REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2020

ASA HUTCHINSON
Governor

MICHAEL PRESTON
Secretary

CANDACE A. FRANKS
Bank Commissioner
ONE HUNDRED AND SIXTH

ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2020
STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 2020

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

Secretary Preston:

I am pleased to submit to you the One Hundred and Sixth Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2020.

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

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

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

Cordially,

Candace A. Franks
Bank Commissioner
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</table>
LEGAL HOLIDAYS

New Year’s Day .......................................................................................................................January 1st

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

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

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

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

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

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

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

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

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

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

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Date of Appointment</th>
<th>Date Service Ended</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>John M. Davis</td>
<td>October 6, 1913</td>
<td>October 3, 1918</td>
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<tr>
<td>2.</td>
<td>A. J. Reap</td>
<td>October 3, 1918</td>
<td>March 22, 1919</td>
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<tr>
<td>3.</td>
<td>W. T. Maxwell</td>
<td>March 22, 1919</td>
<td>September 1, 1921</td>
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<tr>
<td>4.</td>
<td>Charles McKee</td>
<td>September 1, 1921</td>
<td>July 28, 1925</td>
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<tr>
<td>5.</td>
<td>Loid Rainwater</td>
<td>July 28, 1925</td>
<td>February 8, 1927</td>
</tr>
<tr>
<td>6.</td>
<td>Walter E. Taylor</td>
<td>February 8, 1927</td>
<td>January 10, 1933</td>
</tr>
<tr>
<td>7.</td>
<td>Marion Wasson</td>
<td>January 10, 1933</td>
<td>January 12, 1937</td>
</tr>
<tr>
<td>8.</td>
<td>Grover S. Jernigan</td>
<td>January 12, 1937</td>
<td>January 14, 1941</td>
</tr>
<tr>
<td>9.</td>
<td>Thomas W. Leggett</td>
<td>January 14, 1941</td>
<td>February 1, 1949</td>
</tr>
<tr>
<td>10.</td>
<td>S. J. Dean</td>
<td>February 1, 1949</td>
<td>December 31, 1949</td>
</tr>
<tr>
<td>11.</td>
<td>Ed. I. McKinley, Jr.</td>
<td>December 31, 1949</td>
<td>March 14, 1953</td>
</tr>
<tr>
<td>12.</td>
<td>A. R. Merritt</td>
<td>March 14, 1953</td>
<td>February 8, 1955</td>
</tr>
<tr>
<td>15.</td>
<td>Don R. Clark (Acting)</td>
<td>March 16, 1979</td>
<td>April 19, 1979</td>
</tr>
<tr>
<td>17.</td>
<td>Marlin D. Jackson</td>
<td>April 15, 1983</td>
<td>October 1, 1987</td>
</tr>
</tbody>
</table>
STATE BANKING BOARD MEMBERS

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

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

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

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

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

Mr. Todd Smith
Farmers Bank and Trust Company
P. O. Box 250
Magnolia, AR  71754-0250
VOICE:  (870) 235-7040
FAX:  (870) 235-7008
TERM EXPIRES:  12/31/2019
Arkansas State Bank Department
1 Commerce Way, Suite 401
Little Rock, Arkansas  72202
VOICE:  (501) 324-9019
FAX:  (501) 324-9028
https://banking.arkansas.gov/

DEPARTMENTAL ROSTER

Candace A. Franks - Bank Commissioner

Susannah T. Marshall - Deputy Bank Commissioner
- Examination, Supervision and Regulation
- Regulatory Enforcement Actions
- Personnel/Examination
- Application Information

John W. Ahlen IV - Deputy Bank Commissioner/Chief Counsel
- Examination, Supervision and Regulation
- Regulatory Enforcement Actions
- Personnel/Examination
- Rules and Regulations/Legal Filings and Inquiries

EXAMINATION AND SUPERVISION

Assistant Deputy Bank Commissioners

H. Wilks Marshall, Jr.
Baker L. Moseley
Dharmin H. Patel
Bob M. Henry

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

EXAMINATION PERSONNEL

LITTLE ROCK OFFICE

Gary W. Bush - Certified Examinations Manager
Matthew A. Rose - Certified Bank Senior Examiner
Jim E. Homan - Certified Bank Senior Examiner
Jordan A. Patterson - Certified Bank Senior Examiner
Scott M. Lambert - Certified Bank Senior Examiner
Andrew D. McCormick - Commissioned Bank Senior Examiner
Wesley H. Mathis - Bank Senior Examiner
J. D. Sonnier - Bank Senior Examiner
Ricky T. Puloma - Bank Junior Examiner
J. B. Maus - Bank Junior Examiner
**LITTLE ROCK OFFICE**
Raychel M. Pendergist - Bank Examinations Manager
Luke B. Webre - Certified Bank Senior Examiner
Jerry C. Corrothers - Certified Bank Senior Examiner
Kelly M. Shewmaker - Certified Bank Senior Examiner
Thomas L. Cook - Certified Bank Senior Examiner
Bill A. Whitmore - Bank Senior Examiner
Joel T. Futrell - Bank Senior Examiner
Derek G. Harvey - Bank Junior Examiner
Aaron C. Lockwood - Bank Examiner Trainee
Dallas E. Gipson - Bank Examiner Trainee

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

Ken H. Leavell - Certified Examinations Manager
Chris A. Dillon - Certified Bank Senior Examiner
Chris K. Davis - Certified Bank Senior Examiner
Adam W. Chase - Bank Senior Examiner
Wynne M. Morgan - Bank Senior Examiner

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

John K. Householder - Certified Examinations Manager
William R. Milum - Bank Senior Examiner
R. D. Jackson - Certified Bank Senior Examiner
Shaun G. Perkins - Certified Bank Senior Examiner
W. Kent Darr - Certified Bank Senior Examiner
W. Nathan Elliott - Certified Bank Senior Examiner
Seth D. Parsley - Bank Senior Examiner
Katie E. Potter - Bank Examiner Trainee
Peyton L. Tillman - Bank Examiner Trainee
Kendal B. Williams - Bank Examiner Trainee

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

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

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

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

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

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

Research and Development
Application Programming
Data Processing Support
ADMINISTRATION DIVISION

Jessica J. Wallace - Agency Fiscal Officer
Vicki A. Wise - Payroll Services Coordinator
Devan E. May - Procurement Coordinator

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

Cynthia L. Nixon - Executive Assistant to the Commissioner
Antwanette Pettigrew-House - Research Project Analyst
Lisa F. Smith - Research Project Analyst
Sharon K. Hacker - Administrative Analyst
B. Chance Brown - Administrative Analyst

Administrative Support
   Examination Support and Processing
   Rules and Regulations Manual Distribution Inquiries
   Charter Amendments and Charter Information
   Certificates of Good Standing
   Data Entry
# MERGERS OF STATE CHARTERED BANKS
## FROM JULY 1, 2019 TO JUNE 30, 2020

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

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

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Gravett</td>
<td>Bank of Gravette</td>
</tr>
<tr>
<td>Gravette, Arkansas</td>
<td>Gravette, Arkansas</td>
</tr>
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The above institution’s name change was effective August 12, 2019.
<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Community Bank</td>
<td>8101 Hwy 49</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Brookland, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>1089 Front Street</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Conway, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>220 East Ridge Avenue</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Harrison, Arkansas</td>
</tr>
<tr>
<td>The Citizens Bank</td>
<td>8000 Cantrell Road</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>1950 East Oak Street</td>
</tr>
<tr>
<td>Danville, Arkansas</td>
<td>Conway, Arkansas</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>3505 Central Avenue</td>
</tr>
<tr>
<td>Danville, Arkansas</td>
<td>Hot Springs, Arkansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>Hwy 12 &amp; SW Eden Brooke Street</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Bentonville, Arkansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>2885 Prince Street</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Conway, Arkansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>151st Street &amp; Murlen Road</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Olathe, Kansas</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>Lucile Ln &amp; Shawnee Mission Pkwy</td>
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<tr>
<td>Fayetteville, Arkansas</td>
<td>Shawnee, Kansas</td>
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<tr>
<td>Arvest Bank</td>
<td>201 Robert S Kerr Avenue</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td>Oklahoma City, Oklahoma</td>
</tr>
<tr>
<td>Armor Bank</td>
<td>1814 Executive Square</td>
</tr>
<tr>
<td>Forrest City, Arkansas</td>
<td>Jonesboro, Arkansas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>112 West Center Street, Suite 600</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Fayetteville, Arkansas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>2221 Hill Park Cove, Suite B</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Jonesboro, Arkansas</td>
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<tr>
<td>BANK</td>
<td>LOCATION</td>
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<tr>
<td>------------------------------</td>
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<tr>
<td>Encore Bank</td>
<td>5100 West JB Hunt Drive, Suite 820</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Rogers, Arkansas</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>1606 Hollensworth Street</td>
</tr>
<tr>
<td>Magnolia, Arkansas</td>
<td>Magnolia, Arkansas</td>
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<tr>
<td>Simmons Bank</td>
<td>2911 Turtle Creek Blvd, Suite 880</td>
</tr>
<tr>
<td>Pine Bluff, Arkansas</td>
<td>Dallas, Texas</td>
</tr>
<tr>
<td>Generations Bank</td>
<td>600 SW 41st Street</td>
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<tr>
<td>Rogers, Arkansas</td>
<td>Bentonville, Arkansas</td>
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## STATE CHARTERED BANKS
### SUBCHAPTER S CORPORATIONS

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>FNBC Bank</td>
<td>Ash Flat</td>
</tr>
<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
</tr>
<tr>
<td>Farmers Bank And Trust Company</td>
<td>Blytheville</td>
</tr>
<tr>
<td>Community State Bank</td>
<td>Bradley</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
</tr>
<tr>
<td>Bank of Delight</td>
<td>Delight</td>
</tr>
<tr>
<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
</tr>
<tr>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>El Dorado</td>
</tr>
<tr>
<td>Cornerstone Bank</td>
<td>Eureka Springs</td>
</tr>
<tr>
<td>FBT Bank &amp; Mortgage</td>
<td>Fordyce</td>
</tr>
<tr>
<td>Anstaff Bank</td>
<td>Green Forest</td>
</tr>
<tr>
<td>Today's Bank</td>
<td>Huntsville</td>
</tr>
<tr>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Magnolia</td>
</tr>
<tr>
<td>McGehee Bank</td>
<td>McGehee</td>
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<tr>
<td>The Union Bank of Mena</td>
<td>Mena</td>
</tr>
<tr>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
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<tr>
<td>Union Bank And Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
</tr>
<tr>
<td>Piggott State Bank</td>
<td>Piggott</td>
</tr>
<tr>
<td>Gateway Bank</td>
<td>Rison</td>
</tr>
<tr>
<td>Bank of Salem</td>
<td>Salem</td>
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<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
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<tr>
<td>United Bank</td>
<td>Springdale</td>
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<tr>
<td>Connect Bank</td>
<td>Star City</td>
</tr>
<tr>
<td>BANK</td>
<td>CITY</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>---------------</td>
</tr>
<tr>
<td>Security Bank</td>
<td>Stephens</td>
</tr>
<tr>
<td>First State Bank of Warren</td>
<td>Warren</td>
</tr>
<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
</tr>
<tr>
<td>Fidelity Bank</td>
<td>West Memphis</td>
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</tbody>
</table>
The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2019, through June 30, 2020.

### RECEIPTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash Balance July 1, 2019</td>
<td>$17,197,528.44</td>
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<tr>
<td>Examination and Assessment Fees</td>
<td>$13,491,126.86</td>
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<tr>
<td>Charter and Amendment Fees</td>
<td>$31,550.00</td>
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<tr>
<td>Interstate Sharing Fees</td>
<td>$0.00</td>
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<tr>
<td>Miscellaneous/Non-Revenue Income</td>
<td>$5,352.29</td>
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<tr>
<td>Reimbursement for M &amp; R Sales</td>
<td>$7,163.00</td>
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<tr>
<td>Refund to Expenditures – Prior Year</td>
<td>$6,209.77</td>
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<tr>
<td>Refund to Expenditures – Current Year</td>
<td>$0.00</td>
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<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$30,738,930.36</strong></td>
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### DISBURSEMENTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Salaries</td>
<td>$5,846,353.72</td>
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<tr>
<td>Extra Help Salaries</td>
<td>$0.00</td>
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<tr>
<td>Social Security, Retirement and Insurance</td>
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<tr>
<td>Matching</td>
<td>$1,698,064.64</td>
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<tr>
<td>Maintenance and General Operations</td>
<td>$1,009,335.26</td>
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<tr>
<td>Conference Fees and Travel</td>
<td>$153,871.44</td>
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<tr>
<td>Professional Fees and Services</td>
<td>$66,798.20</td>
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<tr>
<td>Capital Outlay</td>
<td>$12,784.83</td>
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<tr>
<td>Refunds Issued</td>
<td>$0.00</td>
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<td>Service Charge by State Treasurer</td>
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<td>$21,742,120.79</td>
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<td><strong>$30,738,930.36</strong></td>
</tr>
</tbody>
</table>
FEDERAL DEPOSIT INSURANCE CORPORATION

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

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

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

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

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900 South Shackleford Road, Suite 500
Little Rock, Arkansas  72211
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FAX:  (501) 228-6568

Jennifer Lucas........................................... Field Supervisor/Risk Management
David Wright........................................... Field Supervisor/Compliance

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Memphis, Tennessee  38119-5770
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FAX:  (901) 818-1645

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Rafael Valle ......................................... Field Supervisor/Compliance

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

Kris Ferguson........................................... Field Supervisor/Risk Management
Jenipher Smith ....................................... Field Supervisor/Compliance
FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

411 Locust Street
P. O. Box 442
St. Louis, Missouri 63166
VOICE: (314) 444-8444
FAX: (314) 444-8740
https://www.stlouisfed.org

James B. Bullard .......................................................................................... President
David A. Sapenaro .................................................................................. First Vice President
Karl W. Ashman .......................................................................................... Executive Vice President
Administration & Payments
Kathleen O. Paese .................................................................................. Executive Vice President
Treasury Relations & Support Office
Carl D. White II .................................................................................. Senior Vice President
Banking Supervision, Credit and Learning Division
Christopher J. Waller .................................................................................. Executive Vice President
Director of Research
Karen L. Branding .................................................................................. Senior Vice President
Public and Community Affairs
Cletus C. Coughlin .................................................................................. Senior Vice President
& Deputy Director of Research
François G. Henriquez II ........................................................................ Senior Vice President
General Counsel & Corporate Secretary
Allen North .................................................................................. Vice President
Community Bank Safety & Soundness
Jim Warren .................................................................................. Vice President
Regional Bank Safety & Soundness
Anna M. Hart .................................................................................. Group Vice President
Human Resources
James A. Price .................................................................................. Group Vice President
Support Services
Timothy C. Brown .................................................................................. Vice President
Cash Management/Administration
Scott M. Trilling .................................................................................. Vice President
Financial Management
Jim Fuchs .................................................................................. Vice President
Risk Management, Statistics, Credit & Payment Applications
Michael D. Renfro .................................................................................. General Auditor
Audit
FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8
(Continued)

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

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

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

Douglas Scarboro .................................................................Senior Branch Executive

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

Nikki R. Jackson.................................................................Senior Branch Executive
Arkansas State Bank Department

COMPTROLLER OF THE CURRENCY

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

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

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

Rosalyn Anthony ............................................................... Assistant Deputy Comptroller

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

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

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

Scott Williams ............................................................... Assistant Deputy Comptroller
CONSUMER FINANCIAL PROTECTION BUREAU

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

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

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

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

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

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

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

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

EMERGING LEADERS SECTION

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

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

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

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

Chris Padgett..................................................................................Executive Director

Gary Oltmann ..........................................................................................President
Regional President - Stuttgart
Arkansas County Bank, DeWitt

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

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

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

Jim Gowen, Jr. ....................................................................................Past President
President & CEO
Merchants & Planters Bank, Newport
CONSOLIDATED REPORT OF CONDITION DATA  
75 STATE CHARTERED COMMERCIAL BANKS  
(in millions)  
JUNE 30, 2020

**ASSETS**

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

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

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

Net Loans and Leases: 81,783

Trading assets: 81

Premises and fixed assets: 2,620

Other real estate owned: 103

Goodwill and other intangibles: 3,933

All other assets: 3,348

Total assets: $123,028

**LIABILITIES**

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

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

Trading liabilities: 1

Other borrowed money: 4,790

Subordinated notes and debentures: 344

All other liabilities: 1,183

Total liabilities: 106,558

**EQUITY CAPITAL**

Minority interests in consolidated subsidiaries: 4

Perpetual preferred stock: 2

Common stock: 17

Surplus: 9,299

Undivided profits: 7,148

Total equity capital: 16,466

Total liabilities, minority interest and equity capital: $123,028
## CONSOLIDATED STATEMENT OF CONDITION OF THE 
### 46 STATE CHARTERED TRUST DEPARTMENTS 
#### (in millions) 
#### JUNE 30, 2020

### ASSETS

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

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

3. U.S. Government and Agency Obligations ............................................................ 1,513

4. State, County and Municipal Obligations ............................................................ 1,263

5. Other Short-Term Obligations ................................................................................ 17

6. Other Notes and Bonds ....................................................................................... 643

7. Money Market Funds .......................................................................................... 1,756

8. Other Mutual Funds ............................................................................................ 2,291

9. Stocks .................................................................................................................. 4,195

10. Collective Investment Fund Units ........................................................................ 749

11. Real Estate Mortgages ....................................................................................... 4

12. Real Estate .......................................................................................................... 652

13. Miscellaneous Assets ......................................................................................... 1,551

14. Other .................................................................................................................. 815

15. Total ................................................................................................................... $17,256

### LIABILITIES

Personal Accounts:  

16. Personal Trusts .................................................................................................. $4,685

17. Estates & Guardianships .................................................................................... 56

18. Investment Management & Advisory ................................................................ 2,842

19. Custodial ............................................................................................................ 2,928

20. Agencies ........................................................................................................... 860

Employee Benefit Accounts:  

21. Trusts ................................................................................................................. 1,706

22. Agencies ............................................................................................................ 271

23. Custodial ............................................................................................................ 1,354

Corporate and Municipal Securities Appointments:  

24. Bond Trusteeships ............................................................................................. 1,596

25. Agencies ........................................................................................................... 276

Collective Investment Funds:  

26. Personal ............................................................................................................. 641

27. Employee Benefit ............................................................................................. 40

Internal Accounts:  

28. Profit Accounts ................................................................................................ 0

29. Suspense Accounts ........................................................................................... 1

30. Total ................................................................................................................... $17,256
# One Hundred and Sixth Report

## CONSOLIDATED REPORT OF CONDITION DATA

10 NATIONAL BANKS

(in millions)

**JUNE 30, 2020**

### ASSETS

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

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

Federal funds sold and securities purchased under agreements to resell .......................... 120

Net loans and leases ........................................................................................................ 4,915

Trading assets .................................................................................................................. 0

Premises and fixed assets ................................................................................................ 191

Other real estate owned .................................................................................................. 2

Goodwill and other intangibles ....................................................................................... 42

All other assets ................................................................................................................ 194

**Total assets** .................................................................................................................. $7,122

### LIABILITIES

Deposits:
- a. In domestic offices .......................................................................................... $5,896
- (1) Noninterest-bearing ........................................................................... 1,519
- (2) Interest-bearing .................................................................................. 4,377
- b. In foreign offices, Edge and Agreement subsidiaries, and IBFs ................................. 0
- (1) Noninterest-bearing ........................................................................... 0
- (2) Interest-bearing .................................................................................. 0

Federal funds purchased and securities sold under agreements to repurchase ............. 10

Trading liabilities ............................................................................................................ 0

Other borrowed money .................................................................................................. 397

Subordinated notes and debentures .................................................................................. 0

All other liabilities .......................................................................................................... 46

**Total liabilities** .......................................................................................................... 6,349

### EQUITY CAPITAL

Minority interests in consolidated subsidiaries .................................................................. 0

Perpetual preferred stock ................................................................................................. 0

Common stock .................................................................................................................. 6

Surplus ............................................................................................................................... 260

Undivided profits ............................................................................................................ 507

**Total equity capital** ..................................................................................................... $773

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

**JUNE 30, 2020**

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<th>CITY</th>
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<td>Bank of Bearden</td>
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<td>Partners Bank</td>
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<td>Stone Bank</td>
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<td>River Bank</td>
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<td>10.60</td>
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<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
<td>17.24</td>
</tr>
<tr>
<td>Evolve Bank &amp; Trust</td>
<td>West Memphis</td>
<td>8.47</td>
</tr>
<tr>
<td>Fidelity Bank</td>
<td>West Memphis</td>
<td>10.87</td>
</tr>
<tr>
<td>Cross County Bank</td>
<td>Wynne</td>
<td>11.84</td>
</tr>
</tbody>
</table>
# NATIONAL BANKS HEADQUARTERED IN ARKANSAS

## JUNE 30, 2020

(000’s omitted)

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>ASSETS</th>
</tr>
</thead>
<tbody>
<tr>
<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
<td>217,157</td>
</tr>
<tr>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
<td>180,966</td>
</tr>
<tr>
<td>First National Bank of Eastern Arkansas</td>
<td>Forrest City</td>
<td>480,430</td>
</tr>
<tr>
<td>The First National Bank of Fort Smith</td>
<td>Fort Smith</td>
<td>1,762,308</td>
</tr>
<tr>
<td>The Malvern National Bank</td>
<td>Malvern</td>
<td>618,847</td>
</tr>
<tr>
<td>First National Bank</td>
<td>Paragould</td>
<td>1,805,624</td>
</tr>
<tr>
<td>The First National Bank at Paris</td>
<td>Paris</td>
<td>205,165</td>
</tr>
<tr>
<td>Relyance Bank, National Association</td>
<td>Pine Bluff</td>
<td>955,932</td>
</tr>
<tr>
<td>Legacy National Bank</td>
<td>Springdale</td>
<td>636,803</td>
</tr>
<tr>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>258,976</td>
</tr>
</tbody>
</table>
REPORT OF THE
SEVENTY-FIVE
STATE CHARTERED
COMMERCIAL BANKS

JUNE 30, 2020
(000’s omitted)
## Southern Bancorp Bank
**Arkadelphia, AR**

**VOICE:** (870) 246-5811  
**FAX:** (870) 246-5284  
**601 Main Street  71923**  
**Charter Number: 142  Date: September 28, 1903**  
**FDIC Certificate Number: 1528**

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

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

<table>
<thead>
<tr>
<th>Cash and Due from:</th>
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<tr>
<td>Federal Funds and Repos:</td>
<td>195,130</td>
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<tr>
<td>Investments:</td>
<td>1,138,749</td>
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<tr>
<td>Net Loans:</td>
<td>39,041</td>
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<tr>
<td>Premises and Fixed Assets:</td>
<td>3,784</td>
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<tr>
<td>Other Real Estate:</td>
<td>93,723</td>
</tr>
<tr>
<td>Other Assets:</td>
<td>1,632,595</td>
</tr>
<tr>
<td>Total Assets:</td>
<td>17,053</td>
</tr>
</tbody>
</table>

**Deposits:** 1,360,286  
**Federal Funds and Borrowings:** 78,497  
**Other Liabilities:** 12,008  
**Subordinated Debt:** 0  
**Total Liabilities:** 1,450,791  
**Total Liabilities and Capital:** 1,632,595

**Total Equity Capital:** 181,804  
**Number of Shares Outstanding:** 24,000

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

**Branches in Town:** One

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

VOICE: (870) 994-2311 Charter Number: 793
FAX: (870) 257-1889 Date: January 16, 2014
Trust Powers: No

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

Cash and Due from: ..................................... 15,807
Federal Funds and Repos: .................................. 0
Investments: ............................................... 134,758
Net Loans: ................................................... 387,645
Premises and Fixed Assets: ................................ 13,437
Other Real Estate: ......................................... 332
Other Assets: ................................................. 13,707
Total Assets: .............................................. 565,686
Total Trust Assets: ........................................... 0

Total Liabilities: .......................................... 508,976
Total Equity Capital: ..................................... 56,710
Number of Shares Outstanding: ................ 100,000

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

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

RiverWind Bank
Augusta, AR

VOICE: (870) 347-2511 Charter Number: 669
FAX: (870) 347-2654 Date: February 20, 1935
Trust Powers: Yes

FDIC Certificate Number: 15035

Home Page: www.riverwind.bank
Bank Holding Company

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

Cash and Due from: ........................................ 3,812
Federal Funds and Repos: .................................. 36,185
Investments: ............................................... 19,322
Net Loans: ................................................... 62,559
Premises and Fixed Assets: ................................ 2,243
Other Real Estate: ......................................... 0
Other Assets: ................................................. 4,462
Total Assets: .............................................. 128,583
Total Trust Assets: ........................................... 0

Total Liabilities: .......................................... 107,963
Total Equity Capital: ..................................... 11,773
Number of Shares Outstanding: .................... 8,000

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

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

VOICE: (870) 612-3400
FAX: (870) 612-3412

1325 Harrison Street
72501

Charter Number: 770
Date: June 20, 1997

Trust Powers: Yes
FDIC Certificate Number: 34533

Home Page: www.firstcommunity.net

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

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

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

Number of Shares Outstanding: 34,523

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

Branches in Town: Three

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

The Citizens Bank
Batesville, AR

VOICE: (870) 793-4441
FAX: (870) 698-6299

655 St. Louis Street
72501

Charter Number: 705
Date: February 19, 1953

Trust Powers: Yes
FDIC Certificate Number: 17211

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

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

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

Cash and Due from: 181,554
Federal Funds and Repos: 0
Investments: 105,952
Net Loans: 776,400
Premises and Fixed Assets: 38,837
Other Real Estate: 103
Other Assets: 28,245
Total Assets: 1,131,091
Total Liabilities: 1,035,240
Total Equity Capital: 95,851
Number of Shares Outstanding: 16,500

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

Branches in Town: Four

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

- **VOICE:** (870) 687-2233
- **FAX:** (870) 687-2474
- **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

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>5,147</th>
<th>Deposits</th>
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<tr>
<td>Investments</td>
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<td>Net Loans</td>
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<td>Subordinated Debt</td>
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<tr>
<td>Premises and Fixed Assets</td>
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<td>Total Liabilities</td>
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<tr>
<td>Other Real Estate</td>
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<td>Total Equity Capital</td>
<td>5,761</td>
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<tr>
<td>Other Assets</td>
<td>151</td>
<td>Total Liabilities and Capital</td>
<td>62,286</td>
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<tr>
<td>Total Assets</td>
<td>62,286</td>
<td>Number of Shares Outstanding</td>
<td>8,300</td>
</tr>
</tbody>
</table>

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

**Branches in Town:** None

**Other Branches:** None

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

- **VOICE:** (870) 763-8101
- **FAX:** (870) 763-3500
- **Charter Number:** 253
- **Date:** March 16, 1908
- **FDIC Certificate Number:** 1027

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

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

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>60,483</th>
<th>Deposits</th>
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<td>Federal Funds and Borrowings</td>
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<tr>
<td>Investments</td>
<td>12,791</td>
<td>Other Liabilities</td>
<td>920</td>
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<tr>
<td>Net Loans</td>
<td>227,036</td>
<td>Subordinated Debt</td>
<td>0</td>
</tr>
<tr>
<td>Premises and Fixed Assets</td>
<td>5,906</td>
<td>Total Liabilities</td>
<td>312,501</td>
</tr>
<tr>
<td>Other Real Estate</td>
<td>209</td>
<td>Total Equity Capital</td>
<td>27,849</td>
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<tr>
<td>Other Assets</td>
<td>8,925</td>
<td>Total Liabilities and Capital</td>
<td>340,350</td>
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<tr>
<td>Total Assets</td>
<td>340,350</td>
<td>Number of Shares Outstanding</td>
<td>40,000</td>
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</tbody>
</table>

**Directors:** Justin Bell; Steve Bell; Paula O. Blackwell; Ronny Goff; Brad Harrison; John Langston; John C. Rose, Jr.; Randy Scott; Tommy W. Wagner, Jr.

**Branches in Town:** Four

**Other Branches:** Manila, Wilson
Arkansas State Bank Department

First Western Bank
Booneville, AR

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

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

Home Page: www.fwbank.com
Member of Federal Reserve System
Bank Holding Company
First Western Bancshares, Inc., Booneville, AR

Chm/CEO: John T. Hampton
VChm: Steve Gramling

Pres/CCO/CLO: Landon Taylor

Cash and Due from:................. 16,220 Deposits:......................... 439,332
Federal Funds and Repos:......... 0 Federal Funds and Borrowings:...... 0
Investments:....................... 26,659 Other Liabilities:.................. 4,250
Net Loans:......................... 409,008 Subordinated Debt:................. 0
Premises and Fixed Assets:...... 13,316 Total Liabilities:............... 443,582
Other Real Estate:................ 1,175 Total Liabilities and Capital: .. 485,602
Other Assets:...................... 19,224
Total Assets:..................... 485,602
Total Trust Assets:.............. 0

Number of Shares Outstanding: 100,000

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

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

Community State Bank
Bradley, AR

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

208 West 4th Street
Charter Number: 653
Date: April 10, 1933
FDIC Certificate Number: 5619

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

CEO/Pres: Jeff C. Hobbs
EVP/SL: Sherri Jones

VP: Shawn McKamie
VP/Cash: Regina Smith

Cash and Due from:.......................... 3,698 Deposits:......................... 22,939
Federal Funds and Repos:.............. 0 Federal Funds and Borrowings:...... 0
Investments:............................. 1,073 Other Liabilities:.................. 43
Net Loans:............................... 19,930 Subordinated Debt:................. 0
Premises and Fixed Assets:.......... 529 Total Liabilities:............... 22,982
Other Real Estate:...................... 207 Total Liabilities and Capital: .. 25,963
Other Assets:.......................... 526 Number of Shares Outstanding: 10,000
Total Assets:......................... 25,963
Total Trust Assets:.................... 0

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

Branches in Town: None
Other Branches: None
### Bank of Cave City  
**Cave City, AR**

**VOICE:** (870) 283-5301  
**FAX:** (870) 283-6466  
**Trust Powers:** Yes  
137 South Main Street  
Charter Number: 209  
72521  
Date: July 2, 1906  
FDIC Certificate Number: 105

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

Member of Federal Reserve System

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

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

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Investments</th>
<th>Other Liabilities</th>
<th>Net Loans</th>
<th>Premises and Fixed Assets</th>
<th>Subordinated Debt</th>
<th>Premises and Fixed Assets</th>
<th>Total Liabilities</th>
<th>Other Assets</th>
<th>Total Trust Assets</th>
<th>Total Equity Capital</th>
<th>Number of Shares Outstanding</th>
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</thead>
<tbody>
<tr>
<td>4,746</td>
<td>116,034</td>
<td>5,950</td>
<td>8,728</td>
<td>25,386</td>
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<td>92,566</td>
<td>4,056</td>
<td></td>
<td>235</td>
<td>139,982</td>
<td>235</td>
<td>0</td>
<td>12,574</td>
<td>4,000</td>
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</table>

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

**Branches in Town:** None

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

---

### The Merchants and Planters Bank  
**Clarendon, AR**

**VOICE:** (870) 747-3319  
**FAX:** (870) 747-3498  
**Trust Powers:** No  
297 Madison  
Charter Number: 21  
72029  
Date: July 23, 1890  
FDIC Certificate Number: 107

**Bank Holding Company**  
Clarendon Holding Co., Clarendon, AR

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

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Investments</th>
<th>Other Liabilities</th>
<th>Net Loans</th>
<th>Premises and Fixed Assets</th>
<th>Subordinated Debt</th>
<th>Premises and Fixed Assets</th>
<th>Total Liabilities</th>
<th>Other Assets</th>
<th>Total Trust Assets</th>
<th>Total Equity Capital</th>
<th>Number of Shares Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,957</td>
<td>36,216</td>
<td>7,325</td>
<td>0</td>
<td>17,785</td>
<td></td>
<td>12,920</td>
<td>346</td>
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<td>88</td>
<td>42,027</td>
<td>606</td>
<td>0</td>
<td>5,651</td>
<td>6,000</td>
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</table>

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

**Branches in Town:** None

**Other Branches:** None
Centennial Bank
Conway, AR

PLACE: 620 Chestnut Street
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/CEO/Pres: Tracy French
CFO/Treas: Brian Davis
TO: Chris Thyer

Deposits: .............................................. 13,280,303
Other Liabilities: .................................... 151,843
Total Liabilities: ..................................... 14,126,437
Total Liabilities and Capital: ..................... 16,862,021
Number of Shares Outstanding: ................. 2,400

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

Branches in Town: Six

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

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

901 Main Street 72833
Charter Number: 615 Date: October 3, 1930
FDIC Certificate Number: 5615

Home Page: www.chambers.bank

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

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

Cash and Due from: ..................................... 54,533 Deposits: .................................................... 849,860
Federal Funds and Repos: ................................ 118,375 Federal Funds and Borrowings: ................. 107,977
Investments: ................................................. 36,813 Other Liabilities: ............................................. 6,401
Net Loans: .................................................. 787,876 Subordinated Debt: ............................................... 0
Premises and Fixed Assets: ........................ 29,467 Total Liabilities: .......................................... 964,238
Other Real Estate: ........................................... 1,015 Total Liabilities and Capital: .................... 1,068,734
Other Assets: ............................................... 40,655 Number of Shares Outstanding: ........... 10,000
Total Assets: ........................................... 1,068,734

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

Branches in Town: One

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

Bank of Delight
Delight, AR

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

503 East Antioch 71940
Charter Number: 342 Date: June 16, 1911
FDIC Certificate Number: 99

Home Page: www.bankofdelight.com

Bank Holding Company
None

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

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

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

Branches in Town: None

Other Branches: Gurdon, Prescott
First State Bank of DeQueen
DeQueen, AR

VOICE: (870) 642-4423 402 West Collin Raye Drive  Charter Number: 731
FAX: (870) 642-2847 71832  Date: August 26, 1974
Trust Powers: No  FDIC Certificate Number: 21805

Home Page: www.fsbdequeen.com
Member of Federal Reserve System
Bank Holding Company
First State Bancshares, Inc., DeQueen, AR

Chm: Dennis Smiley  Reg Pres: Noel Bard
CEO/Pres: Gary L. Golden

Cash and Due from: 7,511  Deposits: 262,826
Federal Funds and Repos: 0  Federal Funds and Borrowings: 9,023
Investments: 58,779  Other Liabilities: 3,872
Net Loans: 228,487  Subordinated Debt: 0
Premises and Fixed Assets: 6,323  Total Liabilities: 275,721
Other Real Estate: 9,943  Total Liabilities and Capital: 303,427
Other Assets: 384  Number of Shares Outstanding: 76,000
Total Assets: 303,427  Directors: Julie Brown; Gary Dan Futrell; Gary L. Golden; Dennis Smiley; Don Stemple; Angie Walker
Total Trust Assets: 0  Branches in Town: One
Other Branches: Dierks, Glenwood, Lockesburg, Murfreesboro, Nashville

Arkansas County Bank
DeWitt, AR

VOICE: (870) 946-3551 220 West Cross Street  Charter Number: 790
FAX: (870) 946-1562 72042  Date: September 26, 2006
Trust Powers: Yes  FDIC Certificate Number: 3858

Home Page: www.arkansascountybank.com
Member of Federal Reserve System
Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

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

Cash and Due from: 8,032  Deposits: 127,045
Federal Funds and Repos: 8,375  Federal Funds and Borrowings: 20,802
Investments: 43,236  Other Liabilities: 208
Net Loans: 102,037  Subordinated Debt: 0
Premises and Fixed Assets: 3,614  Total Liabilities: 148,055
Other Real Estate: 386  Total Liabilities and Capital: 168,673
Other Assets: 386  Number of Shares Outstanding: 1
Total Assets: 168,673  Directors: Dale K. Bennett; Kim B. Bethea; Georgia M. Greaves; M. Edward Hord; Waymon Hornbeck; Mary M. Jennings; Warren A. Jennings, Jr.; Robert M. Johnston, Jr.; K. Daniel Kennedy; Lester A. McKinley; James N. Moss, Jr.; Gary Sebree
Total Trust Assets: 28,215  Branches in Town: None
Other Branches: Lockesburg, Stuttgart
Merchants & Farmers Bank

Dumas, AR

VOICE: (870) 382-4311 500 Highway 65 South Charter Number: 278
FAX: (870) 382-5901 71639 Date: May 10, 1909
Trust Powers: Yes

Home Page: www.mfbanknet.com

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

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

Cash and Due from:..................................... 17,026 Deposits:.................................................... 140,822
Federal Funds and Repos:............................ 4,250 Federal Funds and Borrowings:................... 17,234
Investments:................................................. 12,850 Other Liabilities:..................................... 782
Net Loans:.................................................. 129,773 Subordinated Debt:........................................ 0
Premises and Fixed Assets:......................... 5,313 Total Liabilities:............................................. 158,838
Other Real Estate:....................................... 0 Total Liabilities and Capital:......................... 175,761
Other Assets:............................................. 6,549 Number of Shares Outstanding:.................. 40,000
Total Assets:............................................ 175,761

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

Branches in Town: None
Other Branches: Bryant

First Financial Bank

El Dorado, AR

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

Home Page: www.ffb1.com

Member of Federal Reserve System

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

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

Cash and Due from:................................. 250,709 Deposits:.................................................... 1,229,249
Federal Funds and Repos:......................... 27,136 Federal Funds and Borrowings:................... 98,580
Investments:............................................. 61,932 Other Liabilities:.................................... 5,576
Net Loans:............................................... 1,070,831 Subordinated Debt:................................... 0
Premises and Fixed Assets:...................... 15,984 Total Liabilities:................................. 1,333,405
Other Real Estate:................................... 8,424 Total Liabilities and Capital:.................. 1,507,309
Other Assets:......................................... 72,293 Number of Shares Outstanding:............... 704,757
Total Assets:......................................... 1,507,309

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

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

VOICE: (501) 842-2555  
FAX: (501) 842-2422  
123 South Main Street  
72046  
Charter Number: 48  
Date: August 8, 1898  
FDIC Certificate Number: 13303

Home Page: www.bankofengland-ar.com

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

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

Deposits: 379,232  
Federal Funds and Borrowings: 52,515  
Other Liabilities: 37,368  
Subordinated Debt: 0  
Total Liabilities: 469,115  
Total Liabilities and Capital: 543,694  
Number of Shares Outstanding: 10,000

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

Branches in Town: One

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

Cornerstone Bank
Eureka Springs, AR

VOICE: (479) 253-2265  
FAX: (479) 253-1165  
70 South Main  
72632  
Charter Number: 374  
Date: May 4, 1912  
FDIC Certificate Number: 5635

Home Page: www.cstonebank.net

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

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

Deposits: 326,272  
Federal Funds and Borrowings: 35,462  
Other Liabilities: 3,700  
Subordinated Debt: 0  
Total Liabilities: 365,434  
Total Liabilities and Capital: 394,088  
Number of Shares Outstanding: 40,000

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

Branches in Town: One

Other Branches: Berryville, Harrison, Holiday Island, Huntsville
Arvest Bank
Fayetteville, AR

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

75 North East Street
72702

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

Home Page: www.arvest.com
Member of Federal Reserve System
Bank Holding Company
Arvest Holdings, Inc., Bentonville, AR

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

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

Cash and Due from: ...................................... $2,953,441
Federal Funds and Repos: ................................ 0
Investments: ............................................. $3,855,909
Net Loans: ............................................... $14,615,980
Premises and Fixed Assets: ................................ $477,203
Other Real Estate: ....................................... $1,303,020
Total Assets: ........................................... $23,217,977

Deposits: .................................................. $20,111,778
Federal Funds and Borrowings: ..................... $552,241
Other Liabilities: ......................................... $272,078
Subordinated Debt: ....................................... 0
Total Liabilities: ........................................ $20,936,097

Total Equity Capital: ...................................... $2,281,880
Number of Shares Outstanding: ....................... $350,692

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

Branches in Town: Eight

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

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

Home Page: www.signature.bank

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

Cash and Due from: .................. 82,681
Deposits: .............................. 637,229
Federal Funds and Repos: .................... 0
Federal Funds and Borrowings: .......... 17,266
Investments: .......................... 66,177
Other Liabilities: ........................ 19,406
Net Loans: ............................ 571,951
Subordinated Debt: ........................ 0
Premises and Fixed Assets: ............ 23,985
Total Liabilities: ........................ 673,901
Other Real Estate: ...................... 9
Total Assets: .......................... 753,910
Other Assets: .......................... 9,107
Total Liabilities and Capital: .......... 753,910
Net Loans: ............................ 571,951
Total Trust Assets: ...................... 0
Deposits: .............................. 637,229
Federal Funds and Borrowings: .......... 17,266
Other Liabilities: ........................ 19,406
Subordinated Debt: ........................ 0
Premises and Fixed Assets: ............ 23,985
Total Liabilities: ........................ 673,901
Other Real Estate: ...................... 9
Total Assets: .......................... 753,910
Other Assets: .......................... 9,107
Total Liabilities and Capital: .......... 753,910
Net Loans: ............................ 571,951
Total Trust Assets: ...................... 0

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

Branches in Town: None

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

FBT Bank & Mortgage
Fordyce, AR

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

Home Page: www.fbtbank.com
Member of Federal Reserve System

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

Cash and Due from: .................. 38,467
Deposits: .............................. 155,671
Federal Funds and Repos: .................... 0
Federal Funds and Borrowings: .......... 25,000
Investments: .......................... 56,564
Other Liabilities: ........................ 500
Net Loans: ............................ 99,998
Subordinated Debt: ........................ 0
Premises and Fixed Assets: ............ 2,292
Total Liabilities: ........................ 181,171
Other Real Estate: ...................... 0
Other Assets: .......................... 5,633
Total Assets: .......................... 202,954
Other Trust Assets: ...................... 0
Total Liabilities and Capital: .......... 202,954
Net Loans: ............................ 99,998
Total Trust Assets: ...................... 0
Deposits: .............................. 155,671
Federal Funds and Borrowings: .......... 25,000
Other Liabilities: ........................ 500
Subordinated Debt: ........................ 0
Premises and Fixed Assets: ............ 2,292
Total Liabilities: ........................ 181,171
Other Real Estate: ...................... 0
Other Assets: .......................... 5,633
Total Assets: .......................... 202,954
Other Trust Assets: ...................... 0
Total Liabilities and Capital: .......... 202,954
Net Loans: ............................ 99,998
Total Trust Assets: ...................... 0

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  
**715 North Washington**  
**Charter Number:** 802  
**Date:** June 28, 2018  
**Trust Powers:** Yes  
**FDIC Certificate Number:** 28812

**Home Page:** www.armor.bank

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

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

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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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<td>Total Trust Assets</td>
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</table>

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

**Branches in Town:** One

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

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**Bank of Gravette**  
**Gravette, AR**

**VOICE:** (479) 787-5251  
**FAX:** (479) 787-6102  
**211 Main Street SE**  
**Charter Number:** 46  
**Date:** February 28, 1898  
**Trust Powers:** No  
**FDIC Certificate Number:** 5636

**Home Page:** www.bankofgravette.com

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

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

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<td>Total Assets</td>
<td>135,999</td>
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<td>Total Trust Assets</td>
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</tbody>
</table>

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

**Branches in Town:** None

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

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

FDIC Certificate Number: 3869

Home Page: www.anstaffbank.com

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

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

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

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

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

First Service Bank
Greenbrier, AR

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

FDIC Certificate Number: 18519

Home Page: www.firstservicebank.com

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

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

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

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

Branches in Town: None
Other Branches: Clinton, Conway (2), Dermott, Flippin, Little Rock, Marshall, Mountain View, Yellville
Farmers Bank
Greenwood, AR

VOICE: (479) 996-4171 71 West Center Charter Number: 243
FAX: (479) 996-6700 72936 Date: August 7, 1907
Trust Powers: Yes FDIC Certificate Number: 1296

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

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

Cash and Due from: 3,640 Deposits: 197,045
Federal Funds and Repos: 15,050 Federal Funds and Borrowings: 0
Investments: 64,191 Other Liabilities: 588
Net Loans: 133,850 Subordinated Debt: 0
Premises and Fixed Assets: 12,367 Total Liabilities: 197,633
Other Real Estate: 140 Total Liabilities: 197,633
Other Assets: 9,138 Total Equity Capital: 40,743
Total Assets: 238,376 Total Liabilities and Capital: 238,376
Total Trust Assets: 1,042 Number of Shares Outstanding: 7,500

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

Branches in Town: One

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

Partners Bank
Helena, AR

VOICE: (870) 338-6451 302 Cherry Street Charter Number: 803
FAX: (870) 338-6306 72342 Date: October 18, 2018
Trust Powers: Yes FDIC Certificate Number: 15729

Home Page: www.partnersbnk.com

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

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

Cash and Due from: 42,792 Deposits: 259,135
Federal Funds and Repos: 0 Federal Funds and Borrowings: 20,000
Investments: 43,918 Other Liabilities: 745
Net Loans: 207,011 Subordinated Debt: 0
Premises and Fixed Assets: 2,220 Total Liabilities: 279,880
Other Real Estate: 0 Total Liabilities: 279,880
Other Assets: 11,972 Total Equity Capital: 28,033
Total Assets: 307,913 Total Liabilities and Capital: 307,913
Total Trust Assets: 0 Number of Shares Outstanding: 50,000

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

Branches in Town: One

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

VOICE: (870) 832-2501 123 Main Street
FAX: (870) 832-2577 71842
Trust Powers: No

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  SVP: Edith H. Smith
EVP: Todd B. Trimble

Cash and Due from: 30,335 Deposits: 213,783
Federal Funds and Repos: 250 Federal Funds and Borrowings: 0
Investments: 21,863 Other Liabilities: 309
Net Loans: 181,150 Subordinated Debt: 0
Premises and Fixed Assets: 779 Total Liabilities: 214,092
Other Real Estate: 197 Total Trust Assets: 0
Other Assets: 6,830 Number of Shares Outstanding: 2,000
Total Assets: 241,404

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

Branches in Town: None

Other Branches: Foreman

Today’s Bank
Huntsville, AR

VOICE: (479) 582-0700 432 Harmony Road
FAX: (479) 251-8253 72740
Trust Powers: Yes

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  EVP/COO: Marivel Radcliffe
CEO/Pres: Larry Olson  SVP/CLO: Mark A. Marks

Cash and Due from: 34,324 Deposits: 221,003
Federal Funds and Repos: 0 Federal Funds and Borrowings: 39,437
Investments: 47,397 Other Liabilities: 1,782
Net Loans: 190,541 Subordinated Debt: 0
Premises and Fixed Assets: 6,345 Total Liabilities: 262,222
Other Real Estate: 966 Total Equity Capital: 25,148
Other Assets: 7,797 Total Liabilities and Capital: 287,370
Total Assets: 287,370 Number of Shares Outstanding: 27,000
Total Trust Assets: 0

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

Branches in Town: One

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

VOICE: (501) 982-4511  FAX: (501) 982-5769

600 West Main  72076
Charter Number: 701  Date: August 2, 1949
Trust Powers: Yes  FDIC Certificate Number: 16849

Home Page: www.fabandt.bank

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

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

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

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

Branches in Town: Four

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

The Bank of Lake Village
Lake Village, AR

VOICE: (870) 265-2241  FAX: (870) 265-2125

201 Main Street  71653
Charter Number: 675  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: Guy M. Weissinger
CEO/Pres/Sec: John T. Potter

Cash and Due from: 6,723  Deposits: 57,897
Federal Funds and Repos: 0  Federal Funds and Borrowings: 4,150
Investments: 15,864  Other Liabilities: 215
Net Loans: 45,471  Subordinated Debt: 0
Premises and Fixed Assets: 797  Total Liabilities: 62,262
Other Real Estate: 661  Total Liabilities and Capital: 841,039
Other Assets: 1,523  Total Trust Assets: 0
Total Assets: 71,039  Number of Shares Outstanding: 60,000

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

Branches in Town: One

Other Branches: None
Bank of Little Rock  
Little Rock, AR

VOICE: (501) 376-0800  
200 North State Street  
Charter Number: 748

FAX: (501) 376-1642  
72201  
Date: May 4, 1989

Trust Powers: Yes  
FDIC Certificate Number: 91280

Home Page: www.bankoflittlerock.com

Member of Federal Reserve System

Bank Holding Company

Little Rock Bankshares, Inc., Little Rock, AR

Chm/CEO/Pres: Eugene L. Maris  
SVP/Cash: Lee A. Swearingen

SVP: Kim Markland

<table>
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<tr>
<th>Category</th>
<th>Amount</th>
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<td>Total Assets</td>
<td>228,299</td>
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<tr>
<td>Total Trust Assets</td>
<td>0</td>
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</table>

Deposits: 203,476  
Federal Funds and Borrowings: 0  
Other Liabilities: 2,456  
Subordinated Debt: 0  
Total Liabilities: 205,932  
Total Liabilities and Capital: 228,299  
Total Equity Capital: 22,367  
Number of Shares Outstanding: 100,000

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

Branches in Town: Four

Other Branches: None
Bank OZK
Little Rock, AR

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

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

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

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

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

Branches in Town: Ten

Other Branches: Adairsville[GA], Advance[NC], Allen[TX], Alma, Altus, Apollo Beach[FL], Arkadelphia (2), Asheboro[NC], Atlanta[GA] (2), Auburn[GA], Austin[TX], Bainbridge[GA] (2), Bella Vista (2), Belleair Bluffs[FL], Belmont[NC], Benton (3), Bentonville (2), Bessemer City[NC], Blairsville[GA], Blue Ridge[GA], Bluffton[SC], Bogart[GA], Boiling Springs[NC], Bonita Springs[FL], Bradenton[FL] (6), Braselton[GA], Bremen[GA], Brunswick[GA], Bryant, Buchanan[GA], Buford[GA], Cabot (2), Cairo[GA], Calhoun[GA], Canton[GA], Cape Coral[FL] (2), Carrollton[GA] (2), Carrollton[TX], Cartersville[GA] (2), Cedar Park[TX], Charlotte[NC], Chatsworth[GA], Clarksville, Clearwater[FL] (3), Clinton, Columbus[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornelia[GA], Cornelius[NC], Cumming[GA] (3), Dahlonega[GA], Dallas[GA], Dallas[TX] (2), Dalton[GA], Dawsonville[GA], Doral[FL], Douglasville[GA] (2), East Ellijay[GA], East Point[GA], Ellijay[GA], Fayetteville (3), Forest City[NC], Fort Lauderdale[FL], Fort Myers[FL] (3), Fort Smith (3), Fort Worth[TX], Franklin[GA], Frisco[TX] (2), Gastonia[NC], Geneva[AL], Grayson[GA], Greensboro[GA], Harrisburg[NC], Harrison (2), Hilton Head Island[SC], Hope (2), Hot Springs (6), Hot Springs Village, Houston[TX] (4), Jacksonville[FL], Jasper, Jefferson[GA], Keller[TX], Kings Mountain[NC], Lake Park[GA], Landis[NC], Lawndale[NC], Lewisville[TX], Lexington[NC], Lincolnton[NC], Lockhart[TX], Loganville[GA], Lonoke, Lonsdale, Macon[GA] (3), Magnolia, Malvern (2), Marble Hill[GA], Marietta[GA], Marshall, Maumelle, McDonough[GA], McKinney[TX], Miami[FL], Miami Beach[FL], Mobile[AL], Mocksvile[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], Pianko[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], Sherrillsburg[GA], Shelby[NC] (5), Sherwood, Siloam Springs, Snellville[GA], South Pasadena[FL], Southlake[TX], Springdale (2), St. Petersburg[FL] (3), St. Simons Island[GA], Statham[GA], Tallapoosa[GA], Tampa[FL] (5), Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Villa Rica[GA], Watkinsville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]
Central Bank
Little Rock, AR

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

Home Page: www.centralbankar.com

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

Chm: R. Steve Roberson  Reg Pres : David Bordovsky
CEO: Wade Ruckle  VP/Cash: Brandy Thiele
Cash and Due from: 22,446  Deposits: 236,025
Federal Funds and Repos: 23,901  Federal Funds and Borrowings: 32,127
Investments: 47,446  Other Liabilities: 1,774
Net Loans: 195,857  Subordinated Debt: 0
Premises and Fixed Assets: 2,737  Total Liabilities: 269,926
Other Real Estate: 624  Total Trust Assets: 0
Other Assets: 4,670  Number of Shares Outstanding: 184,019
Total Assets: 297,681

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

Branches in Town: One
Other Branches: Bentonville

Eagle Bank & Trust Company
Little Rock, AR

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

Home Page: www.eaglebank.com
Member of Federal Reserve System

Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Cathy H. Owen  EVP: Paul Castleberry
CEO/Pres: Jeff Lynch  Mtg CEO: Bill Edwards
Cash and Due from: 11,344  Deposits: 355,504
Federal Funds and Repos: 7,800  Federal Funds and Borrowings: 5,812
Investments: 147,440  Other Liabilities: 4,870
Net Loans: 234,033  Subordinated Debt: 0
Premises and Fixed Assets: 9,445  Total Liabilities: 366,186
Other Real Estate: 2,573  Total Trust Assets: 0
Other Assets: 14,646  Number of Shares Outstanding: 27,965
Total Assets: 427,281

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

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

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

12224 Chenal Parkway  
72211  
Charter Number: 771  
Date: July 30, 1997  
FDIC Certificate Number: 34562

Home Page: www.bankencore.com

Member of Federal Reserve System

Bank Holding Company

Capital Bancshares, Inc., Little Rock, AR

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

Cash and Due from: 13,423  
Deposits: 412,160

Federal Funds and Repos: 47,875  
Federal Funds and Borrowings: 115,244

Investments: 118,907  
Other Liabilities: 3,193

Net Loans: 385,521  
Subordinated Debt: 0

Premises and Fixed Assets: 4,099  
Total Liabilities: 530,597

Other Real Estate: 0  
Total Liabilities and Capital: 584,875

Other Assets: 15,050  
Number of Shares Outstanding: 32,013

Total Assets: 584,875  
Total Trust Assets: 0

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

Branches in Town: One

Other Branches: Fayetteville, Jonesboro, Rogers

First State Bank  
Lonoke, AR

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

101 South Center Street  
72086  
Charter Number: 670  
Date: March 9, 1935  
FDIC Certificate Number: 15050

Home Page: www.firststatebk.com

Bank Holding Company

Lonoke Bancshares, Inc., Lonoke, AR

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

Cash and Due from: 14,602  
Deposits: 229,728

Federal Funds and Repos: 0  
Federal Funds and Borrowings: 0

Investments: 79,227  
Other Liabilities: 432

Net Loans: 153,740  
Subordinated Debt: 0

Premises and Fixed Assets: 6,319  
Total Liabilities: 230,160

Other Real Estate: 1,178  
Total Liabilities and Capital: 258,862

Other Assets: 3,796  
Number of Shares Outstanding: 16,000

Total Assets: 258,862  
Total Trust Assets: 0

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

Branches in Town: One

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

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

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

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

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

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

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

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

The Peoples Bank
Magnolia, AR

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

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

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

Cash and Due from: 35,407
Federal Funds and Repos: 0
Investments: 17,501
Net Loans: 150,170
Premises and Fixed Assets: 4,266
Other Real Estate: 174
Other Assets: 7,688
Total Assets: 215,386
Total Trust Assets: 0

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

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

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

VOICE: (870) 739-7300 205 Block Street Charter Number: 775
FAX: (870) 739-2234 72364 Date: October 8, 1998
Trust Powers: Yes

FDIC Certificate Number: 34887
Home Page: www.premierbankar.com
Member of Federal Reserve System
Bank Holding Company
FCB Financial Services, Inc., Marion, AR

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

Cash and Due from: 30,819 Deposits: 157,081
Federal Funds and Repos: 0 Federal Funds and Borrowings: 0
Investments: 5,453 Other Liabilities: 1,278
Net Loans: 138,501 Subordinated Debt: 0
Premises and Fixed Assets: 4,049 Total Liabilities: 158,359
Other Real Estate: 451 Total Liabilities and Capital: 183,226
Other Assets: 3,953 Total Trust Assets: 0
Total Assets: 183,226 Number of Shares Outstanding: 60,000

Directors: T. J. Anderson; Brett Crowson; Michael D. East; William David Fogelman; Frank A. Fogleman; Edward Hardin; Allen B. Helms, Jr.; James A. Ross; Samuel H. Stuckey, Jr.; William Bart Turner; Donny Underwood; David S. Wallace; Charles L. Williams, Jr.

Branches in Town: None
Other Branches: Jonesboro, West Memphis

First Natural State Bank
McGehee, AR

VOICE: (870) 222-3880 500 North Second Charter Number: 798
FAX: (870) 222-4853 71654 Date: January 21, 2016
Trust Powers: Yes

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

Cash and Due from: 3,779 Deposits: 59,722
Federal Funds and Repos: 1,650 Federal Funds and Borrowings: 0
Investments: 10,815 Other Liabilities: 167
Net Loans: 48,915 Subordinated Debt: 0
Premises and Fixed Assets: 702 Total Liabilities: 59,889
Other Real Estate: 0 Total Liabilities and Capital: 66,739
Other Assets: 0 Total Trust Assets: 64
Total Assets: 66,739 Number of Shares Outstanding: 68,000

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

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

**McGehee, AR**

- **VOICE:** (870) 222-3151
- **FAX:** (870) 222-6159
- **Charter Number:** 661
- **Date:** December 5, 1933
- **FDIC Certificate Number:** 11242
- **Trust Powers:** Yes
- **Home Page:** [www.mcgeheebank.com](http://www.mcgeheebank.com)

**Bank Holding Company**

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

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

**Cash and Due from:** 1,799  
**Deposits:** 118,027

**Federal Funds and Repos:** 7,050  
**Federal Funds and Borrowings:** 0

**Investments:** 27,430  
**Other Liabilities:** 378

**Net Loans:** 94,126  
**Subordinated Debt:** 0

**Premises and Fixed Assets:** 514  
**Total Liabilities:** 118,405

**Other Real Estate:** 0  
**Total Liabilities and Capital:** 136,635

**Other Assets:** 5,716  
**Total Equity Capital:** 18,230

**Total Assets:** 136,635  
**Number of Shares Outstanding:** 80,000

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

**Branches in Town:** One

**Other Branches:** Arkansas City, Watson

### The Union Bank of Mena

**Mena, AR**

- **VOICE:** (479) 394-2211
- **FAX:** (479) 394-8901
- **Charter Number:** 667
- **Date:** July 25, 1934
- **FDIC Certificate Number:** 14597
- **Trust Powers:** No
- **Home Page:** [www.unionbankofmena.com](http://www.unionbankofmena.com)

**Member of Federal Reserve System**

**Bank Holding Company**

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

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

**Cash and Due from:** 38,490  
**Deposits:** 272,813

**Federal Funds and Repos:** 0  
**Federal Funds and Borrowings:** 0

**Investments:** 80,457  
**Other Liabilities:** 4,308

**Net Loans:** 179,932  
**Subordinated Debt:** 0

**Premises and Fixed Assets:** 3,811  
**Total Liabilities:** 277,121

**Other Real Estate:** 145  
**Total Liabilities and Capital:** 308,365

**Other Assets:** 5,530  
**Number of Shares Outstanding:** 12,000

**Total Assets:** 308,365  
**Total Equity Capital:** 31,244

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

**Branches in Town:** None

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

VOICE: (870) 367-6221 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: ....................................... 3,708
Federal Funds and Repos: ................................ 24,325
Investments: ................................................. 76,311
Net Loans: .................................................. 131,744
Premises and Fixed Assets: .......................... 1,477
Other Real Estate: ............................................ 564
Other Assets: ................................................. 6,910
Total Assets: .............................................. 245,039
Total Trust Assets: ....................................... 16,594

Deposits: .................................................... 222,090
Federal Funds and Borrowings: ..................... 0
Other Liabilities: ............................................. 351
Subordinated Debt: ........................................ 0
Total Liabilities: ......................................... 222,441
Total Liabilities and Capital: ....................... 245,039
Total Equity Capital: .................................... 22,598
Number of Shares Outstanding: .................. 8,000

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

Branches in Town: Four
Other Branches: None

Union Bank And Trust Company
Monticello, AR

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

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

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

Cash and Due from: ..................................... 17,772
Federal Funds and Repos: ................................ 0
Investments: ................................................. 34,927
Net Loans: .................................................. 182,310
Premises and Fixed Assets: .......................... 3,669
Other Real Estate: ............................................ 0
Other Assets: ................................................. 8,400
Total Assets: .............................................. 247,078
Total Trust Assets: ....................................... 37,981

Deposits: .................................................... 211,276
Federal Funds and Borrowings: ..................... 9,654
Other Liabilities: ............................................. 2,317
Subordinated Debt: ........................................ 0
Total Liabilities: ......................................... 223,247
Total Liabilities and Capital: ....................... 247,078
Total Equity Capital: .................................... 23,831
Number of Shares Outstanding: .................. 80,000

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

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

VOICE: (501) 354-4988 707 North Saint Joseph Street Charter Number: 777
FAX: (501) 354-6560 72110 Date: January 27, 1999
Trust Powers: No 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: Suzanne Hartman
EVP: Susan Gunderman

Cash and Due from: .................................... 44,194 Deposits: .................................................. 166,823
Federal Funds and Repos: .............................. 0 Federal Funds and Borrowings: ......................... 1,741
Investments: .......................................... 50,104 Other Liabilities: ................................ 0
Net Loans: ............................................ 97,293 Subordinated Debt: .............................. 0
Premises and Fixed Assets: .......................... 2,140 Total Liabilities: .................................. 172,811
Other Real Estate: .................................... 144 Total Liabilities and Capital: ...................... 201,527
Other Assets: ......................................... 7,652 Number of Shares Outstanding: .................. 50,000
Total Assets: ........................................ 201,527

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

Branches in Town: One
Other Branches: None

Stone Bank
Mountain View, AR

VOICE: (833) 253-2265 802 East Main Street Charter Number: 797
FAX: (501) 435-2068 72560 Date: August 4, 2015
Trust Powers: Yes FDIC Certificate Number: 17431

Home Page: www.stonebank.com
Bank Holding Company
Stone Bancshares, Inc., Mountain View, AR

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

Cash and Due from: .................................... 9,598 Deposits: ................................................. 432,854
Federal Funds and Repos: ............................ 3 Federal Funds and Borrowings: ................. 63,984
Investments: .............................................. 56,257 Other Liabilities: .................................. 6,050
Net Loans: ............................................... 431,765 Subordinated Debt: ............................. 0
Premises and Fixed Assets: ......................... 18,174 Total Liabilities: .............................. 502,888
Other Real Estate: ..................................... 6,265 Total Liabilities and Capital: ............... 560,085
Other Assets: ........................................... 38,023 Number of Shares Outstanding: ........ 1,338,370
Total Assets: .......................................... 560,085
Total Trust Assets: .................................... 108,522

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

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

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

Charter Number: 175  
Date: December 19, 1904

FDIC Certificate Number: 1527

Home Page: www.diamond.bank

Member of Federal Reserve System

Bank Holding Company

Bainum Bancorp, Glenwood, AR

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

Cash and Due from: 24,751  
Federal Funds and Repos: 0  
Net Loans: 484,213  
Premises and Fixed Assets: 10,229  
Total Trust Assets: 0

Deposits: 596,502  
Federal Funds and Borrowings: 13,106  
Subordinated Debt: 0  
Total Liabilities: 612,950  
Number of Shares Outstanding: 172,000

Other Liabilities: 3,342  
Total Liabilities and Capital: 685,039

Investments: 141,469  
Premises and Fixed Assets: 680  
Other Real Estate: 23,697  
Total Assets: 685,039

Other Liabilities: 3,342  
Total Liabilities and Capital: 685,039

Other Real Estate: 680

Total Assets: 685,039

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

Branches in Town: None

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

Merchants & Planters Bank  
Newport, AR

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

Charter Number: 694  
Date: March 20, 1946

FDIC Certificate Number: 16464

Home Page: www.mandpbank.com

Bank Holding Company

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

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

Cash and Due from: 30,795  
Federal Funds and Repos: 0  
Net Loans: 194,803  
Premises and Fixed Assets: 11,165  
Other Real Estate: 954

Deposits: 264,823  
Federal Funds and Borrowings: 710  
Subordinated Debt: 0  
Total Liabilities: 270,284  
Number of Shares Outstanding: 9,000

Other Liabilities: 4,751  
Total Liabilities and Capital: 301,273

Investments: 48,628  
Premises and Fixed Assets: 954  
Other Assets: 14,928  
Total Assets: 301,273

Other Liabilities: 4,751  
Total Liabilities and Capital: 301,273

Other Real Estate: 954

Total Assets: 301,273

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

Branches in Town: One

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

VOICE: (870) 598-3802
FAX: (870) 598-2026
Trust Powers: No

212 West Cherry 72454
Charter Number: 613
Date: March 10, 1930
FDIC Certificate Number: 5628

Home Page: www.piggottstatebank.com
Member of Federal Reserve System
Bank Holding Company
Piggott Bankstock, Inc., Piggott, AR

Chm/CEO/Pres: Cody Knight VP/Cash: Wanda Winberry

VP: Jammie Stephens

Cash and Due from: 21,457
Federal Funds and Repos: 0
Investments: 32,537
Net Loans: 49,188
Premises and Fixed Assets: 864
Other Real Estate: 0
Other Assets: 1,511
Total Assets: 105,557
Total Trust Assets: 0

Deposits: 95,730
Federal Funds and Borrowings: 346
Other Liabilities: 224
Subordinated Debt: 0
Total Liabilities: 96,300
Total Liabilities and Capital: 105,557
Total Equity Capital: 9,257
Number of Shares Outstanding: 4,000

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

Branches in Town: One
Other Branches: Rector
Simmons Bank
Pine Bluff, AR

VOICE: (870) 541-1000 501 Main Street  Charter Number: 799
FAX: (870) 850-2685 71601  Date: March 31, 2016
Trust Powers: Yes  FDIC Certificate Number: 3890
Home Page: www.simmonsbank.com
Member of Federal Reserve System

Simmons First National Corporation, Pine Bluff, AR

Chm/CEO/Pres: George A. Makris, Jr.  EVP/CBO: Matt Reddin
EVP/CAO: Steve Massanelli  TO: Joe Clement

Cash and Due from: 2,546,420  Deposits: 16,752,680
Federal Funds and Repos: 5  Federal Funds and Borrowings: 1,790,794
Investments: 2,564,468  Other Liabilities: 204,843
Net Loans: 14,494,676  Subordinated Debt: 0
Premises and Fixed Assets: 415,766  Total Liabilities: 18,747,957
Other Real Estate: 14,111  Total Trust Assets: 6,004,054
Other Assets: 1,820,653  Total Liabilities and Capital: 21,856,099
Total Assets: 21,856,099  Number of Shares Outstanding: 35,000
Total Trust Assets: 6,004,054

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

Branches in Town: Six

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

VOICE: (870) 892-2265  FAX: (870) 892-2264
1700 Old County Road  72455
Charter Number: 796  Date: January 15, 2015
Trust Powers: Yes  FDIC Certificate Number: 31711

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

CEO/Pres: Kyle Baltz  Cont: Julie Williams
COO: Joyce Radcliff  TO: Mark Holt

Cash and Due from:....................................... 1,245  Deposits:............................................. 84,178
Federal Funds and Repos: ............................ 6,925  Federal Funds and Borrowings: .................... 2,754
Investments: .............................................. 5,848  Other Liabilities:.................................... 573
Net Loans: ................................................ 79,547  Subordinated Debt:................................. 0
Premises and Fixed Assets: .......................... 1,939  Total Liabilities:................................. 87,505
Other Real Estate: ...................................... 145  Total Trust Assets:................................. 87,505
Other Assets: ............................................ 3,579  Number of Shares Outstanding:........ 37,812
Total Assets: ........................................ 99,228
Total Trust Assets:...................................... 4,404

Directors: Jeremy Baltz; Kyle Baltz; Gary Cochran; Terry Davis; James Edington; Joyce Radcliff; Chad Watson
Branches in Town: None
Other Branches: Corning

Home Bank of Arkansas
Portland, AR

VOICE: (501) 679-7283  FAX: (501) 679-7745
113 Highway 165 South  71663
Charter Number: 251  Date: January 22, 1908
Trust Powers: No  FDIC Certificate Number: 5629

Home Page: www.homebankofar.com
Bank Holding Company
Peoples Home Holding, Inc., Greenbrier, AR

Chm/CEO: John Stacks  SVP: Nick B. Harness
Pres: Dan M. Rolett

Cash and Due from:...................................... 3,723  Deposits:............................................. 60,378
Federal Funds and Repos: ............................ 7,900  Federal Funds and Borrowings: .................... 0
Investments: .............................................. 0  Other Liabilities:.................................... 224
Net Loans: .............................................. 51,949  Subordinated Debt:................................. 0
Premises and Fixed Assets: .......................... 3,057  Total Liabilities:................................. 60,602
Other Real Estate: ...................................... 202  Total Trust Assets:................................. 7,121
Other Assets: ............................................ 892  Number of Shares Outstanding:........ 23,386
Total Assets:........................................... 67,723
Total Liabilities and Capital: .......................... 67,723

Directors: Lephiew Dennington; Roy Montgomery; John Stacks; Ryan Stacks
Branches in Town: None
Other Branches: Damascus, Greenbrier, Little Rock, Marshall
Gateway Bank
Rison, AR

VOICE: (870) 325-6251 112 Main Street Charter Number: 650
FAX: (870) 325-7661 71665 Date: March 7, 1932
Trust Powers: No FDIC Certificate Number: 8730

Home Page: wwwgatewaybank.bank

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

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

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

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

Branches in Town: None

Other Branches: Bryant

Generations Bank
Rogers, AR

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

Home Page: www.mygenerations.bank

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

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

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

Directors: Gina Bennett; Dan H. Byars; Paul Church; Sandra Ferguson; Phillip J. Foster; Benett Harrell; Carl Harrell; Jonathan W. Harrell; Steven D. Harrell; Paul E. Lindsey; James M. Morgan; William B. Morrison; Richard H. Mosley; Nick Nabholz; John David Neeley; Richard L. Smith; William Titus

Branches in Town: None

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

VOICE: (479) 498-2400
FAX: (479) 498-2465
3103 East Main
Trust Powers: No
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: Charles B. "Chip" Blanchard
EVP/CLO: Barton Allen
EVP/Sec: Toni B. Laws

Cash and Due from: 64,431
Federal Funds and Repos: 0
Investments: 32,212
Net Loans: 249,807
Premises and Fixed Assets: 6,653
Other Real Estate: 11,800
Total Assets: 355,903
Total Trust Assets: 0

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

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

Branches in Town: Three
Other Branches: Ola

Bank of Salem
Salem, AR

VOICE: (870) 895-2591
FAX: (870) 895-3825
207 West Church Street
Trust Powers: No
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: 23,770
Federal Funds and Repos: 2,123
Investments: 4,777
Net Loans: 117,711
Premises and Fixed Assets: 1,411
Other Real Estate: 27
Other Assets: 7,202
Total Assets: 157,021
Total Trust Assets: 0

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

Directors: D. Karrol Fowlkes; Mark Montgomery; C. Dwayne Plumelee; 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

600 Main Street
72863
Charter Number: 578
Date: April 7, 1926
FDIC Certificate Number: 5632

Trust Powers: No
Home Page: www.logancountybank.net
Bank Holding Company: None

CEO/Pres: Gary Fritsche
VP: Adam Fritsche
VP/Cash: Don Fritsche

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<th>Cash and Due from:</th>
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<td>Deposits:</td>
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<td>Federal Funds and Borrowings:</td>
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<td>Net Loans:</td>
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<td>Premises and Fixed Assets:</td>
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<td>Total Liabilities:</td>
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<td>Other Real Estate:</td>
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<td>Total Equity Capital:</td>
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</table>

Directors: Eddie F. Ahne; Don Fritsche; Gary Fritsche; Ronnie L. Layes
Branches in Town: None
Other Branches: Subiaco

First Security Bank
Searcy, AR

VOICE: (501) 279-3400
FAX: (501) 279-3486

314 North Spring
72143
Charter Number: 649
Date: February 6, 1932
FDIC Certificate Number: 5633

Chm/CEO: Reynie Rutledge
Pres: Michael C. Hutsell
EVP: J. Mark Ferguson
TO: Frank Faust

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

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

Branches in Town: Three
Peoples State Bank
Sheridan, AR

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

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

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

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

Cash and Due from: ..................................... 20,915 Deposits: .................................................... 154,641
Federal Funds and Repos: ............................. 0 Federal Funds and Borrowings: .......................... 0
Investments: ............................................. 56,987 Other Liabilities: ............................................. 658
Net Loans: ............................................... 97,346 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ........................ 2,211 Total Liabilities: .......................................... 155,299
Other Real Estate: ....................................... 0 Total Liabilities and Capital: ..................... 181,747
Other Assets: ........................................... 4,288 Total Equity Capital: .............................. 26,448
Total Assets: .......................................... 181,747 Number of Shares Outstanding: ............... 56,562

Directors: Dannie L. Brown; Donald L. Hedden; Gary D. Hines; James W. Lancaster; Craig L. Manatt; John D. Manatt; Shelby L. Taylor; Alvin L. Upton; David L. Wells; Brent Winston
Branches in Town: None
Other Branches: Little Rock

Smackover State Bank
Smackover, AR

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

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

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

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

Cash and Due from: ..................................... 19,589 Deposits: .................................................... 163,991
Federal Funds and Repos: ............................. 4,450 Federal Funds and Borrowings: .......................... 0
Investments: ............................................. 82,107 Other Liabilities: ............................................. 855
Net Loans: ............................................... 81,244 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ........................ 2,095 Total Liabilities: .......................................... 164,846
Other Real Estate: ....................................... 0 Total Liabilities and Capital: ..................... 190,450
Other Assets: ........................................... 965 Total Equity Capital: .............................. 25,604
Total Assets: .......................................... 190,450 Number of Shares Outstanding: ............... 100,000

Directors: Dr. Richard Davis; Gary deYampert; Charles J. Foot; Charles L. Tennyson; J. Drew Tennyson; James B. Yeager
Branches in Town: None
Other Branches: El Dorado (2), Norphlet
Riverside Bank
Sparkman, AR

VOICE: (870) 678-2251 Commerce & Main Streets Charter Number: 457
FAX: (870) 678-2401 71763 Date: September 19, 1916
Trust Powers: No

Home Page: www.riversidebanc.com
Bank Holding Company
Riverside Bancshares, Inc., Little Rock, AR

CEO/VChm: Stephen C. Davis  Pres: Robert G. Dudley, Jr.
Cash and Due from: 3,372 Deposits: 53,786
Federal Funds and Repos: 3,750 Federal Funds and Borrowings: 4,500
Investments: 1,201 Other Liabilities: 178
Net Loans: 51,558 Subordinated Debt: 0
Premises and Fixed Assets: 2,059 Total Liabilities: 58,464
Other Real Estate: 0 Total Equity Capital: 5,619
Other Assets: 2,143 Total Liabilities and Capital: 64,083
Total Assets: 64,083 Number of Shares Outstanding: 3,000

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

Branches in Town: None
Other Branches: Little Rock

United Bank
Springdale, AR

VOICE: (479) 756-8811 2600 South Thompson Street Charter Number: 794
FAX: (866) 897-2839 72764 Date: June 11, 2014
Trust Powers: Yes

Home Page: www.united-bk.com
Member of Federal Reserve System
Bank Holding Company
United Holding Company, Inc., Springdale, AR

CEO/Pres: Nathan Gairhan  SVP/CFO: Paige Mulhollan
SVP/CLO: Sonny Delgado
Cash and Due from: 29,438 Deposits: 178,963
Federal Funds and Repos: 0 Federal Funds and Borrowings: 17,443
Investments: 3,750 Other Liabilities: 1,614
Net Loans: 177,687 Subordinated Debt: 0
Premises and Fixed Assets: 8,052 Total Liabilities: 198,020
Other Real Estate: 0 Total Liabilities and Capital: 221,582
Other Assets: 2,655 Number of Shares Outstanding: 100,000
Total Assets: 221,582

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

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

VOICE: (870) 533-4486  
FAX: (870) 533-4456  
Trust Powers: No  
Charter Number: 106  
Date: December 8, 1902  
FDIC Certificate Number: 5624  

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

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

Cash and Due from: 7,287  
Federal Funds and Repos: 775  
Investments: 25,098  
Net Loans: 92,544  
Premises and Fixed Assets: 2,786  
Other Real Estate: 80  
Other Assets: 1,019  
Total Assets: 129,589  
Total Liabilities and Capital: 129,589  
Number of Shares Outstanding: 10,000  

Directors: James T. Alford; D. Copie Dickson; Korey N. Keith; W. Steve Keith; Danny K. Smith; John W. Smith, Jr.  
Branches in Town: None  
Other Branches: Magnolia  

Connect Bank  
Star City, AR  

VOICE: (870) 628-4286  
FAX: (870) 628-5274  
Trust Powers: No  
Charter Number: 567  
Date: April 27, 1925  
FDIC Certificate Number: 5634  

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

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

Cash and Due from: 5,559  
Federal Funds and Repos: 0  
Investments: 21,060  
Net Loans: 68,359  
Premises and Fixed Assets: 3,542  
Other Real Estate: 388  
Other Assets: 1,509  
Total Assets: 100,417  
Total Liabilities and Capital: 100,417  
Number of Shares Outstanding: 15,000  

Directors: Keith D. Griffin; R. Mark Owen; Marion Burge Ryburn; Kevin White; Barry Wood  
Branches in Town: None  
Other Branches: Dumas, Pine Bluff (2), White Hall
Security Bank
Stephens, AR

VOICE: (870) 786-5416 105 Ruby Street Charter Number: 692
FAX: (870) 786-5419 71764 Date: February 8, 1946
Trust Powers: No FDIC Certificate Number: 16395

Home Page: www.secbnk.com

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

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

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

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

Branches in Town: None

Other Branches: None

The Farmers and Merchants Bank
Stuttgart, AR

VOICE: (870) 673-6911 708 S. Main Street Charter Number: 687
FAX: (870) 672-4282 72160 Date: December 29, 1944
Trust Powers: Yes FDIC Certificate Number: 16216

Home Page: www.mebanking.com
Member of Federal Reserve System
Bank Holding Company
The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

Chm: Mickey Pierce  EVP: Brad Chambless
CEO/Pres: Gary Hudson  TO: Craig Boone

Cash and Due from: 31,500 Deposits: 1,312,696
Federal Funds and Repos: 169,760 Federal Funds and Borrowings: 68,134
Investments: 215,986 Other Liabilities: 12,043
Net Loans: 1,012,415 Subordinated Debt: 0
Premises and Fixed Assets: 35,762 Total Liabilities: 1,392,873
Other Real Estate: 1,705
Other Assets: 132,226 Total Equity Capital: 206,481
Total Assets: 1,599,354 Total Liabilities and Capital: 1,599,354
Total Trust Assets: 0 Number of Shares Outstanding: 1,000

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

Branches in Town: Four

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

VOICE: (479) 474-1201 3110 Alma Highway Charter Number: 328
FAX: (479) 410-1340 72956 Date: December 20, 1910
Trust Powers: Yes FDIC Certificate Number: 8738

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

CEO/Pres: D. Keith Hefner SVP: Joe Dan Stewart
EVP: Lance L. Lanier TO: Cindy Winborn

Cash and Due from:........ 58,590 Deposits:......................... 392,263
Federal Funds and Repos:...... 0 Federal Funds and Borrowings: ...... 6,168
Investments:....................... 129,531 Other Liabilities:............. 2,524
Net Loans:......................... 256,131 Subordinated Debt:............ 0
Premises and Fixed Assets:.... 4,299 Total Liabilities:............ 402,955
Other Real Estate:.............. 18 Total Trust Assets:............. 10,518
Other Assets:..................... 10,677 Total Equity Capital:......... 56,231
Total Assets:................. 459,186 Number of Shares Outstanding:..... 16,000

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

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

First State Bank of Warren
Warren, AR

VOICE: (870) 226-2601 104 S. Main Street Charter Number: 739
FAX: (870) 226-2253 71671 Date: December 12, 1978
Trust Powers: Yes FDIC Certificate Number: 94

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

Pres: Freddie M. Mobley EVP/TO: Hugh A. Quimby

Cash and Due from:........ 20,072 Deposits:......................... 107,673
Federal Funds and Repos:...... 0 Federal Funds and Borrowings: ...... 0
Investments:....................... 50,117 Other Liabilities:............. 419
Net Loans:......................... 46,375 Subordinated Debt:............ 0
Premises and Fixed Assets:.... 995 Total Liabilities:............ 108,092
Other Real Estate:.............. 148 Total Equity Capital:......... 13,055
Other Assets:..................... 3,440 Total Liabilities and Capital:.... 121,147
Total Assets:................. 121,147 Number of Shares Outstanding:..... 59,000

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

Branches in Town: One
Other Branches: Hampton, Hermitage
Warren Bank and Trust Company  
Warren, AR

VOICE: (870) 226-2621  
FAX: (870) 226-6261

Trust Powers: Yes  
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

TO: Carlton E. Davis

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

Total Trust Assets: ....................................... 20,196

Number of Shares Outstanding: .................. 48,000

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

Branches in Town: Two

Other Branches: Hermitage

Evolve Bank & Trust  
West Memphis, AR

VOICE: (901) 624-5500  
FAX: (901) 624-5540

Trust Powers: Yes  
Charter Number: 568  
Date: June 5, 1925

FDIC Certificate Number: 1299  
Home Page: www.getevolved.com

Member of Federal Reserve System  
Bank Holding Company: Evolve Bancorp, Inc., West Memphis, AR

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

EVP/CFO: Mark Mosteller  
TO: Andy Cook

Cash and Due from: .................................... 45,738  
Federal Funds and Repos: ................................ 50
Investments: ............................................... 16,984  
Net Loans: .................................................. 507,459
Premises and Fixed Assets: .............................. 5,287  
Other Real Estate: ........................................... 1,181
Total Assets: .............................................. 603,606

Total Trust Assets: ...................................... 1,761,757

Number of Shares Outstanding: .................... 4,000

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

Branches in Town: None

Other Branches: Memphis[TN], Parkin, Wynne
Fidelity Bank
West Memphis, AR

VOICE: (870) 735-8700 330 West Broadway Street Charter Number: 804
FAX: (870) 735-0065 72301 Date: June 27, 2019
Trust Powers: Yes FDIC Certificate Number: 19644

Home Page: www.fidelitybanker.com
Member of Federal Reserve System
Bank Holding Company
Carlson Bancshares, Inc., West Memphis, AR

CEO/Pres: Charles E. Horton  EVP: Andy Horton  SVP/CFO: Chris Blaylock
EVP: Kirby Carlson

Cash and Due from: 4,674 Deposits: 405,660
Federal Funds and Repos: 1,840 Federal Funds and Borrowings: 0
Investments: 248,655 Other Liabilities: 1,395
Net Loans: 197,961 Subordinated Debt: 0
Premises and Fixed Assets: 3,661 Total Liabilities: 407,055
Other Real Estate: 84 Total Trust Assets: 407,055
Other Assets: 8,098
Total Assets: 464,973 Total Liabilities and Capital: 464,973
Other Real Estate: 84
Total Trust Assets: 84

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

Branches in Town: One
Other Branches: Marion (2)

Cross County Bank
Wynne, AR

VOICE: (870) 238-8171 1 Cross County Plaza Charter Number: 25
FAX: (870) 238-4052 72396 Date: June 5, 1891
Trust Powers: Yes FDIC Certificate Number: 13821

Home Page: www.crosscountybank.com
Bank Holding Company
Cross County Bancshares, Inc., Wynne, AR

Chm: Dr. Willard G. Burks  SVP/CFO: Beth Dildine
CEO/Pres/TO: David Dowd  SVP/CLO: King Casbeer

Cash and Due from: 18,044 Deposits: 246,458
Federal Funds and Repos: 0 Federal Funds and Borrowings: 1,048
Investments: 8,393 Other Liabilities: 842
Net Loans: 240,532 Subordinated Debt: 0
Premises and Fixed Assets: 7,710 Total Liabilities: 248,348
Other Real Estate: 668
Other Assets: 6,543 Total Equity Capital: 33,542
Total Assets: 281,890 Total Liabilities and Capital: 281,890
Total Trust Assets: 14,428 Number of Shares Outstanding: 4,000

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

Branches in Town: One
Other Branches: Blytheville, Brinkley, Cherry Valley, Hickory Ridge, Jonesboro, Manila, Osceola
REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2020
Arkansas Capital Corporation
Little Rock, AR

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

County: Pulaski

Home Page: www.arcapital.com

Bank Holding Company
None

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

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

Directors: Jeff Amerine; Kevin Burns; Charles Cervantes; Rush B. Deacon; Jill Floyd; Robert "Ted" Gammill; Russell Guerra; Karen Marine; Emily McElroy; Virgil L. Miller, Jr.; Martha Moore; Caroll Penick; Sherrie Randall; Bryan Scoggins; David H. Shindler; William T. Staed; Boon W. Tan; Lorrie Trogden

Branches in Town: None

Other Branches: None
REPORT OF THE

STATE CHARTERED TRUST COMPANY

(NOT ENGAGED IN COMMERCIAL BANKING)

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

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

Home Page:  www.communityfirsttrust.com

Pres/CEO:  William L. Kerst, Jr.  CFO:  Leslie A. Ballentine

Directors:  Charlotte Arnold, CPA; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener; David French; William L. Kerst, Jr.; C. Tim White

Branches in Town:  None

Other Branches:  El Dorado, Hot Springs Village, Little Rock, Russellville
REPORT OF THE

REGIONAL/COUNTY INDUSTRIAL DEVELOPMENT CORPORATION

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 2020
Arkansas State Bank Department

Perry County Industrial Development Corporation
Perryville, AR

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

County: Perry

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

JUNE 30, 2020
<table>
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<tr>
<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>Arkansas</td>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
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<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
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<td>Home Bank of Arkansas</td>
<td>Portland</td>
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<td>Bank of Gravette</td>
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<td>Batesville</td>
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<td>The Citizens Bank</td>
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<td>The First National Bank of Izard County</td>
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<td>Merchants &amp; Planters Bank</td>
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<td>First Western Bank</td>
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<tr>
<td>Yell</td>
<td>Chambers Bank</td>
<td>Danville</td>
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</tbody>
</table>
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2020
Southern Bancorp Inc.
Arkadelphia, AR

RSSD Number: 1248939 605 Main Street, Suite 202
VOICE: (501) 850-8969 8924 Kanis Road
FAX: (501) 537-1193 71923

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

Subsidiaries:
Southern Bancorp Bank Arkadelphia, AR
Southern Bancorp Investment Fund I, LLC Arkadelphia, AR
Southern Bancorp Investment Fund II, LLC Arkadelphia, AR
Southern Bancorp Investment Fund III, LLC Arkadelphia, AR
Southern Landlord LLC Arkadelphia, AR
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

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 655 St. Louis Street
VOICE: (870) 793-4441 P. O. Box 2156
FAX: (870) 698-6299 72501

CEO: Phil Baldwin  EVP/CFO: Karen Shaw
Pres/CLO: Adam Mitchell

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

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 1 Second Street
VOICE: (870) 687-2233 P. O. Box 135
FAX: (870) 687-2474 71720

Pres: Rick Green  Sec: Ken Riley

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

Arvest Bank Group, Inc.
Bentonville, AR

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

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

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.
  Southwest Cattlemen’s Corporation
  Superior Finance Company
  CFB Aviation, LLC
  AREH, LLC

Arvest Bank Group, Inc.
Bentonville, AR

Arvest Bank
Little Rock, AR

ABREHB, LLC
Lowell, AR

Arvest Bank Operations, Inc.
Lowell, AR

Arvest Insurance, Inc.
Lowell, AR

Arvest Investments, Inc.
Lowell, AR

RHV, LLC
Lowell, AR

RHV2, LLC
Lowell, AR

First Place on the Creeks, LLC
Rogers, AR

WACO Title Company
Springdale, AR

ABR Investments, Inc.
Joplin, MO

Southwest Cattlemen’s Corporation
Tulsa, OK

Superior Finance Company
Tulsa, OK

CFB Aviation, LLC
Bentonville, AR

AREH, LLC
Lowell, AR
Arvest Holdings, Inc.
Bentonville, AR

RSSD Number: 1845673
VOICE: (479) 464-1500
FAX: (479) 464-1540

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

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

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

Subsidiaries:
Arvest Bank
- Arvest Central Mortgage Company
- ABREHB, LLC
- Arvest Bank Operations, Inc.
- Arvest Insurance, Inc.
- Arvest Investments, Inc.
- RHV, LLC
- RHV2, LLC
- First Place on the Creeks, LLC
- WACO Title Company
- ABR Investments, Inc.
- Southwest Cattlemen's Corporation
- Superior Finance Company

Farmers Bancorp, Inc.
Blytheville, AR

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

400 West Main Street
P. O. Box 688
72316

Chm/Pres: Randy Scott

Subsidiaries:
Farmers Bank And Trust Company

Blytheville, AR
First Western Bancshares ESOT
Booneville, AR

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

Chm: Ty Hampton

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

First Western Bancshares, Inc.
Booneville, AR

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

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

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

Subsidiaries:
First Western Bank Booneville, AR
  First Western Financial, Inc. Booneville, AR
  First Western Insurance Agency, Inc. Booneville, AR
  First Western Mortgage, Inc. Booneville, AR
  First Western Statutory Trust II Booneville, AR
  First Western Statutory Trust III Booneville, AR
Harrell Bancshares, Inc.
Camden, AR
RSSD Number: 2352196
1325 Hwy 278 Bypass
VOICE: (479) 986-3960
3710 Southern Hills Blvd, Suite 100
FAX: (479) 986-3999
71701
Pres: Jonathan W. Harrell
Sec: Maxwell Harrell
CFO: Sandra Ferguson
Subsidiaries:
Generations Bank
Rogers, AR

Sharp Bancshares, Inc.
Cave City, AR
RSSD Number: 1099663
137 South Main
VOICE: (870) 283-5301
P. O. Box 490
FAX: (870) 283-6466
72521
Chm: Samuel F. Beller
CEO/Pres: John Beller
VChm: Bruce Street
CFO: Kim Nunally
Subsidiaries:
Bank of Cave City
Cave City Properties, Inc.
Cave City, AR
Cave City, AR

Clarendon Holding Co.
Clarendon, AR
RSSD Number: 1099252
297 Madison
VOICE: (870) 747-3319
P. O. Box 280
FAX: (870) 747-3498
72029
Chm: J. Baxter Sharp, III
CEO/Pres: J. Kendall Henry
Subsidiaries:
The Merchants and Planters Bank
Clarendon, AR
Home BancShares, Inc.
Conway, AR

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

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

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 I
Liberty Statutory Trust II
Regent Capital Trust II
Regent Capital Trust III
Russellville Statutory Trust I

Chambers Bancshares, Inc.
Danville, AR

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

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

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

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

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

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

DeWitt First Bankshares Corporation
DeWitt, AR

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

Pres: Lester A. McKinley
Sec: Warren A. Jennings, Jr.
VP: Mary M. Jennings

Subsidiaries:
Arkansas County Bank

M & F Financial Corporation
Dumas, AR

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

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

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

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

214 North Washington Street
P. O. Box 1754
71730

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

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

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

MHBC Investments Limited Partnership, I LLLP
England, AR

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

123 South Main Street
P. O. Box 70
72046

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

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

England, AR
England, AR
England, AR
England, AR
Little Rock, AR
Canada Bancshares, Inc.
England, AR

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

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

Chm/CEO/Pres: Gary Canada

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

Eureka Bancshares, Inc.
Eureka Springs, AR

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

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

Subsidiaries:
Cornerstone Bank

White River Bancshares Company
Fayetteville, AR

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

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

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

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

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

Subsidiaries:
FBT Bank & Mortgage

First Bank Corp.
Fort Smith, AR

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

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

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

Bainum Bancorp
Glenwood, AR

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

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

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

RSSD Number: 2619349
100 First National Avenue
VOICE: (870) 438-5214
FAX: (870) 438-5412
P. O. Box 1900
72638

Chm/Pres: Stephen Stafford
Sec: L. Scott Stafford
SVP: Shelby Bruffett

Subsidiaries:
Anstaff Bank
Green Forest, AR

First Service Bancshares, Inc.
Greenbrier, AR

RSSD Number: 1137266
136 South Broadview
VOICE: (501) 679-7200
FAX: (501) 764-4260
P. O. Box 190
72058

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

Subsidiaries:
First Service Bank
First Service Realty
Greenbrier, AR

Peoples Home Holding, Inc.
Greenbrier, AR

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

Chm/CEO: John Stacks
Sec: Roy Montgomery

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

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

Chm: Elizabeth Wilkinson
CEO/Pres: Edward Wilkinson

Subsidiaries:
Farmers Bank Greenwood, AR

Helena Bancshares, Inc.
Helena, AR

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

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

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

Subsidiaries:
Partners Bank Helena, AR

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

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

Chm/CEO/Pres: Carl E. Hendrix, III
Treas/Sec: Michael B. Griffin
VP: Todd B. Trimble

Subsidiaries:
Horatio State Bank Horatio, AR
Smith Associated Banking Corporation
Hot Springs, AR
RSSD Number: 1098004
1801 Central Avenue, Suite D
VOICE: (501) 623-4292
FAX: (501) 624-7187

Chm/CEO: Guy R. “Buck” Smith

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

First Arkansas BancShares, Inc.
Jacksonville, AR
RSSD Number: 1096550
600 West Main Street
VOICE: (501) 982-4511
P. O. Box 827
FAX: (501) 982-5769
72078

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

Subsidiaries:
First Arkansas Bank & Trust
First Arkansas Statutory Trust I

Southeast Arkansas Bank Corporation
Lake Village, AR
RSSD Number: 1137033
201 Main Street
VOICE: (870) 265-2241
P. O. Box 727
FAX: (870) 265-2125
71653

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

Subsidiaries:
The Bank of Lake Village
BLV Realty, Inc.
Jefferson Ag Credit
The Jefferson Agency
The Jefferson Bank
Capital Bancshares, Inc.
Little Rock, AR

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

Chm/CEO: Chris Roberts
EVP/COO: Burt Hicks

VChm/Pres: Phillip Jett

Subsidiaries:
Encore Bank
Little Rock, AR

Little Rock Bankshares, Inc.
Little Rock, AR

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

Chm/CEO: Eugene L. Maris
SVP/Cash: Lee A. Swearingen

SVP: Kim Markland
Sec: Cindy Hippler

Subsidiaries:
Bank of Little Rock
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
1001 W. Markham, 2nd Floor
VOICE: (501) 614-6161
P. O. Box 34090
FAX: (501) 614-6162
72201

Pres: Stephen C. Davis
Sec: David Matchet

Subsidiaries:
Riverside Bank
Arkansas Mortgage Company, Inc.
Sparkman, AR
Riverside Mortgage Company, Inc.
Fayetteville, AR
Little Rock, AR
State Holding Company
Little Rock, AR

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

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

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

Lonoke Bancshares, Inc.
Lonoke, AR

RSSD Number: 1491614
101 South Center Street
VOICE: (501) 676-3106
FAX: (501) 676-5046

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

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

Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684
500 North Jackson Street
VOICE: (870) 234-5777
FAX: (870) 234-3384

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

Subsidiaries:
The Peoples Bank
Magnolia Banking Corporation
Magnolia, AR

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

200 East Main Street
P. O. Box 250
71754

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

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

Big Creek Bancshares, Inc.
Marianna, AR

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

98 West Tennessee Street
6378 Hwy 78 West
72360

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

Subsidiaries:
- Forrest City Financial Corporation
  Armor Bank

Forrest City Financial Corporation
Marianna, AR

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

98 West Tennessee Street
6378 Hwy 78 West
72360

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

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

Subsidiaries:
- Armor Bank

Forrest City, AR
FCB Financial Services, Inc.
Marion, AR

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

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

Subsidiaries:
Premier Bank of Arkansas
Marion, AR

First National Financial Corporation
McGehee, AR

RSSD Number: 3386880
VOICE: (870) 222-3880
FAX: (870) 222-4853

CEO/Pres: Robert 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
VOICE: (870) 222-3151
FAX: (870) 222-6159

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

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

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

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

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

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

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

Subsidiaries:
McGehee Bank
McBank Realty

Union Bankshares, Inc.
Mena, AR

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

303 Hwy 71 North
P. O. Box 898
71953

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

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

Drew Bancshares, Inc.
Monticello, AR

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

212 West Gaines
P. O. Box 150
71657

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

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

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

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

Pres: Dave Dickson
Treas/Sec: Robin McClendon

Subsidiaries:
Union Bank And Trust Company
Monticello, AR

Petit Jean Bancshares, Inc.
Morrilton, AR

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

Pres: Charles S. Penick

Subsidiaries:
Petit Jean State Bank
Morrilton, AR

Stone Bancshares, Inc.
Mountain View, AR

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

Chm: Sonya Daniels
Pres: Kevin Compton

EVP: Marnie Oldner
CFO/Sec: Stephen T. Ragland

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

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

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

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

M & P Community Bancshares, Inc.
Newport, AR

RSSD Number: 1491306 120 Hazel Street
VOICE: (870) 523-3601 P. O. Box 650
FAX: (870) 523-3473 72112

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

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

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

Piggott Bankstock, Inc.
Piggott, AR

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

Chm: Cody Knight

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

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

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

Subsidiaries:

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

Pine Bluff, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Pine Bluff, AR
Wilmington, DE
Baltimore, MD
Grenada, MS
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Dexter, MO
Frontenac, MO
Sedalia, MO
Springfield, MO
Springfield, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
Las Vegas, NV
Durant, OK
Durant, OK
Madill, OK
<table>
<thead>
<tr>
<th>Subsidiary Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNBE Real Estate, Inc.</td>
<td>Oklahoma City, OK</td>
</tr>
<tr>
<td>Quad J Holdings, LLC</td>
<td>Oklahoma City, OK</td>
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<tr>
<td>Rockwell Community Development, Inc.</td>
<td>Oklahoma City, OK</td>
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<td>CRK Properties, Inc.</td>
<td>Stillwater, OK</td>
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<tr>
<td>Stillwater NMTC, LLC</td>
<td>Stillwater, OK</td>
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<tr>
<td>Venture Holding Company, LLC</td>
<td>Jackson, TN</td>
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<td>ETN-KLC, LLC</td>
<td>Sevierville, TN</td>
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<tr>
<td>First State Providence PCC of Grenada, LLC</td>
<td>Union City, TN</td>
</tr>
<tr>
<td>Simmons First Auto, Inc.</td>
<td>Union City, TN</td>
</tr>
<tr>
<td>Simmons First Insurance Services of TN, LLC</td>
<td>Union City, TN</td>
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<tr>
<td>Simmons First Properties, Inc.</td>
<td>Union City, TN</td>
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<tr>
<td>Simmons First Special Assets, Inc.</td>
<td>Union City, TN</td>
</tr>
<tr>
<td>SHD, LLC</td>
<td>Dallas, TX</td>
</tr>
<tr>
<td>Landmark Agency of Texas, Inc.</td>
<td>Dennison, TX</td>
</tr>
<tr>
<td>Harob, Inc.</td>
<td>Fort Worth, TX</td>
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<tr>
<td>SDB Real Estate, LLC</td>
<td>Houston, TX</td>
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<tr>
<td>Simmons First Mortgage Company</td>
<td>Pine Bluff, AR</td>
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<tr>
<td>Landco Partners II, LP</td>
<td>Columbia, MO</td>
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<tr>
<td>Landrum Statutory Trust III</td>
<td>Columbia, MO</td>
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<td>Landrum Statutory Trust IV</td>
<td>Columbia, MO</td>
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<td>LBI Capital Trust V</td>
<td>Springfield, MO</td>
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<tr>
<td>Simmons First Risk Management, Inc.</td>
<td>Las Vegas, NV</td>
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<td>SNB Capital Corporation</td>
<td>Stillwater, OK</td>
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<td>Hardeman County Statutory Trust I</td>
<td>Jackson, TN</td>
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<tr>
<td>Community First Statutory Trust III</td>
<td>Union City, TN</td>
</tr>
<tr>
<td>SWB Recovery Corp.</td>
<td>Fort Worth, TX</td>
</tr>
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</table>

**Sigma Holdings, Inc.**

**Rison, AR**

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

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

Subsidiaries:
- Gateway Bank

P. O. Box 345  
71665
First State Banking Corporation
Russellville, AR

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

Chm/CEO: Charles Blanchard
Pres: Chip Blanchard

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

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

3103 East Main Street
P. O. Box 10610
72812

First Security Bancorp
Searcy, AR

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

Chm/CEO/Pres: Reynie Rutledge

Subsidiaries:
First Security Bank
    UFS, Inc.
    Peoples Real Estate Management Co.
    First Security Investment Advisors, Inc.
    First Security Real Estate Management, Inc.
    FNBS Investments Inc.
    Crews & Associates, Inc.
    Crews Dissemination Services, Inc.
    First Security Finance, Inc.
    Eastview of NWA, LLC
    First Security Fund Advisors, Inc.
    Union Air LLC
    Cheyenne Aircraft LLC
    Crossfirst Bankshares, Inc.

314 North Spring
P. O. Box 1009
72145

Searcy, AR
Benton, AR
Mountain Home, AR
Searcy, AR
Las Vegas, NV
Little Rock, AR
Little Rock, AR
Searcy, AR
Searcy, AR
Searcy, AR
Searcy, AR
Wilmington, DE
Leawood, KS
Peoples Bancorp, Inc.
Sheridan, AR

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

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

Subsidiaries:
Peoples Bank

Smackover Bancshares, Inc.
Smackover, AR

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

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

Subsidiaries:
Smackover State Bank

Legacy Bancshares, Inc.
Springdale, AR

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

CEO/Pres: Patrick Swope
CFO: Jason McDoniel

Subsidiaries:
Bank of Gravette
Legacy National Bank

4055 West Sunset Avenue
P. O. Box 6490
72766
Mathias Bancshares, Inc.
Springdale, AR

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

Chm/Pres: Sam Mathias
VChm: Arthur Thurman
Sec: Larry Olson

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

5571 Bleaux Ave.
P. O. Box 6485
72766

United Holding Company, Inc.
Springdale, AR

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

CEO/Pres/Sec: Craig Young
CFO/Treas: Karla Baker

Subsidiaries:
United Bank

2790 South Thompson Street, Suite 102
72764

Bodcaw Bancshares, Inc.
Stamps, AR

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

Chm: John W. Smith, Jr.
Sec: D. Copie Dickson

Subsidiaries:
Bodcaw Bank

307 Thomas Street
P. O. Box 8
71860

Stamps, AR
Star City Bancshares, Inc.
Star City, AR

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

Chm/CEO: Marion Burge Ryburn

Subsidiaries:
Connect Bank

The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

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

Chm: Mickey Pierce
CEO/Pres: Gary Hudson
VChm: Robert H. Seidenstricker
SVP/CFO: Joann C. West

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

Bradley Bancshares, Inc.
Warren, AR

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

Chm: Bennie Ryburn, III
Pres: Freddie M. Mobley

Subsidiaries:
First State Bank of Warren
Carlson Bancshares, Inc.
West Memphis, AR

RSSD Number: 1491641
330 West Broadway Street
VOICE: (870) 735-8700
FAX: (870) 735-0065
P. O. Box 2288
72301

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

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

Subsidiaries:
Fidelity Bank

Evolve Bancorp, Inc.
West Memphis, AR

RSSD Number: 1142411
301 Shoppingway Blvd.
VOICE: (901) 624-5500
FAX: (901) 624-5540
6070 Poplar Avenue, Suite 200
72301

Chm: Scot Lenoir
Sec: W. Scott Stafford

Subsidiaries:
Evolve Bank & Trust

Cross County Bancshares, Inc.
Wynne, AR

RSSD Number: 1131611
1 Cross County Plaza
VOICE: (870) 238-8171
FAX: (870) 238-4052
P. O. Box 9
72396

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

EVP: King Casbeer
Treas/Sec: Shelia Roberts

Subsidiaries:
Central Bank
Little Rock, AR
Cross County Bank
Wynne, AR
  CCB Real Estate Holdings, Inc.
  Wynne, AR
  CCB-EAT, LLC
  Wynne, AR
  Janus Title, LLC
  Wynne, AR
ABBREVIATIONS

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