabilities:233,877

Other Real Estate:285

Total Equity Capital:26,627

Other Assets:4,507

Total Liabilities and Capital:260,504

Total Assets:260,504

Number of Shares Outstanding:12,000

Total Trust Assets: 0

Directors: J. Richard Carver; John A. Crawford; Philip B. Hensley; David Maddox; John Maddox; Jeff Montgomery; Pauline Morrow; Michael Myers; P. T. Plunkett; Phillip Stevenson

Branches in Town: None**Other Branches:** Hatfield, Wickes

Commercial Bank & Trust Company Monticello, AR

VOICE: (870) 367-6221

212 West Gaines Street

Charter Number: 396

FAX: (870) 367-7700

71655

Date: November 29, 1912

Trust Powers: Yes

FDIC Certificate Number: 90

Home Page: www.commercial-bank.net

Member of Federal Reserve System

Bank Holding Company

Drew Bancshares, Inc., Monticello, AR

Chm/CEO: Bennie Ryburn, III**SVP:** Michael Efird**Pres/CFO/COO:** George T. Harris**SVP/TO:** Rusty Smith

Cash and Due from:3,553

Deposits:172,324

Federal Funds and Repos:1,075

Federal Funds and Borrowings:23,655

Investments:72,403

Other Liabilities: 288

Net Loans:128,094

Subordinated Debt: 0

Premises and Fixed Assets:1,489

Total Liabilities:196,267

Other Real Estate:508

Total Equity Capital:17,642

Other Assets:6,787

Total Liabilities and Capital:213,909

Total Assets:213,909

Number of Shares Outstanding:8,000

Total Trust Assets:15,070

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

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

Union Bank And Trust Company
Monticello, AR

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

102 West McCloy
71657-0270

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

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

CEO/Pres: Dave Dickson
TO: Gail Hooker

Cash and Due from:.....	4,649	Deposits:	181,997
Federal Funds and Repos:	0	Federal Funds and Borrowings:	7,281
Investments:	37,225	Other Liabilities:	1,451
Net Loans:	156,250	Subordinated Debt:	0
Premises and Fixed Assets:.....	4,042	Total Liabilities:	190,729
Other Real Estate:	492		
Other Assets:	8,152	Total Equity Capital:	20,081
Total Assets:	210,810	Total Liabilities and Capital:	210,810
Total Trust Assets:	40,763	Number of Shares Outstanding:	80,000

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

Branches in Town: Two **Other Branches:** Warren

Petit Jean State Bank
Morrilton, AR

VOICE: (501) 354-4988
FAX: (501) 354-6560
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:.....	25,874	Deposits:	154,669
Federal Funds and Repos:	425	Federal Funds and Borrowings:	6,302
Investments:	69,266	Other Liabilities:	1,240
Net Loans:	82,344	Subordinated Debt:	0
Premises and Fixed Assets:.....	2,255	Total Liabilities:	162,211
Other Real Estate:	54		
Other Assets:	7,086	Total Equity Capital:	25,093
Total Assets:	187,304	Total Liabilities and Capital:	187,304
Total Trust Assets:	0	Number of Shares Outstanding:	50,000

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

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

Stone Bank Mountain View, AR

VOICE: (870) 269-7311
FAX: (870) 269-7312
Trust Powers: No

802 East Main Street
72560

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

Home Page: www.stonebank.com

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

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

EVP: Bruce Upton
CFO: Stephen Ragland

Cash and Due from:2,434
Federal Funds and Repos:115
Investments:15,461
Net Loans:240,452
Premises and Fixed Assets:14,893
Other Real Estate:2,487
Other Assets:19,600
Total Assets:295,442
Total Trust Assets: 0

Deposits:233,280
Federal Funds and Borrowings:28,500
Other Liabilities:2,248
Subordinated Debt: 0
Total Liabilities:264,028

Total Equity Capital:31,414
Total Liabilities and Capital:295,442
Number of Shares Outstanding:1,089,750

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

Branches in Town: None

Other Branches: Harrison, Little Rock, White Hall

Diamond Bank Murfreesboro, AR

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

319 East Main
71958

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

Home Page: www.diamondbanking.com

Member of Federal Reserve System

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm/CEO: Tim Bainum
Pres: Ken "Mac" McClanahan

EVP: Johnny Gibbs

Cash and Due from:16,210
Federal Funds and Repos: 0
Investments:139,796
Net Loans:403,931
Premises and Fixed Assets:10,915
Other Real Estate:116
Other Assets:15,314
Total Assets:586,282
Total Trust Assets: 0

Deposits:507,450
Federal Funds and Borrowings:19,984
Other Liabilities:2,661
Subordinated Debt: 0
Total Liabilities:530,095

Total Equity Capital:56,187
Total Liabilities and Capital:586,282
Number of Shares Outstanding:172,000

Directors: Tim Bainum; Timothy (Tab) Bainum; Robert Braun; Richard Cox; Robert Evans; John E. Gibbs; John Hearnberger; Shauna L. Lucas; Virgilio Martinez; Ken "Mac" McClanahan; Larry Mitchell; Mike Moore; George E. Steel, Jr.

Branches in Town: None

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

Merchants & Planters Bank
Newport, AR

VOICE: (870) 523-3601

120 Hazel

Charter Number: 694

FAX: (870) 523-3473

72112-0650

Date: March 20, 1946

Trust Powers: Yes

FDIC Certificate Number: 16464

Home Page: www.mandpbank.com

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

Chm/TO: Jim S. Gowen, Sr.

EVP/Cash: Patricia Davis

CEO/Pres: Jim S. Gowen, Jr.

SVP/CLO: Randy Cross

Cash and Due from:.....	6,120	Deposits:	214,651
Federal Funds and Repos:	0	Federal Funds and Borrowings:	12,726
Investments:	46,167	Other Liabilities:	3,053
Net Loans:	181,385	Subordinated Debt:	0
Premises and Fixed Assets:.....	11,528	Total Liabilities:	230,430
Other Real Estate:	481		
Other Assets:.....	11,706	Total Equity Capital:.....	26,957
Total Assets:.....	257,387	Total Liabilities and Capital:	257,387
Total Trust Assets:.....	83,874	Number of Shares Outstanding:.....	9,000

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

Branches in Town: One

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

Piggott State Bank
Piggott, AR

VOICE: (870) 598-3802

212 West Cherry

Charter Number: 613

FAX: (870) 598-2026

72454-0307

Date: March 10, 1930

Trust Powers: No

FDIC Certificate Number: 5628

Home Page: www.piggottstatebank.com

Member of Federal Reserve System
Bank Holding Company
Piggott Bankstock, Inc., Piggott, AR

Chm: Steve Bell

VP: Joyce Benson

CEO/Pres: Cody Knight

VPI/Cash: Wanda Winberry

Cash and Due from:.....	6,669	Deposits:	78,211
Federal Funds and Repos:	0	Federal Funds and Borrowings:	394
Investments:	37,990	Other Liabilities:	151
Net Loans:	38,705	Subordinated Debt:	0
Premises and Fixed Assets:.....	945	Total Liabilities:	78,756
Other Real Estate:	0		
Other Assets:.....	2,082	Total Equity Capital:.....	7,635
Total Assets:.....	86,391	Total Liabilities and Capital:	86,391
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Steve Bell; Paula O. Blackwell; Cody Knight; James C. Poole

Branches in Town: One

Other Branches: Rector

Simmons Bank Pine Bluff, AR

VOICE: (870) 541-1000
FAX: (870) 850-2685
Trust Powers: Yes

501 Main Street
71601-4327

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/Pres: Marty D. Casteel

CBO: Barry Ledbetter

CCO: Steve Wade

TO: Joe Clement

Cash and Due from:931,505
Federal Funds and Repos:12,000
Investments:2,116,796
Net Loans:11,353,025
Premises and Fixed Assets:275,468
Other Real Estate:30,502
Other Assets:1,419,087
Total Assets:16,138,383
Total Trust Assets:5,531,907

Deposits:12,166,287
Federal Funds and Borrowings:1,551,611
Other Liabilities:130,236
Subordinated Debt:0
Total Liabilities:13,848,134
Total Equity Capital:2,290,249
Total Liabilities and Capital:16,138,383
Number of Shares Outstanding:700,000

Directors: Jay D. Burchfield; Marty D. Casteel; Dean Chambliss; William E. Clark, II; Steven A. Cosse'; Mark C. Doramus; Eddie Drilling; Eugene Hunt; Jerry Hunter; Met L. Jones, II; Christopher R. Kirkland; Susan Lanigan; John Lytle; W. Scott McGeorge; Johnny McGraw; Beverly Morrow; George R. O'Connor; Tom Purvis; H. Glenn Rambin; Adam B. Robinson, Jr.; Robert L. Shoptaw; Russ Teubner; H. Ford Trotter, III; Malynda K. West; Ed Woodside

Branches in Town: Six

Other Branches: Arlington[TX] (2), Athens[TN] (2), Atoka[TN], Austin[TX], Beebe, Benton, Bentonville, Bolivar[TN], Branson[MO], Branson West[MO], Brownsville[TN] (2), Bryant, Burleson[TX], Cabot, Carthage[MO], Charleston, Chickasha[OK], Clarksville, Clayton[MO], Clinton, Collierville[TN], Columbia[TN], Conway (4), Crane[MO], Crestwood[MO], Dallas[TX] (3), Dermott, Dresden[TN] (2), Dumas, Dyersburg[TN] (3), Edmond[OK] (2), El Dorado (2), El Dorado Springs[MO], Englewood[CO], Etowah[TN], Fayetteville (3), Fort Smith (4), Fort Worth[TX] (7), Franklin[TN] (2), Galena[MO], Gallatin[TN], Goodlettsville[TN], Grand Junction[TN], Grapevine[TX], Greenfield[MO], Greenfield[TN], Hamburg, Hendersonville[TN] (2), Hensley, Highlands Ranch[CO], Hot Springs (4), Humboldt[TN], Hutchinson[KS], Jackson[TN] (4), Jonesboro (3), Joplin[MO] (2), Kenton[TN], Kingston[TN], Knoxville[TN], Lake Village, Lees Summit[MO], Lexington[TN], Lincoln, Little Rock (15), Lockwood[MO], Lone Tree[CO], Madisonville[TN], Mammoth Spring, Mansfield[TX], Marshall, Marshfield[MO], Martin[TN], Maryville[TN], Maumelle, Memphis[TN], Middleton[TN], Monticello, Mount Vernon[MO], Mountain View, Nashville[TN], Nixa[MO], North Little Rock (3), Oak Ridge[TN], Oklahoma City[OK] (7), Olathe[KS], Ozark, Ozark[MO], Paragould, Parkdale, Reeds Spring[MO], Rogers (2), Russellville (3), Saginaw[TX], Saint Louis[MO], San Antonio[TX] (2), Searcy (2), Sedalia[MO], Sharon[TN], Siloam Springs, South Fulton[TN], South Hutchinson[KS], Springdale (2), Springfield[MO] (6), Star City, Stillwater[OK] (5), Stockton[MO], Strong, Sweetwater[TN], Tellico Plains[TN], Tilden[TX], Troy[TN], Tulsa[OK] (2), Union City[TN], Vonore[TN], Weiner, White Hall, White House[TN], Wichita[KS] (3)

RiverBank
Pocahontas, AR

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

1700 Old County Road
72455-0397

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

Home Page: www.eriverbank.com

Bank Holding Company
None

CEO/Pres: Kyle Baltz
COO: Joyce Radcliff

Cont: Julie Williams
TO: Mark Holt

Cash and Due from:.....	1,113	Deposits:	71,959
Federal Funds and Repos:	2,300	Federal Funds and Borrowings:	8,256
Investments:	5,943	Other Liabilities:	667
Net Loans:	75,437	Subordinated Debt:	0
Premises and Fixed Assets:.....	1,532	Total Liabilities:	80,882
Other Real Estate:	135		
Other Assets:.....	3,561	Total Equity Capital:.....	9,139
Total Assets:.....	90,021	Total Liabilities and Capital:	90,021
Total Trust Assets:.....	7,535	Number of Shares Outstanding:.....	11,255

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

Branches in Town: None

Other Branches: Corning

Home Bank of Arkansas
Portland, AR

VOICE: (870) 737-2236
FAX: (870) 737-2816
Trust Powers: No

113 Hwy 165 South
71663-0178

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

Home Page: www.homebankofar.com

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

Chm/CEO: John Stacks
Pres: Bruce C. Dawson

EVP: Nick B. Harness
VP: Treva Branscum

Cash and Due from:.....	1,721	Deposits:	63,333
Federal Funds and Repos:	4,050	Federal Funds and Borrowings:	0
Investments:	3,316	Other Liabilities:	263
Net Loans:	56,509	Subordinated Debt:	0
Premises and Fixed Assets:.....	3,177	Total Liabilities:	63,596
Other Real Estate:	2,314		
Other Assets:.....	726	Total Equity Capital:.....	8,217
Total Assets:.....	71,813	Total Liabilities and Capital:	71,813
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Joe Benton, III; Roy Montgomery; Pat Murphy; John Stacks; Ryan Stacks

Branches in Town: None

Other Branches: Damascus, Greenbrier, Little Rock, Marshall

Bank of Prescott Prescott, AR

VOICE: (870) 887-2688
FAX: (870) 887-6822
Trust Powers: Yes

East Second at Main
71857-0490

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

Home Page: www.bankofprescott.com

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

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

Cash and Due from:	1,386	Deposits:	58,648
Federal Funds and Repos:	0	Federal Funds and Borrowings:	17
Investments:	25,176	Other Liabilities:	198
Net Loans:	38,174	Subordinated Debt:	0
Premises and Fixed Assets:	308	Total Liabilities:	58,863
Other Real Estate:	0		
Other Assets:	3,406	Total Equity Capital:	9,587
Total Assets:	68,450	Total Liabilities and Capital:	68,450
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

Directors: John Warren Brannan, Jr.; W. Herman Brown; Carl Dalrymple, Jr.; Jason Gutierrez; Billy Hines; Gary McCauley; Larry Rhodes; Robert Smith

Branches in Town: None

Other Branches: None

Gateway Bank Rison, AR

VOICE: (870) 325-6251
FAX: (870) 325-7661
Trust Powers: No

112 Main Street
71665

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

Home Page: www.gatewaybank.bank

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

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

Cash and Due from:	6,172	Deposits:	68,059
Federal Funds and Repos:	2,850	Federal Funds and Borrowings:	0
Investments:	5,528	Other Liabilities:	148
Net Loans:	58,332	Subordinated Debt:	0
Premises and Fixed Assets:	2,150	Total Liabilities:	68,207
Other Real Estate:	0		
Other Assets:	1,798	Total Equity Capital:	8,623
Total Assets:	76,830	Total Liabilities and Capital:	76,830
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

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

Branches in Town: None

Other Branches: Malvern

First State Bank
Russellville, AR

VOICE: (479) 498-2400
FAX: (479) 498-2465
Trust Powers: No

3103 East Main
72802

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

Home Page: www.fsbmybank.com

Member of Federal Reserve System

Bank Holding Company
First State Banking Corporation, Russellville, AR

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

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

Cash and Due from:	20,334	Deposits:	218,605
Federal Funds and Repos:	200	Federal Funds and Borrowings:	5,396
Investments:	22,051	Other Liabilities:	594
Net Loans:	196,105	Subordinated Debt:	0
Premises and Fixed Assets:	5,619	Total Liabilities:	224,595
Other Real Estate:	11		
Other Assets:	10,191	Total Equity Capital:	29,916
Total Assets:	254,511	Total Liabilities and Capital:	254,511
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

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

Branches in Town: Four **Other Branches:** Ola

Bank of Salem
Salem, AR

VOICE: (870) 895-2591
FAX: (870) 895-3825
Trust Powers: No

207 West Church Street
72576-0338

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

Home Page: www.bksalem.net

Member of Federal Reserve System

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

Chm/CEO/Pres: Mark Montgomery
SVP: Mike Falco

Cash: Lucinda Bishop

Cash and Due from:	12,602	Deposits:	121,259
Federal Funds and Repos:	4,215	Federal Funds and Borrowings:	0
Investments:	3,719	Other Liabilities:	476
Net Loans:	107,738	Subordinated Debt:	0
Premises and Fixed Assets:	1,829	Total Liabilities:	121,735
Other Real Estate:	289		
Other Assets:	7,132	Total Equity Capital:	15,789
Total Assets:	137,524	Total Liabilities and Capital:	137,524
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

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

Branches in Town: None **Other Branches:** Mammoth Spring, Viola

Logan County Bank Scranton, AR

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

600 Main Street
72863-0085

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

Home Page: www.logancountybank.net

Bank Holding Company
None

CEO/Pres: Gary Fritsche
SVP: Jerry L. Davis

VP: Adam Fritsche

Cash and Due from:	2,725	Deposits:	67,916
Federal Funds and Repos:	650	Federal Funds and Borrowings:	0
Investments:	46,857	Other Liabilities:	114
Net Loans:	31,254	Subordinated Debt:	0
Premises and Fixed Assets:	394	Total Liabilities:	68,030
Other Real Estate:	0		
Other Assets:	1,201	Total Equity Capital:	15,051
Total Assets:	83,081	Total Liabilities and Capital:	83,081
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Eddie Ahne; Don Fritsche; Gary Fritsche; Ronnie Layes

Branches in Town: One

Other Branches: Subiaco

First Security Bank Searcy, AR

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

314 North Spring
72143

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

Home Page: www.fsbank.com

Bank Holding Company
First Security Bancorp, Searcy, AR

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

EVP: J. Mark Ferguson
TO: Frank Faust

Cash and Due from:	146,897	Deposits:	4,175,798
Federal Funds and Repos:	256,925	Federal Funds and Borrowings:	301,864
Investments:	2,421,231	Other Liabilities:	11,217
Net Loans:	2,377,206	Subordinated Debt:	0
Premises and Fixed Assets:	110,898	Total Liabilities:	4,488,879
Other Real Estate:	5,121		
Other Assets:	145,325	Total Equity Capital:	974,724
Total Assets:	5,463,603	Total Liabilities and Capital:	5,463,603
Total Trust Assets:	1,648,932	Number of Shares Outstanding:	24,000

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

Branches in Town: Three

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

**Peoples Bank
Sheridan, AR**

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

1120 S. Rock Street
72150

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

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

CEO/Pres: Craig L. Manatt

SVP: G. Jannette Jones

Cash and Due from:	21,864	Deposits:	136,359
Federal Funds and Repos:	200	Federal Funds and Borrowings:	0
Investments:	59,385	Other Liabilities:	345
Net Loans:	69,752	Subordinated Debt:	0
Premises and Fixed Assets:	2,226	Total Liabilities:	136,704
Other Real Estate:	0		
Other Assets:	4,346	Total Equity Capital:	21,069
Total Assets:	157,773	Total Liabilities and Capital:	157,773
Total Trust Assets:	0	Number of Shares Outstanding:	56,562

Directors: Dannie L. Brown; Donald L. Hedden; Gary D. Hines; Bobby G. Jeffrey; James W. Lancaster; Craig L. Manatt; John D. Manatt; Mary Mel Nixon; Shelby L. Taylor; Alvin L. Upton; David L. Wells

Branches in Town: None **Other Branches:** Little Rock

**Smackover State Bank
Smackover, AR**

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

708 North Broadway
71762-0107

Charter Number: 600
Date: April 18, 1928
FDIC Certificate Number: 5623

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

Chm: J. Drew Tennyson

CEO/Pres: James B. Yeager

Cash and Due from:	13,012	Deposits:	159,407
Federal Funds and Repos:	1,225	Federal Funds and Borrowings:	0
Investments:	100,821	Other Liabilities:	274
Net Loans:	63,191	Subordinated Debt:	0
Premises and Fixed Assets:	2,146	Total Liabilities:	159,681
Other Real Estate:	61		
Other Assets:	1,701	Total Equity Capital:	22,476
Total Assets:	182,157	Total Liabilities and Capital:	182,157
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

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

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

Riverside Bank Sparkman, AR

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

Commerce & Main Streets
71763-0127

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

Home Page: www.riversidebank.com

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

CEO/VChm: Stephen C. Davis

Pres: Robert G. Dudley, Jr.

Cash and Due from:1,171
Federal Funds and Repos:775
Investments:1,000
Net Loans:54,397
Premises and Fixed Assets:2,465
Other Real Estate:15
Other Assets:2,166
Total Assets:61,989
Total Trust Assets:0

Deposits:52,493
Federal Funds and Borrowings:4,250
Other Liabilities:38
Subordinated Debt:0
Total Liabilities:56,781

Total Equity Capital:5,208
Total Liabilities and Capital:61,989
Number of Shares Outstanding:3,000

Directors: Stephen C. Davis; Robert G. Dudley, Jr.; Charles T. Gaston; David Matchet; Donny White

Branches in Town: None

Other Branches: Little Rock

United Bank Springdale, AR

VOICE: (479) 756-8811
FAX: (866) 897-2839
Trust Powers: Yes

2600 South Thompson Street
72764-6354

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
SVP/CFO: Paige Mulhollan

SVPI/CLO: Luke Colley

Cash and Due from:15,513
Federal Funds and Repos:675
Investments:5,383
Net Loans:156,144
Premises and Fixed Assets:8,323
Other Real Estate:53
Other Assets:2,276
Total Assets:188,367
Total Trust Assets:0

Deposits:146,548
Federal Funds and Borrowings:17,838
Other Liabilities:1,015
Subordinated Debt:0
Total Liabilities:165,401

Total Equity Capital:22,966
Total Liabilities and Capital:188,367
Number of Shares Outstanding:100,000

Directors: John Ervin; Nathan Gairhan; Michele Harrington; Nick Hobbs; Darrin Pitts; Don Pitts; John Scott; Craig Young

Branches in Town: One

Other Branches: Fayetteville, Rogers

**Bodcaw Bank
Stamps, AR**

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

307 Thomas Street
71860-0008

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

Home Page: www.bodcawbank.com
Bank Holding Company
Bodcaw Bancshares, Inc., Stamps, AR

CEO/Pres: Korey Keith
EVP: Gina Gore

EVP: Jeff White
AVP: Linda Pipkin

Cash and Due from:	4,867	Deposits:	74,563
Federal Funds and Repos:	4,300	Federal Funds and Borrowings:	0
Investments:	32,296	Other Liabilities:	184
Net Loans:	40,114	Subordinated Debt:	0
Premises and Fixed Assets:	415	Total Liabilities:	74,747
Other Real Estate:	97		
Other Assets:	749	Total Equity Capital:	8,091
Total Assets:	82,838	Total Liabilities and Capital:	82,838
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

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

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

**Bank of Star City
Star City, AR**

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

116 North Lincoln
71667-0069

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

Home Page: www.bankofstarcity.com
Member of Federal Reserve System
Bank Holding Company
Star City Bancshares, Inc., Star City, AR

Chm/CEO: Marion Burge Ryburn

Pres: R. Mark Owen

Cash and Due from:	1,598	Deposits:	74,715
Federal Funds and Repos:	0	Federal Funds and Borrowings:	5,621
Investments:	20,685	Other Liabilities:	139
Net Loans:	68,277	Subordinated Debt:	0
Premises and Fixed Assets:	2,884	Total Liabilities:	80,475
Other Real Estate:	0		
Other Assets:	1,225	Total Equity Capital:	14,194
Total Assets:	94,669	Total Liabilities and Capital:	94,669
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

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

Branches in Town: None **Other Branches:** Dumas, Pine Bluff (2), White Hall

Security Bank Stephens, AR

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

105 Ruby Street
71764-0007

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

Home Page: www.secbnk.com

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

Chm: Carol Reaves
CEO/Pres: Guy R. "Buck" Smith

EVP/CFO/COO: Cheryl Brown

Cash and Due from:3,786	Deposits:61,862
Federal Funds and Repos:150	Federal Funds and Borrowings: 0
Investments:5,235	Other Liabilities:1,259
Net Loans:55,469	Subordinated Debt: 0
Premises and Fixed Assets:1,654	Total Liabilities:63,121
Other Real Estate:357	
Other Assets:2,333	Total Equity Capital:5,863
Total Assets:68,984	Total Liabilities and Capital:68,984
Total Trust Assets: 0	Number of Shares Outstanding:11,000

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

Branches in Town: None

Other Branches: None

The Farmers and Merchants Bank Stuttgart, AR

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

708 S. Main Street
72160-1016

Charter Number: 687
Date: December 29, 1944
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

Chm: Mickey Pierce
CEO/Pres: Gary Hudson

VChm: Robert Seidenstricker

Cash and Due from:24,227	Deposits:754,177
Federal Funds and Repos:367	Federal Funds and Borrowings:169,709
Investments:226,642	Other Liabilities:7,571
Net Loans:716,602	Subordinated Debt: 0
Premises and Fixed Assets:14,732	Total Liabilities:931,457
Other Real Estate:2,567	
Other Assets:81,001	Total Equity Capital:134,681
Total Assets:1,066,138	Total Liabilities and Capital:1,066,138
Total Trust Assets:145,652	Number of Shares Outstanding:100,000

Directors: Gerald Carter; Bradley A. Chambliss; Greg Connell; Gary Hudson; Kyle Ludwig; Dr. Chris Morgan; Don Pattillo; Mickey Pierce; Robert H. Pond; Patricia Townsend; Ray Vester

Branches in Town: Four

Other Branches: Des Arc, DeWitt, Farmington, Fayetteville (5), Hazen, Marianna, Morrilton, Perryville, Prairie Grove, West Fork

Citizens Bank & Trust Company
Van Buren, AR

VOICE: (479) 474-1201
FAX: (479) 410-1340
Trust Powers: Yes

3110 Alma Hwy.
72956-0469

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

Home Page: www.cbankandtrust.com
Member of Federal Reserve System
Bank Holding Company
First Bank Corp., Fort Smith, AR

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

SVP: Joe Dan Stewart
TO: Cindy Winborn

Cash and Due from:	18,099	Deposits:	344,323
Federal Funds and Repos:	0	Federal Funds and Borrowings:	4,014
Investments:	130,054	Other Liabilities:	1,550
Net Loans:	233,941	Subordinated Debt:	0
Premises and Fixed Assets:	4,583	Total Liabilities:	349,887
Other Real Estate:	12		
Other Assets:	12,077	Total Equity Capital:	48,879
Total Assets:	398,766	Total Liabilities and Capital:	398,766
Total Trust Assets:	12,007	Number of Shares Outstanding:	16,000

Directors: J. Kevin Bell; Mont S. Echols, Jr.; Morril H. Harriman; D. Keith Hefner; L. Scott McBrayer; Brett D. Peters; Paul D. Shirley; Jeremy S. Simon; William W. Thomas; James G. Williamson, Jr.

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

First State Bank of Warren
Warren, AR

VOICE: (870) 226-2601
FAX: (870) 226-2253
Trust Powers: Yes

104 S. Main Street
71671-0029

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

Home Page: www.firststatewarren.com
Member of Federal Reserve System
Bank Holding Company
Bradley Bancshares, Inc., Warren, AR

Pres: Freddie M. Mobley

EVP/TO: Hugh Quimby

Cash and Due from:	4,629	Deposits:	98,986
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,000
Investments:	55,923	Other Liabilities:	308
Net Loans:	46,135	Subordinated Debt:	0
Premises and Fixed Assets:	956	Total Liabilities:	100,294
Other Real Estate:	346		
Other Assets:	3,217	Total Equity Capital:	10,912
Total Assets:	111,206	Total Liabilities and Capital:	111,206
Total Trust Assets:	283	Number of Shares Outstanding:	59,000

Directors: Robert Garner; Roger George; Robert Green, Jr.; Freddie M. Mobley; Hugh A. Quimby; Bennie Ryburn, III; Ray Ryburn; Dr. Joe H. Wharton

Branches in Town: One **Other Branches:** Hampton, Hermitage

Warren Bank and Trust Company Warren, AR

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

201 South Main
71671-0350

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

Home Page: www.warrenbanktrust.com

Member of Federal Reserve System

Bank Holding Company
None

Chm: John B. Frazer, Jr.

Pres: Kelly Ashcraft

Cash and Due from:	4,465	Deposits:	99,386
Federal Funds and Repos:	4,300	Federal Funds and Borrowings:	4,366
Investments:	66,069	Other Liabilities:	129
Net Loans:	46,659	Subordinated Debt:	0
Premises and Fixed Assets:	542	Total Liabilities:	103,881
Other Real Estate:	146		
Other Assets:	1,189	Total Equity Capital:	19,489
Total Assets:	123,370	Total Liabilities and Capital:	123,370
Total Trust Assets:	21,502	Number of Shares Outstanding:	48,000

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

Branches in Town: Two

Other Branches: Hermitage

Evolve Bank & Trust West Memphis, AR

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

301 Shoppingway Boulevard
72301-1719

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

Home Page: www.getevolved.com

Member of Federal Reserve System

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

Chm: Scot Lenoir

EVP/CFO: Mark Mosteller

CEO/Pres: Scott Stafford

Cash and Due from:	16,127	Deposits:	369,538
Federal Funds and Repos:	0	Federal Funds and Borrowings:	54,000
Investments:	19,521	Other Liabilities:	8,981
Net Loans:	407,932	Subordinated Debt:	0
Premises and Fixed Assets:	8,084	Total Liabilities:	432,519
Other Real Estate:	2,336		
Other Assets:	19,025	Total Equity Capital:	40,506
Total Assets:	473,025	Total Liabilities and Capital:	473,025
Total Trust Assets:	1,025,036	Number of Shares Outstanding:	68,286

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

Branches in Town: None

Other Branches: Memphis[TN], Parkin, Wynne

**Cross County Bank
Wynne, AR**

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

1 Cross County Plaza
72396-0009

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

Home Page: www.crosscountybank.com

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

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

SVP/CFO: Beth Dildine
SVP/CLO: Jack Runsick

Cash and Due from:.....	7,238	Deposits:	202,913
Federal Funds and Repos:	50	Federal Funds and Borrowings:	2,604
Investments:	10,522	Other Liabilities:	315
Net Loans:	202,659	Subordinated Debt:	0
Premises and Fixed Assets:.....	6,912	Total Liabilities:	205,832
Other Real Estate:	995		
Other Assets:.....	8,036	Total Equity Capital:.....	30,580
Total Assets:.....	236,412	Total Liabilities and Capital:	236,412
Total Trust Assets:.....	12,354	Number of Shares Outstanding:.....	4,000

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

Branches in Town: One

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

REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2018

Arkansas Capital Corporation
Little Rock, AR

VOICE: (501) 374-9247 200 River Market Avenue, Suite 400 Charter Number: 2000
FAX: (501) 374-9425 72201-1766 Date: May 2, 2017
Trust Powers: No County: Pulaski

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

Chm: Kevin Burns
CEO: Rush B. Deacon

VChm: Brad Chambless
Pres/COO: Sam Walls, III

Cash and Due from:.....	1,217	Deposits:	0
Federal Funds and Repos:	0	Federal Funds and Borrowings:	24,619
Investments:	8,733	Other Liabilities:	416
Net Loans:	24,764	Subordinated Debt:	0
Premises and Fixed Assets:.....	655	Total Liabilities:	25,035
Other Real Estate:	156		
Other Assets:.....	2,813	Total Equity Capital:.....	13,303
Total Assets:.....	38,338	Total Liabilities and Capital:	38,338
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	1,027

Directors: Jeff Amerine; Kevin Burns; Charles Cervantes; Brad Chambless; Dennis Cooper; Rush Deacon; Karen Marine; Sandra Massey; Virgil L. Miller, Jr.; Martha Moore; Carroll Penick; Bryan Scoggins; Frank D. Scott, Jr.; David H. Shindler; William T. Staed; Boon W. Tan

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

REPORT OF THE

STATE CHARTERED
TRUST COMPANY

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2018

**Community First Trust Company
Hot Springs, AR**

VOICE: (501) 520-3660

FAX: (501) 520-3667

Population: 35,750

135 Section Line Road, C-1
71913

Charter Number: 35001

Date: Jun. 17, 1998

County: Garland

Home Page: www.communityfirsttrust.com**CEO/Pres:** William L. Kerst, Jr.**CFO:** Leslie A. Ballentine**Directors:** Charlotte Arnold, CPA; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener; David French;
William L. Kerst, Jr.; C. Tim White**Branches in Town:** None**Other Branches:** El Dorado, Hot Springs Village,
Little Rock, Russellville

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2018

Perry County Industrial Development Corporation
Perryville, AR

VOICE: (501) 889-2621

FAX: (501) 889-2966

P. O. Box 869
72126-0869

Charter Number: 30003

Date: Aug. 18, 1994

County: Perry

Pres: Mark Roland
VP: Donald C. Crain

Treas: John C. Branscum

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

JUNE 30, 2018

COUNTY	BANK	CITY
Arkansas	Arkansas County Bank	DeWitt
	DeWitt Bank And Trust Company	DeWitt
	The Farmers and Merchants Bank	Stuttgart
Ashley	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Home Bank of Arkansas	Portland
Baxter	Integrity First Bank, National Association	Mountain Home
Benton	Bank of Gravett	Gravette
Bradley	First State Bank of Warren	Warren
	Warren Bank and Trust Company	Warren
Calhoun	Generations Bank	Hampton
Carroll	First National Bank of North Arkansas	Berryville
	Cornerstone Bank	Eureka Springs
	Anstaff Bank	Green Forest
Chicot	The Bank of Lake Village	Lake Village
Clark	Southern Bancorp Bank	Arkadelphia
Clay	Piggott State Bank	Piggott
Cleveland	Gateway Bank	Rison
Columbia	Farmers Bank and Trust Company	Magnolia
	The Peoples Bank	Magnolia
Conway	Petit Jean State Bank	Morrilton
Crawford	Citizens Bank & Trust Company	Van Buren
Crittenden	First Community Bank of Eastern Arkansas	Marion
	Evolve Bank & Trust	West Memphis
	Fidelity National Bank	West Memphis
Cross	Cross County Bank	Wynne
	The First National Bank of Wynne	Wynne
Dallas	FBT Bank & Mortgage	Fordyce
	Riverside Bank	Sparkman

COUNTY	BANK	CITY
Desha	Merchants & Farmers Bank First NaturalState Bank McGehee Bank	Dumas McGehee McGehee
Drew	Commercial Bank & Trust Company Union Bank And 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
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	Relyance Bank, National Association Simmons Bank	Pine Bluff Pine Bluff
Lafayette	Community State Bank Bodcaw Bank	Bradley Stamps
Lawrence	The First National Bank of Lawrence County	Walnut Ridge
Lincoln	Bank of Star City	Star City
Logan	First Western Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton
Lonoke	Bank of England First State Bank	England Lonoke
Madison	Today's Bank	Huntsville
Mississippi	Farmers Bank and Trust Company	Blytheville

COUNTY	BANK	CITY
Monroe	The Merchants and Planters Bank	Clarendon
Nevada	Bank of Prescott	Prescott
Ouachita	Bank of Bearden Security Bank	Bearden Stephens
Phillips	Helena National Bank	Helena - West Helena
Pike	Bank of Delight Diamond Bank	Delight Murfreesboro
Poinsett	First Delta Bank	Marked Tree
Polk	The Union Bank of Mena	Mena
Pope	First State Bank	Russellville
Pulaski	First Arkansas Bank & Trust Bank of Little Rock Bank of the Ozarks Central Bank Eagle Bank & Trust Company One Bank & Trust, National Association The Capital Bank	Jacksonville Little Rock Little Rock Little Rock Little Rock Little Rock Little Rock
Randolph	RiverBank	Pocahontas
Sebastian	The First National Bank of Fort Smith Farmers Bank	Fort Smith Greenwood
Sevier	First State Bank of DeQueen Horatio State Bank	DeQueen Horatio
Sharp	FNBC Bank Bank of Cave City	Ash Flat Cave City
St. Francis	Armor Bank First National Bank of Eastern Arkansas	Forrest City Forrest City
Stone	Stone Bank	Mountain View
Union	First Financial Bank Smackover State Bank	El Dorado Smackover

COUNTY	BANK	CITY
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
	River Town Bank	Dardanelle

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2018

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: Martin Carpenter	Sec: Terri French
VP: Marty Sellars	Sec: Morris Street
Subsidiaries:	
FNBC Bank	Ash Flat, AR
FNBC Capital Trust I	Ash Flat, AR

Citizens Bancshares of Batesville, Inc.
Batesville, AR

RSSD Number: 1131077	200 South Third Street
VOICE: (870) 793-4441	P. O. Box 2156
FAX: (870) 698-6299	72503-2156
CEO: Phil Baldwin	EVP/CFO: Karen Shaw
Subsidiaries:	
The Citizens Bank	Batesville, AR
Citizens Bancshares (AR) Statutory Trust I	Batesville, AR

First Community Bancshares, Inc.
Batesville, AR

RSSD Number: 2641694	1325 Harrison Street
VOICE: (870) 612-3400	P. O. Box 4327
FAX: (870) 612-3412	72501-4327
Chm/CEO/Pres: Dale E. Cole	CFO: Jason Taylor
EVP: Boris A. Dover	Sec: Dianne Lamberth
Subsidiaries:	
First Community Bank	Batesville, AR
Batesville Insurance Agency, Inc.	Batesville, AR
Community Business Resources, LLC	Batesville, AR
WR Holding Co., LLC	Batesville, AR

Bearden Bancshares, Inc. Bearden, AR

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

1 Second Street
P. O. Box 135
71720-0135

Pres: Rick Green

Sec: Ken Riley

Subsidiaries:

Bank of Bearden
BBI Insurance Agency, Inc.

Bearden, AR
Bearden, AR

Arvest Bank Group, Inc. Bentonville, AR

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

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

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

Sec: Karla Payne

Subsidiaries:

Arvest Holdings, Inc.
Arvest Bank
Arvest Central Mortgage Company
ABREHB, LLC
Arvest Bank Operations, Inc.
Arvest Insurance, Inc.
Arvest Investments, Inc.
RHV, LLC
RHV2, LLC
First Place on the Creeks, LLC
WACO Title Company
ABR Investments, Inc.
D 3 Technology, Inc.
Security Bankcard Center, Inc.
Southwest Cattlemen's Corporation
Superior Finance Company
NBC Capital Trust I
NBC Capital Trust II
Superior Financial Statutory Trust II
CFB Aviation, LLC
AREH LLC
Land Title Insurance Corporation
Arvest Statutory Trust I

Bentonville, AR
Fayetteville, AR
Little Rock, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Lowell, AR
Rogers, AR
Springdale, AR
Joplin, MO
Omaha, NE
Norman, OK
Tulsa, OK
Tulsa, OK
North Little Rock, AR
North Little Rock, AR
Hartford, CT
Bentonville, AR
Lowell, AR
Denver, CO
Hartford, CT

Arvest Holdings, Inc.
Bentonville, AR

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

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

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

Arvest Bank	Fayetteville, AR
Arvest Central Mortgage Company	Little Rock, AR
ABREHB, LLC	Lowell, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
RHV, LLC	Lowell, AR
RHV2, LLC	Lowell, AR
First Place on the Creeks, LLC	Rogers, AR
WACO Title Company	Springdale, AR
ABR Investments, Inc.	Joplin, MO
D 3 Technology, Inc.	Omaha, NE
Security Bankcard Center, Inc.	Norman, OK
Southwest Cattlemen's Corporation	Tulsa, OK
Superior Finance Company	Tulsa, OK
NBC Capital Trust I	North Little Rock, AR
NBC Capital Trust II	North Little Rock, AR
Superior Financial Statutory Trust II	Hartford, CT

Farmers Bancorp, Inc.
Blytheville, AR

RSSD Number: 1247615	400 West Main Street
VOICE: (870) 763-8101	P. O. Box 688
FAX: (870) 763-3500	72316-0688

Chm/Pres: Randy Scott	VChm: Steve Bell
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Subsidiaries:

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

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

80 West Main
P. O. Box 87
72927-0087

Chm: Ty Hampton

Subsidiaries:

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

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

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

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

80 West Main
P. O. Box 87
72927-0087

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

Chm/CEO: John T. Hampton

VP/Sec: Debbie Danekas

Subsidiaries:

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

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

Harrell Bancshares, Inc.
Camden, AR

RSSD Number: 2352196
VOICE: (870) 837-8300
FAX: (870) 837-8310

1325 Hwy. 278 Bypass
P. O. Box 10
71701

Pres: Jonathan W. Harrell
VP: Paul Lindsey

Sec: Phillip J. Foster

Subsidiaries:
Generations Bank

Hampton, AR

Sharp Bancshares, Inc.
Cave City, AR

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

137 South Main
P. O. Box 490
72521-0490

Chm: Samuel F. Beller
CEO/Pres: John Beller

VChm: Bruce Street
CFO: Dennis Esteb

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

Cave City, AR
Cave City, AR

Clarendon Holding Co.
Clarendon, AR

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

297 Madison
P. O. Box 280
72029-0280

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) 328-4663
FAX: (501) 328-4679

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

Chm: John W. Allison
CEO: C. Randall Sims

CFO: Brian Davis
COO: Stephen Tipton

Subsidiaries:

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

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

Evergreen Bancshares, Inc. Crossett, AR

RSSD Number: 1134797
VOICE: (870) 364-5131
FAX: (870) 364-6329

200 Pine Street
P. O. Box 638
71635-0638

Chm: Richard E. Griffin

CEO/Pres: Howard M. Beaty, Jr.

Subsidiaries:

First State Bank

Crossett, AR

Chambers Bancshares, Inc.
Danville, AR

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

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

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

Subsidiaries:
Chambers Bank Danville, AR
Sloan Capital Trust I Danville, AR

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

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

102 North Front Street
P. O. Box 577
72834-0577

CEO: Dee Abrams

Subsidiaries:
River Town Bank Dardanelle, 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
71832-0970

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

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

DBT Financial Corporation
DeWitt, AR

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

Second and Jefferson Streets
P. O. Drawer 71
72042-0071

Pres: Eddie Lumsden

Sec: David Jessup

Subsidiaries:

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

DeWitt, AR
DeWitt, AR
DeWitt, AR
DeWitt, AR

DeWitt First Bankshares Corporation
DeWitt, AR

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

220 West Cross
P. O. Box 511
72042-0511

Pres: Lester A. McKinley

Sec: Warren A. Jennings, Jr.

Subsidiaries:

Arkansas County Bank

DeWitt, AR

M & F Financial Corporation
Dumas, AR

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

500 Highway 65 South
P. O. Box 187
71639-0187

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

Treas/Sec: Betty B. Trites

Subsidiaries:

Merchants & Farmers Bank

Dumas, AR

First Financial Banc Corporation
El Dorado, AR

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

214 North Washington Street
P. O. Box 1754
71730-1754

CEO/Pres: Chris Hegi
EVP: Craig Mobley

EVP/CFO: Melissa Jerry
Sec: Debra Martin

Subsidiaries:

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

MHBC Investments Limited Partnership, I LLLP
England, AR

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

123 South Main Street
P. O. Box 70
72046

Chm/CEO/Pres: Gary Canada

Subsidiaries:

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

Canada Bancshares, Inc.
England, AR

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

123 South Main Street
72046

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

Chm/CEO/Pres: Gary Canada

Subsidiaries:

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

Eureka Bancshares, Inc.
Eureka Springs, AR

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

70 South Main
P. O. Box 309
72632-0309

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

Sec: Charles T. Cross

Subsidiaries:
Cornerstone Bank

Eureka Springs, AR

White River Bancshares Company
Fayetteville, AR

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

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

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

CFO: Russell W. Nugent, Jr.
CLO: Daniel J. Lewis

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
71742-2202

Chm/CEO/Pres: James V. Hulse, Jr.
EVP/Sec: Suzette Crutchfield

SVP: Janie Daniell
SVP: David Sisson

Subsidiaries:
FBT Bank & Mortgage

Fordyce, 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/Pres: Timothy E. Bainum
VChm: Mac McClanahan

CFO: Laura Habighorst

Subsidiaries:
Diamond Bank

Murfreesboro, AR

**Gravett Bancshares, Inc.
Gravette, AR**

RSSD Number: 3143953
VOICE: (479) 787-5251
FAX: (479) 787-6102

211 SE Main Street
P. O. Box 149
72736-0149

Chm/VP: Jim A. Edmondson
Pres: Richard T. Pollreis

Sec: Lynn F. Cowick

Subsidiaries:
Bank of Gravett

Gravette, AR

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

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

100 First National Avenue
P. O. Box 1900
72638

Chm/Pres: Stephen Stafford
SVP: Shelby Bruffett

Sec: L. Scott Stafford

Subsidiaries:
Anstaff Bank

Green Forest, AR

First Service Bancshares, Inc.
Greenbrier, AR

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

136 South Broadview
P. O. Box 190
72058-0430

Chm/CEO/Pres: Thomas H. Grumbles

Treas/Sec: Kenneth Barnard

Subsidiaries:

First Service Bank
First Service Realty

Greenbrier, AR
Greenbrier, AR

Peoples Home Holding, Inc.
Greenbrier, AR

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

67 South Broadview Street
P. O. Box 307
72058

Chm/Pres: John Stacks
VChm: Joe Benton

Sec: Roy Montgomery

Subsidiaries:

Home Bank of Arkansas
HomeBank Insurance Agency

Portland, AR
Greenbrier, AR

Wilkinson Banking Corporation
Greenwood, AR

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

71 West Center Street
P. O. Box 610
72936-0610

Chm: Elizabeth Wilkinson

CEO/Pres: Edward Wilkinson

Subsidiaries:

Farmers Bank

Greenwood, AR

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

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

123 Main Street
P. O. Box 347
71842-0347

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

Treas/Sec: Michael B. Griffin

Subsidiaries:

Horatio State Bank

Horatio, AR

Smith Associated Banking Corporation
Hot Springs, AR

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

1801 Central Avenue, Suite D
71901

Chm/CEO: G. R. Buck Smith

Subsidiaries:

Bank of Salem
SABCO Insurance, Inc.
Security Bank
Ouachita Properties Inc.

Salem, AR
Salem, AR
Stephens, AR
Stephens, AR

First Arkansas BancShares, Inc.
Jacksonville, AR

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

600 West Main Street
P. O. Box 827
72078-0827

Chm/CEO/Pres: Larry T. Wilson

SVP/CFO: Kim Cullum

Subsidiaries:

First Arkansas Bank & Trust
First Arkansas Statutory Trust I

Jacksonville, AR
Jacksonville, AR

Southeast Arkansas Bank Corporation
Lake Village, AR

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

201 Main Street
P. O. Box 727
71653-0727

Chm/CEO: Charles H. Weissinger, Jr.
VChm: William W. Bunker

Pres: Franklin Todd Turner
COO: Shannon M. Hill

Subsidiaries:

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

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

Allcorp, Inc.
Little Rock, AR

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

2204 North Spruce
72207

Chm/CEO: Lex Golden, III

Pres: Alex Golden

Subsidiaries:

Community State Bank

Bradley, AR

Capital Bancshares, Inc.
Little Rock, AR

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

12224 Chenal Parkway
P. O. Box 8210
72211

Chm: Warren Stephenson
Pres: Troy Duke

COO: Heather Drew

Subsidiaries:

The Capital Bank

Little Rock, AR

Little Rock Bankshares, Inc. Little Rock, AR

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

200 North State Street
P. O. Box 34090
72203

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

SVP/Cash: Lee A. Swearingen
Sec: Stephen Plunkett

Subsidiaries:

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

Riverside Bancshares, Inc. Little Rock, AR

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

1001 W. Markham, 2nd Floor
72201

Pres: Stephen C. Davis

Sec: David Matchet

Subsidiaries:

Riverside Bank	Sparkman, AR
Arkansas Mortgage Company, Inc.	Fayetteville, AR
Riverside Mortgage Company, Inc.	Little Rock, AR

Southern Bancorp Inc. Little Rock, AR

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

8924 Kanis Road
72205

Chm: Glen Jones
CEO: Darrin Williams

CFO: Christopher Wewers

Subsidiaries:

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

State Holding Company
Little Rock, AR

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

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

Subsidiaries:	
Eagle Bank & Trust Company	Little Rock, AR
Eagle Development Company South	Little Rock, AR
State Mortgage Company	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	72086-0320

Chm: Neil Bennett, Jr.	Sec: Karen Hardke
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Subsidiaries:	
First State Bank	Lonoke, AR
First State Land Co., Inc.	Lonoke, AR
Lonoke Statutory Trust I	Lonoke, AR
Lonoke Statutory Trust II	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) 234-3384	71754-0340

Chm: Steven Clark Fincher	Sec: Sharon Gathright
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
71754-0250

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

EVP/CFO: Drew Chandler
EVP/Sec: Bruce D. Maloch

Subsidiaries:

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

Magnolia, AR
Magnolia, AR
Magnolia, AR
Hartford, CT

FCB Financial Services, Inc.
Marion, AR

RSSD Number: 3123339
VOICE: (870) 739-7300
FAX: (870) 739-7379

205 Block Street
P. O. Box 747
72364

Pres: M. Don Underwood
EVP/CFO: Brenda Eldridge

Sec: Frank A. Fogleman

Subsidiaries:

First Community Bank of Eastern Arkansas

Marion, AR

Tyronza Bancshares, Inc.
Marked Tree, AR

RSSD Number: 1139783
VOICE: (870) 358-6000
FAX: (870) 358-6001

214 Hester Parker Drive
P. O. Box 635
72365-0635

Chm: Charles A. Banks

Pres: Chris M. Lehman

Subsidiaries:

First Delta Bank

Marked Tree, AR

**First National Financial Corporation
McGehee, AR**

RSSD Number: 3386880	500 North Second Street
VOICE: (870) 222-3880	P. O. Box 728
FAX: (870) 222-4853	71654
CEO/Pres: Robert E. Lucky	EVP/COO: Jim Daniels

Subsidiaries:

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

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

RSSD Number: 3487965	301 North 2nd Street
VOICE: (870) 222-3151	P. O. Box 787
FAX: (870) 222-6159	71654
Chm: William W. Bowman	VChm: John H. Potter
CEO/Pres: James M. Smith	VP/TO: Jim Youngblood

Subsidiaries:

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

**Southeast Financial Bankstock Corporation
McGehee, AR**

RSSD Number: 1096662	301 North 2nd Street
VOICE: (870) 222-3151	P. O. Box 787
FAX: (870) 222-6159	71654-0787
Bank Holding Company	
McGehee Bank Employee Stock Ownership Plan, McGehee, AR	

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

Subsidiaries:

McGehee Bank	McGehee, AR
McBank Realty	McGehee, AR

Union Bankshares, Inc.
Mena, AR

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

303 Hwy 71 North
P. O. Box 898
71953-0898

Chm: John Stevenson
CEO/Pres: Philip B. Hensley

VChm: David Maddox
EVP/CFD: Michael D. Myers

Subsidiaries:

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

Mena, AR
Mena, AR
Paris, AR

Drew Bancshares, Inc.
Monticello, AR

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

212 West Gaines
P. O. Box 150
71657-0150

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

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

Subsidiaries:

Commercial Bank & Trust Company

Monticello, AR

First Union Financial Corporation
Monticello, AR

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

102 West McCloy
P. O. Box 270
71657-0270

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

Pres: Dave Dickson
Treas/Sec: Robin McClendon

Subsidiaries:

Union Bank And Trust Company
First Union Statutory Trust 1

Monticello, AR
Monticello, AR

Big Creek Bancshares, Inc.
Moro, AR

RSSD Number: 5046816
VOICE: (870) 633-1525
FAX: (870) 821-5100

6738 Highway 78 West
72368

Chm/CEO/Pres: Mark Waldrip
VP: Nathan M. Waldrip

Treas: Stephen W. Edwards, Sr.

Subsidiaries:

Forrest City Financial Corporation
Armor Bank

Forrest City, AR
Forrest City, 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: (870) 269-7311
FAX: (870) 269-7312

802 East Main Street
P. O. Box 2750
72560

Chm/Pres: Kevin Compton
EVP: Marnie Oldner

CFO/Sec: Stephen T. Ragland
Co-Chm: Sonya Daniels

Subsidiaries:

Stone Bank Mountain View, AR

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

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

120 Hazel Street
P. O. Box 650
72112

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

Treas: Pat Davis
Sec: Leslie Lowery

Subsidiaries:

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

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

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

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

120 Hazel Street
P. O. Box 650
72112-0650

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.

Treas: Pat Davis
Sec: Leslie Lowery

Subsidiaries:

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

Newport, AR
Newport, AR

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

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

212 West Cherry Street
P. O. Box 307
72454-0307

Chm: Cody Knight

VChm: Steve Bell

Subsidiaries:

Piggott State Bank

Piggott, AR

Simmons First National Corporation
Pine Bluff, AR

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

501 Main Street
P. O. Box 7009
71601-4327

Chm/CEO: George A. Makris, Jr.

EVP: Marty Casteel

Subsidiaries:

Simmons Bank

Heartland Bank Liquidating Trust
Heartland Insurance, Inc.
Montesano Investment, LLC
PGR, LLC
Simmons First Insurance Services, Inc.
Simmons First Investment Group, Inc.
Zwolle Investment, LLC
Simmons First SW REIT, Inc.
Simmons First REIT of TN, LLC
Big Creek Investors, LLC
Simmons First REIT of MO, LLC
Springfield Finance and Development Corp.
MU Investment Property, LLC
Stockton Community Development Corp.
Simmons First Investments, Inc.
Bastrop CRK, LLC
CRK Stretford, LLC
CRK Technologies, LLC
FNBE Real Estate, Inc.
Grand Hill Investments, LLC
Quad J Holdings, LLC
Rockwell Community Development, Inc.
Cash Source, Inc.
CRK Properties, Inc.
Stillwater National Building Corporation
Stillwater Properties, Inc.
Citizens Energy Group
Venture Holding Company, LLC
First State Providence PCC of Grenada, LLC
Simmons First Auto, Inc.
Simmons First Insurance Services of TN, LLC
Simmons First Properties, Inc.
Simmons First Special Assets, Inc.
Harob, Inc.
Simmons First Mortgage Company
Community First Statutory Trust II
Community First Statutory Trust III
Hardeman County Statutory Trust I
Liberty Capital Trust IV
Liberty Capital Trust V
SBI Capital Trust II
Southwest Capital Trust II
Southwest Capital Trust III

Pine Bluff, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Wilmington, DE
Baltimore, MD
Sedalia, MO
Springfield, MO
Springfield, MO
St. Louis, MO
Stockton, MO
Las Vegas, NV
Oklahoma City, OK
Oklahoma City, OK
Oklahoma City, OK
Oklahoma City, OK
Oklahoma City, OK
Oklahoma City, OK
Oklahoma City, OK
Stillwater, OK
Stillwater, OK
Stillwater, OK
Stillwater, OK
Athens, TN
Jackson, TN
Union City, TN
Union City, TN
Union City, TN
Union City, TN
Union City, TN
Fort Worth, TX
Pine Bluff, AR
Wilmington, DE
Wilmington, DE
Wilmington, DE
Wilmington, DE
Wilmington, DE
Wilmington, DE
Wilmington, DE

Southwest Capital Trust IV
 Simmons First State Risk Management, Inc.
 Business Consulting Group, Inc.
 Hart Food Stores, Inc.
 SNB Capital Corporation
 SWB Recovery Corp.

Wilmington, DE
 Las Vegas, NV
 Stillwater, OK
 Stillwater, OK
 Stillwater, OK
 Fort Worth, TX

Prescott Bancshares, Inc. **Prescott, AR**

RSSD Number: 2236586
 VOICE: (870) 887-2688
 FAX: (870) 887-6822

103 East 2nd Street South
 P. O. Drawer 490
 71857-0490

Pres: John Warren Brannan, Jr.
EVP: Gary McCauley

Treas/Sec: Karen McLelland

Subsidiaries:
 Bank of Prescott

Prescott, AR

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

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

112 Main Street
 P. O. Box 345
 71665

Pres/CEO: Joseph Dunn

Subsidiaries:
 Gateway Bank

Rison, AR

First State Banking Corporation **Russellville, AR**

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

3103 East Main Street
 P. O. Box 10610
 72812

Chm/CEO: Charles Blanchard
Pres: Chip Blanchard

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

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

Russellville, AR
 Russellville, AR
 Russellville, AR
 Russellville, AR

**First Security Bancorp
Searcy, AR**

RSSD Number: 1096505	314 North Spring
VOICE: (501) 279-3401	P. O. Box 1009
FAX: (501) 279-3486	72145-1009

Chm/CEO/Pres: Reynie Rutledge

Subsidiaries:

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

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

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

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

Subsidiaries:

Peoples Bank	Sheridan, AR
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**Smackover Bancshares, Inc.
Smackover, AR**

RSSD Number: 1098264	708 North Broadway
VOICE: (870) 725-3051	P. O. Box 107
FAX: (870) 725-3049	71762-0107

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

Smackover State Bank	Smackover, AR
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Mathias Bancshares, Inc.
Springdale, AR

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

5571 Bleaux Ave.
P. O. Box 6485
72766

Chm/Pres: Sam Mathias
VChm: Arthur Thurman

Sec: Larry Olson

Subsidiaries:

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

Huntsville, AR
Fayetteville, AR
Fayetteville, AR

United Holding Company, Inc.
Springdale, AR

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

2790 South Thompson Street, Suite 102
72764-6354

CEO/Pres/Sec: Craig Young

CFO/Treas: Karla Baker

Subsidiaries:

United Bank

Springdale, AR

Bodcaw Bancshares, Inc.
Stamps, AR

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

307 Thomas Street
P. O. Box 8
71860-0008

Chm: John W. Smith, Jr.

Sec: D. Copie Dickson

Subsidiaries:

Bodcaw Bank

Stamps, AR

Star City Bancshares, Inc.
Star City, AR

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

116 North Lincoln
P. O. Drawer 69
71667-0069

Chm/CEO: Marion Burge Ryburn

Subsidiaries:

Bank of Star City

Star City, AR

The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

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

708 South Main
P. O. Box 1010
72160-1016

Chm: Mickey Pierce
CEO/Pres: Gary Hudson

SVP/CFO: Joann C. West

Subsidiaries:

The Farmers and Merchants Bank
Bankshares of Fayetteville Statutory Trust 1

Stuttgart, AR
Fayetteville, AR

Bradley Bancshares, Inc.
Warren, AR

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

104 South Main Street
P. O. Box 29
71671-0029

Chm: Bennie Ryburn, III

Pres: Freddie M. Mobley

Subsidiaries:

First State Bank of Warren

Warren, AR

Evolve Bancorp, Inc.
West Memphis, AR

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

301 Shoppingway Blvd.
72301

Chm: Scot Lenoir

Sec: Virginia B. Wilson

Subsidiaries:

Evolve Bank & Trust

West Memphis, AR

Cross County Bancshares, Inc.
Wynne, AR

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

1 Cross County Plaza
P. O. Box 9
72396-0009

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

Treas/Sec: Shelia Roberts

Subsidiaries:

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

Wynne, AR
Wynne, AR
Wynne, AR
Wynne, AR

ABBREVIATIONS

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

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