REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2021

ASA HUTCHINSON
Governor

MICHAEL PRESTON
Secretary

SUSANNAH T. MARSHALL
Bank Commissioner
June 30, 2021

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 Seventh 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, 2021.

The banking industry in Arkansas remains in an overall strong position as the country continues to be challenged by the effects of the ongoing pandemic. Total assets in Arkansas state-chartered banks have continued to exhibit significant growth in recent years. As of June 30, 2021, aggregate total assets in state-chartered banks exceed $132 billion. Arkansas banks continue to perform better than the national average in profitability and asset quality. The overall capital position of Arkansas’s 73 state-chartered banks also remains strong as the average Tier 1 Leverage Capital ratio is 10.80 percent for fiscal year-end 2021.

The financial services industry in Arkansas and across the nation continues to change and evolve at a rapid pace. Arkansas state-chartered banks are embracing new technologies to make banking more convenient, more flexible and to remain competitive within the financial services landscape. Arkansas state-chartered banks remain focused on meeting the needs of their customers, serving the communities in which they operate and promoting economic growth.

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.

Respectfully,

Susannah T. Marshall
Bank Commissioner
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LEGAL HOLIDAYS

New Year’s Day.................................................................January 1\textsuperscript{st}

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

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

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

Independence Day ............................................................July 4\textsuperscript{th}

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

Veterans Day.................................................................November 11\textsuperscript{th}

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

Christmas Eve .............................................................December 24\textsuperscript{th}

Christmas Day .............................................................December 25\textsuperscript{th}

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.
<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Date of Appointment</th>
<th>Date Service Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>John M. Davis</td>
<td>October 6, 1913</td>
<td>October 3, 1918</td>
</tr>
<tr>
<td>2</td>
<td>A. J. Reap</td>
<td>October 3, 1918</td>
<td>March 22, 1919</td>
</tr>
<tr>
<td>3</td>
<td>W. T. Maxwell</td>
<td>March 22, 1919</td>
<td>September 1, 1921</td>
</tr>
<tr>
<td>4</td>
<td>Charles McKee</td>
<td>September 1, 1921</td>
<td>July 28, 1925</td>
</tr>
<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>13</td>
<td>Dick Simpson</td>
<td>February 8, 1955</td>
<td>March 2, 1967</td>
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<tr>
<td>14</td>
<td>H. C. Adams</td>
<td>March 3, 1967</td>
<td>March 16, 1979</td>
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<tr>
<td>15</td>
<td>Don R. Clark (Acting)</td>
<td>March 16, 1979</td>
<td>April 19, 1979</td>
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<tr>
<td>16</td>
<td>B. J. Lambert, Jr.</td>
<td>April 19, 1979</td>
<td>April 15, 1983</td>
</tr>
<tr>
<td>17</td>
<td>Marlin D. Jackson</td>
<td>April 15, 1983</td>
<td>October 1, 1987</td>
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<tr>
<td>18</td>
<td>Bill J. Ford</td>
<td>October 1, 1987</td>
<td>July 31, 1998</td>
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<tr>
<td>19</td>
<td>Frank White</td>
<td>August 1, 1998</td>
<td>May 21, 2003</td>
</tr>
<tr>
<td>21</td>
<td>Candace A. Franks</td>
<td>June 13, 2007</td>
<td>October 1, 2020</td>
</tr>
<tr>
<td>22</td>
<td>Susannah T. Marshall</td>
<td>October 1, 2020</td>
<td></td>
</tr>
</tbody>
</table>
STATE BANKING BOARD MEMBERS

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

Mr. Todd Smith
Vice Chairman
Farmers Bank and Trust Company
217 East Union Street
Magnolia, AR  71753
VOICE:  (870) 235-7040
FAX:  (870) 235-708
TERM EXPIRES:  12/31/2024

Mr. George French
4 Vereda Lane
Hot Springs Village, AR  71909
VOICE:  (501) 915-0569
TERM EXPIRES:  12/31/2023

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

Mr. Russell Meeks III
P. O. Box 34193
Little Rock, AR  72203
VOICE:  (501) 918-7354
FAX:  (501) 372-5277
TERM EXPIRES:  12/31/2023

Mr. Randy Scott
Farmers Bank And Trust Company
P. O. Box 688
Blytheville, AR  72315-0688
VOICE:  (870) 763-8101
FAX:  (870) 763-3500
TERM EXPIRES:  12/31/2025
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

Susannah T. Marshall - Bank Commissioner

John W. Ahlen IV - Deputy Bank Commissioner

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

Dharmin H. Patel - Deputy Bank Commissioner

Examination, Supervision and Regulation
Regulatory Enforcement Actions
Personnel/Examination

EXAMINATION AND SUPERVISION

Assistant Deputy Bank Commissioners

Baker L. Moseley
Bob M. Henry
Gary W. Bush
Raychel M. Pendergist

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

EXAMINATION PERSONNEL

LITTLE ROCK OFFICE
Daniel E. Sims - Examinations Manager
Matthew A. Rose - Certified Bank Senior Examiner
Jim E. Homan - Certified Bank Senior Examiner
Scott M. Lambert - Certified Bank Senior Examiner
Wesley H. Mathis - Commissioned Bank Senior Examiner
Joel T. Futrell - Bank Senior Examiner
Ricky T. Puloma - Bank Senior Examiner
Jace T. Denker - Bank Examiner Trainee
Jacob B. Spradlin - Bank Examiner
LITTLE ROCK OFFICE
J.D. Sonnier - Bank Senior Examiner
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
Derek G. Harvey - Bank Senior Examiner
Aaron C. Lockwood - Bank Assistant Examiner
Dallas E. Gipson - Bank Assistant Examiner

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

Ken H. Leavell - Certified Examinations Manager
Chris K. Davis - Certified Bank Senior Examiner
Chris A. Dillon - Certified Bank Senior Examiner
Jordan A. Patterson - Certified Bank Senior Examiner
R.D. Jackson - Certified Bank Senior Examiner
Andrew D. McCormick - Certified Bank Senior Examiner
Adam W. Chase - Commissioned Bank Senior Examiner
Wynne M. Morgan - Commissioned Bank Senior Examiner
Caleb M. Hamilton - Bank Senior Examiner

NORTHEAST ARKANSAS OFFICE
1817 Woodsprings Road
Jonesboro, Arkansas  72401-9371
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
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
Peyton L. Tillman - Bank Assistant Examiner
Kendal B. Williams - Bank Assistant Examiner
Abigale G. Thompson - Bank Examiner Trainee

LARGE BANK SUPERVISION
Mark G. Rye - Certified Bank Senior Examiner
J.B. Maus IV - Bank Senior Examiner
**TRUST**

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

**INFORMATION SYSTEMS**

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

**TRAINING**

Richard D. Buzbee - Certified Examinations Manager/Training Coordinator  
Jacklyn G. Powell - Certified Bank Senior Examiner/Scheduling Coordinator  
B. Chance Brown - Research Project Analyst

**LEGAL DIVISION**

Eric D. Roberts - Bank Chief Counsel

- Rules and Regulations  
- Legal Filings and Inquiries  
- Consumer Complaints
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
Melinda F. Jones - Administrative Analyst
Barbara A. Robinson - Administrative Analyst
Rachel L. Vire - Administrative Specialist III

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, 2020 TO JUNE 30, 2021

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas County Bank</td>
<td>Southern Bancorp Bank</td>
</tr>
<tr>
<td>DeWitt, Arkansas</td>
<td>Arkadelphia, Arkansas</td>
</tr>
<tr>
<td>Bank of Gravette</td>
<td>Legacy National Bank</td>
</tr>
<tr>
<td>Gravette, Arkansas</td>
<td>Springdale, Arkansas</td>
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</table>

# CHARTER RELOCATIONS
FROM JULY 1, 2020 TO JUNE 30, 2021

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
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<tbody>
<tr>
<td>Premier Bank of Arkansas</td>
<td>Premier Bank of Arkansas</td>
</tr>
<tr>
<td>Marion, Arkansas</td>
<td>Jonesboro, Arkansas</td>
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</table>

The above institution’s charter relocation was effective October 15, 2020.

# CORPORATE NAME CHANGES
FROM JULY 1, 2020 TO JUNE 30, 2021

<table>
<thead>
<tr>
<th>NAME / LOCATION</th>
<th>NEW NAME / LOCATION</th>
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</thead>
<tbody>
<tr>
<td>Cornerstone Bank</td>
<td>CS Bank</td>
</tr>
<tr>
<td>Eureka Springs, Arkansas</td>
<td>Eureka Springs, Arkansas</td>
</tr>
</tbody>
</table>

The above institution’s name change was effective November 8, 2020.
# BRANCHES APPROVED
## FROM JULY 1, 2020 TO JUNE 30, 2021

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southern Bancorp Bank</td>
<td>3002 Hardy Street, Suite 101</td>
</tr>
<tr>
<td>Arkadelphia, Arkansas</td>
<td>Hattiesburg, Mississippi</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>766 Harkrider Street</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Conway, Arkansas</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>17820 Chenal Parkway</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>Merchants &amp; Farmers Bank</td>
<td>300 North Main Street</td>
</tr>
<tr>
<td>Dumas, Arkansas</td>
<td>Benton, Arkansas</td>
</tr>
<tr>
<td>CS Bank</td>
<td>18565 State Highway 37</td>
</tr>
<tr>
<td>Eureka Springs, Arkansas</td>
<td>Cassville, Missouri</td>
</tr>
<tr>
<td>Armor Bank</td>
<td>3948 Central Avenue, Suite D</td>
</tr>
<tr>
<td>Forrest City, Arkansas</td>
<td>Hot Springs, Arkansas</td>
</tr>
<tr>
<td>Armor Bank</td>
<td>4538 Central Avenue</td>
</tr>
<tr>
<td>Forrest City, Arkansas</td>
<td>Hot Springs, Arkansas</td>
</tr>
<tr>
<td>Partners Bank</td>
<td>3632 Johnson Mill Blvd., Suite 107</td>
</tr>
<tr>
<td>Helena, Arkansas</td>
<td>Springdale, Arkansas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>3720 South Weller Ave., Suite 500</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Springfield, Missouri</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>301 West Avenue, Suite 120</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Austin, Texas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>5960 Berkshire Lane, Suite 1100</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Dallas, Texas</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>4217 Camp Bowie Blvd., Suite 100</td>
</tr>
<tr>
<td>Little Rock, Arkansas</td>
<td>Fort Worth, Texas</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>3345 Highway 5 North</td>
</tr>
<tr>
<td>Magnolia, Arkansas</td>
<td>Bryant, Arkansas</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>1375 NE Loop 286</td>
</tr>
<tr>
<td>Magnolia, Arkansas</td>
<td>Paris, Texas</td>
</tr>
<tr>
<td>BANK</td>
<td>LOCATION</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>Simmons Bank</td>
<td>208 East Taliaferro Street</td>
</tr>
<tr>
<td>Pine Bluff, Arkansas</td>
<td>Madill, Oklahoma</td>
</tr>
<tr>
<td></td>
<td>1222 Demonbreun Street, Suite 105</td>
</tr>
<tr>
<td></td>
<td>Nashville, Tennessee</td>
</tr>
<tr>
<td>Simmons Bank</td>
<td>8319 Preston Road</td>
</tr>
<tr>
<td>Pine Bluff, Arkansas</td>
<td>Dallas, Texas</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>7613 Rogers Avenue</td>
</tr>
<tr>
<td>Searcy, Arkansas</td>
<td>Fort Smith, Arkansas</td>
</tr>
<tr>
<td>The Farmers and Merchants Bank</td>
<td>3100 Southwest Drive</td>
</tr>
<tr>
<td>Stuttgart, Arkansas</td>
<td>Jonesboro, Arkansas</td>
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</tbody>
</table>
## 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>
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<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
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<tr>
<td>Farmers Bank And Trust Company</td>
<td>Blytheville</td>
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<tr>
<td>Community State Bank</td>
<td>Bradley</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
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<tr>
<td>Bank of Delight</td>
<td>Delight</td>
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<tr>
<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>El Dorado</td>
</tr>
<tr>
<td>CS 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>
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<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>
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<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
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<tr>
<td>Piggott State Bank</td>
<td>Piggott</td>
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<td>Gateway Bank</td>
<td>Rison</td>
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<td>Bank of Salem</td>
<td>Salem</td>
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<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
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<td>United Bank</td>
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<td>Connect Bank</td>
<td>Star City</td>
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<td>BANK</td>
<td>CITY</td>
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<td>-------------------------------</td>
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<tr>
<td>Security Bank</td>
<td>Stephens</td>
</tr>
<tr>
<td>First State Bank of Warren</td>
<td>Warren</td>
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<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
</tr>
<tr>
<td>Fidelity Bank</td>
<td>West Memphis</td>
</tr>
</tbody>
</table>
The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2020, through June 30, 2021.

**RECEIPTS**

Cash Balance July 1, 2020 .................................................. 21,742,120.79  
Examination and Assessment Fees ..................................... 12,688,744.52  
Charter and Amendment Fees ................................................ 44,450.00  
Interstate Sharing Fees .......................................................... 0.00  
Miscellaneous/Non-Revenue Income ....................................... 256.98  
Reimbursement for M & R Sales ............................................. 6,846.75  
Refund to Expenditures – Prior Year ....................................... 1,513.01  
Refund to Expenditures – Current Year .................................... 0.01  
Total Receipts ........................................................................ 12,741,811.26  
........................................................................................................ 34,483,932.05

**DISBURSEMENTS**

Salaries ................................................................................. 5,979,084.53  
Extra Help Salaries ................................................................. 12,753.58  
Social Security, Retirement and Insurance  
  Matching .............................................................................. 1,743,483.75  
Maintenance and General Operations ...................................... 870,841.70  
Conference Fees and Travel .................................................... 56,120.12  
Professional Fees and Services .............................................. 34,206.76  
Capital Outlay ....................................................................... 129,600.86  
Refunds Issued ....................................................................... 0.00  
Service Charge by State Treasurer .......................................... 197,321.27  
Total Disbursements ............................................................... 9,023,412.57  
Cash Balance June 30, 2021 ...................................................... 25,460,519.48  
....................................................................................................... 34,483,932.05
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
Chris Finnegann.................................... Assistant Regional Director/Compliance
Stephen Zachary................................. Regional Counsel/Supervision and Legislation

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

Jennifer Lucas................................. Field Supervisor/Risk Management
David Wright.......................... 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
Kathleen O. Paese .......................................................... First Vice President
James Price .............................................................. Senior Vice President
Administration & Payments
Cassie Blackwell .......................................................... Senior Vice President
Treasury Relations & Support Office
Carl D. White II ............................................................ Senior Vice President
Banking Supervision, Credit and Learning Division
Carlos Garriga ............................................................. Senior Vice President
Director of Research
Karen L. Branding ........................................................ Senior Vice President
Public and Community Affairs
David Wheelock ............................................................ Senior Vice President
& Deputy Director of Research
François G. Henriquez II ................................................ Senior Vice President
General Counsel & Corporate Secretary
Terry Kirchhofer ............................................................ Senior Vice President
Audit
Allen North ................................................................. Vice President
Community Bank Safety & Soundness
Jim Warren ................................................................. Vice President
Regional Bank Safety & Soundness
Vacant ............................................................................ Vice President
People & Culture
Hector Just ................................................................. 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
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
VOICE: (901) 523-7171
FAX: (901) 579-2406

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

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

Nikki R. Jackson.................................................................Senior Branch Executive
COMPTROLLER OF THE CURRENCY

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

Troy L. Thornton……………………………………………………………… Deputy Comptroller
Brett Bouchar ………………………………………………… Associate Deputy Comptroller
Terence Mack…………………………………………………… Associate Deputy Comptroller
Gerald Williams ……………………………………………… Risk & Operations Officer
Randall M. Ryskamp……………………………………………… District Counsel
Carolina Ledesma……………………………………………….. 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

Matthew Vick ………………………………………………….. 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

Dave Uejio ................................................................. Acting Director
Vacant ................................................................. Deputy Director
Vacant ................................................................. Chief of Staff
Jocelyn Sutton ........................................................ Deputy Chief of Staff
Cassandra McConnell-Tatum .......................... Office of Equal Opportunity & Fairness
Associate Director
Wendy Kamenshine .................................................. Ombudsman
Robert Cameron .......................... Private Education Loan Ombudsman
Donna Roy ................................................................. Operations
Chief Operating Officer
Delicia Hand .......................... Consumer Education & External Affairs
Associate Director
Bryan Schneider .......................... Supervision, Enforcement & Fair Lending
Associate Director
Janis Pappalardo .......................... Research, Markets & Regulations
Associate Director
Stephen Van Meter ........................................................ 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
Jim Cargill.............................................................................Chairman
President & CEO - Central, Northeast and Southwest Arkansas
Arvest Bank, Fayetteville

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

Jim Taylor .................................................................Vice Chairman
Senior Vice President
First Security Bank, Searcy

Lori Ross.................................................................Treasurer
City President - Arkadelphia
The Citizens Bank, Batesville

Jon Harrell .................................................................Past Chairman
Chairman & CEO
Generations Bank, Rogers

EMERGING LEADERS SECTION

Brandon Gentry .................................................................President
Vice President, Lending
Cross County Bank, Wynne

Derek Eckelhoff .................................................................Vice President
Vice President, Commercial Lending - Rogers
First Security Bank, Searcy

Duncan Bellingrath.................................................................Secretary/Treasurer
Community Banker
Simmons Bank, Pine Bluff
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
Market President - Stuttgart
Southern Bancorp Bank, Arkadelphia

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

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

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

Jim Gowen, Jr. .........................................................Past President
President & CEO
Merchants & Planters Bank, Newport
CONFERENCE OF STATE BANK SUPERVISORS

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

John Ryan .......................................................... President & CEO
John “Buz” Gorman............. Executive Vice President, Office of General Counsel
Tom Harlow .......................... Executive Vice President, Products & Solutions
Jim Cooper................................. Executive Vice President, Policy & Supervision
Kelly Haire .................................................. Executive Vice President, People
Margaret Liu ............................. Executive Vice President, Strategic Engagement
Ngoc Vu ............................. Executive Vice President, Information Technology
Chuck Cross ......................... Senior Vice President, Non-Bank Supervision & Enforcement
Tim Doyle .... Senior Vice President, Business Services & Executive Director, SRR
Karen Lawson ......................... Senior Vice President, Regulatory Policy
Vickie Peck ............................. Senior Vice President, Product Operations
Mary Beth Quist............................ Senior Vice President, Bank Supervision
Laura Fisher ............................. Vice President, Communications
Sebastien Monnet ..................... Vice President, Learning & Development
Matt Comber ............................. Senior Director, Accreditation
# CONSOLIDATED REPORT OF CONDITION DATA
73 STATE CHARTERED COMMERCIAL BANKS
(in millions)

**JUNE 30, 2021**

## ASSETS

Cash and balances due from depository institutions:
- Noninterest-bearing balances and currency and coin: $1,464
- Interest-bearing balances: 12,029

Securities:
- Held to maturity: 1,403
- Available-for-sale: 29,727
- Equity securities with readily determinable fair values: 22

Federal funds sold and securities purchased under agreements to resell: 643

Net Loans and Leases: 76,784
Trading assets: 41
Premises and fixed assets: 2,612
Other real estate owned: 83
Goodwill and other intangibles: 4,007
All other assets: 3,616
Total assets: $132,431

## LIABILITIES

Deposits:
- In domestic offices: $108,031
  - Noninterest-bearing: 24,376
  - Interest-bearing: 83,655
- In foreign offices, Edge and Agreement subsidiaries, and IBFs: 0
  - Noninterest-bearing: 0
  - Interest-bearing: 0

Federal funds purchased and securities sold under agreements to repurchase: 1,081
Trading liabilities: 4,121
Other borrowed money: 1,215
Total liabilities: 114,801

## EQUITY CAPITAL

Minority interests in consolidated subsidiaries: 4

Perpetual preferred stock: 2
Common stock: 9,455
Surplus: 8,152
Undivided profits: 17,630
Total equity capital: 132,431
Total liabilities, minority interest and equity capital: $132,431
CONSOLIDATED STATEMENT OF CONDITION OF THE
45 STATE CHARTERED TRUST DEPARTMENTS
(in millions)

JUNE 30, 2021

ASSETS

1. Non-Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions ................................................................. $26
   b. Other Institutions ......................................................................................... 0

2. Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions ................................................................. 445
   b. Other Institutions ..................................................................................... 5,898

3. U.S. Government and Agency Obligations ......................................................... 1,659
4. State, County and Municipal Obligations ......................................................... 1,111
5. Other Short-Term Obligations ............................................................................ 3
6. Other Notes and Bonds .................................................................................... 641
7. Money Market Funds ......................................................................................... 1,677
8. Other Mutual Funds .......................................................................................... 3,095
9. Stocks ............................................................................................................. 5,507
10. Collective Investment Fund Units ....................................................................... 840
11. Real Estate Mortgages ..................................................................................... 82
12. Real Estate ....................................................................................................... 618
13. Miscellaneous Assets .................................................................................... 1,840
14. Other ............................................................................................................. 851
15. Total ............................................................................................................. $24,293

LIABILITIES

Personal Accounts:
16. Personal Trusts ............................................................................................... $5,062
17. Estates & Guardianships ................................................................................... 56
18. Investment Management & Advisory ............................................................... 3,149
19. Custodial .......................................................................................................... 8,410
20. Agencies ......................................................................................................... 1,088

Employee Benefit Accounts:
21. Trusts ............................................................................................................ 2,187
22. Agencies ......................................................................................................... 394
23. Custodial .......................................................................................................... 1,542

Corporate and Municipal Securities Appointments:
24. Bond Trusteeships ........................................................................................... 1,358
25. Agencies ......................................................................................................... 287

Collective Investment Funds:
26. Personal ......................................................................................................... 723
27. Employee Benefit ........................................................................................... 36

Internal Accounts:
28. Profit Accounts .............................................................................................. 0
29. Suspense Accounts .......................................................................................... 1
30. Total ............................................................................................................. $24,293
CONSOLIDATED REPORT OF CONDITION DATA
10 NATIONAL BANKS
(in millions)

JUNE 30, 2021

ASSETS
Cash and balances due from depository institutions:
   a. Noninterest-bearing balances and currency and coin.......................... $158
   b. Interest-bearing balances .................................................................. 692
Securities:
   a. Held-to-maturity.................................................................................. 130
   b. Available-for-sale................................................................................ 856
   c. Equity securities with readily determinable fair values...................... 90
Federal funds sold and securities purchased under agreements to resell........ 126
Net loans and leases .................................................................................. 5,225
Trading assets ............................................................................................. 0
Premises and fixed assets ........................................................................... 201
Other real estate owned ............................................................................. 1
Goodwill and other intangibles ................................................................... 48
All other assets ............................................................................................ 234
Total assets ................................................................................................. $7,761

LIABILITIES
Deposits:
   a. In domestic offices ............................................................................... $6,664
      (1) Noninterest-bearing ......................................................................... 1,763
      (2) Interest-bearing ............................................................................... 4,901
   b. In foreign offices, Edge and Agreement subsidiaries, and IBFs........... 0
      (1) Noninterest-bearing ......................................................................... 0
      (2) Interest-bearing ............................................................................... 0
Federal funds sold and securities sold under agreements to repurchase ........ 0
Trading liabilities ........................................................................................ 0
Other borrowed money ................................................................................ 207
Subordinated notes and debentures ............................................................... 0
All other liabilities ....................................................................................... 39
Total liabilities ........................................................................................... $6,910

EQUITY CAPITAL
Minority interests in consolidated subsidiaries ........................................... 0
Perpetual preferred stock ............................................................................ 0
Common stock ............................................................................................. 6
Surplus ......................................................................................................... 305
Undivided profits ....................................................................................... 540
Total equity capital ..................................................................................... 851
Total liabilities, minority interest and equity capital .................................. $7,761
# TIER ONE LEVERAGE RATIOS
## FOR ALL ARKANSAS COMMERCIAL BANKS
### JUNE 30, 2021

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>RATIO</th>
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<tbody>
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<tr>
<td>FNBC Bank</td>
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<td>FBT Bank &amp; Mortgage</td>
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<td>Armor Bank</td>
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<td>The Peoples Bank</td>
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<td>Morrilton</td>
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<td>Diamond Bank</td>
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<td>Merchants &amp; Planters Bank</td>
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<td>The First National Bank at Paris</td>
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<td>Piggott State Bank</td>
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<td>RiverBank</td>
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<td>Home Bank of Arkansas</td>
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<td>Gateway Bank</td>
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<td>Bank of Salem</td>
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<td>Bodcaw Bank</td>
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<td>The Farmers and Merchants Bank</td>
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<td>RATIO</td>
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<tr>
<td>Citizens Bank &amp; Trust Company</td>
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<td>The First National Bank of Lawrence County</td>
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<td>First State Bank of Warren</td>
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<td>Warren Bank and Trust Company</td>
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<td>Evolve Bank &amp; Trust</td>
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<td>Fidelity Bank</td>
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<tr>
<td>Cross County Bank</td>
<td>Wynne</td>
<td>11.79</td>
</tr>
</tbody>
</table>
### NATIONAL BANKS HEADQUARTERED IN ARKANSAS

**JUNE 30, 2021**

*(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>261,421</td>
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<tr>
<td>The First National Bank of Izard County</td>
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<td>First National Bank of Eastern Arkansas</td>
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<td>The First National Bank of Fort Smith</td>
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<td>The Malvern National Bank</td>
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<tr>
<td>First National Bank</td>
<td>Paragould</td>
<td>1,860,089</td>
</tr>
<tr>
<td>The First National Bank at Paris</td>
<td>Paris</td>
<td>230,741</td>
</tr>
<tr>
<td>Relyance Bank, National Association</td>
<td>Pine Bluff</td>
<td>1,102,169</td>
</tr>
<tr>
<td>Legacy National Bank</td>
<td>Springdale</td>
<td>875,945</td>
</tr>
<tr>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>272,660</td>
</tr>
</tbody>
</table>
REPORT OF THE
SEVENTY-THREE
STATE CHARTERED
COMMERCIAL BANKS

JUNE 30, 2021
(000’s omitted)
### Southern Bancorp Bank
Arkadelphia, AR

**VOICE:** (870) 246-5811  
**FAX:** (870) 246-5284  
**601 Main Street**  
**71923**  
**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:** Gena Jennings

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>119,992</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Funds and Repos</td>
<td>0</td>
</tr>
<tr>
<td>Investments</td>
<td>414,522</td>
</tr>
<tr>
<td>Net Loans</td>
<td>1,279,459</td>
</tr>
<tr>
<td>Premises and Fixed Assets</td>
<td>38,812</td>
</tr>
<tr>
<td>Other Real Estate</td>
<td>3,948</td>
</tr>
<tr>
<td>Other Assets</td>
<td>106,839</td>
</tr>
<tr>
<td>Total Assets</td>
<td>1,963,572</td>
</tr>
<tr>
<td>Total Trust Assets</td>
<td>46,676</td>
</tr>
</tbody>
</table>

| Deposits | 1,639,835 |
| Federal Funds and Borrowings | 109,751 |
| Other Liabilities | 11,067 |
| Subordinated Debt | 0 |
| Total Liabilities | 1,760,653 |
| Total Equity Capital | 202,919 |
| Total Liabilities and Capital | 1,963,572 |
| 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], DeWitt, Drew[MS], El Dorado (2), Elaine, Eudora, Friars Point[MS], Glenwood, Gosnell, Greenville[MS] (2), Gurdon, Hamburgh, Hattiesburg[MS], Helena-West Helena (3), Hernando[MS], Hot Springs (3), Indianola[MS], Lambert[MS], Leland[MS], Lockesburg, Lula[MS], Madison[MS], Malvern, Manila, Marvell, Mound Bayou[MS], Mount Ida, Picayune[MS], Ruleville[MS], Shelby[MS], Sledge[MS], Stuttgart, Trumann, 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  EVP/CFO: Michael Burris
Reg Pres/CLO: Chad Hudson  EVP: Dana Batterton

Cash and Due from: ..........................13,651  Deposits:.....................................510,827
Federal Funds and Repos: ....................625  Federal Funds and Borrowings: ..................30,000
Investments: ................................171,455  Other Liabilities: ................................7,471
Net Loans: ..................................393,073  Subordinated Debt: .................................0
Premises and Fixed Assets: ...................16,943  Total Liabilities: ...............................548,298
Other Real Estate: ............................581  Total Liabilities and Capital: ..................610,381
Other Assets: ..................................14,053  Number of Shares Outstanding: ...............100,000
Total Assets: ..................................610,381

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) 347-2564  Date: February 20, 1935
Trust Powers: Yes  FDIC Certificate Number: 15035

Home Page: www.riverwind.bank
Bank Holding Company
None

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

Cash and Due from: ..........................3,585  Deposits:.....................................104,857
Federal Funds and Repos: ....................2,120  Federal Funds and Borrowings: ..................3,000
Investments: ..................................37,134  Other Liabilities: ................................3,004
Net Loans: ....................................73,223  Subordinated Debt: .................................0
Premises and Fixed Assets: ....................2,055  Total Liabilities: ...............................110,861
Other Real Estate: .............................0  Total Liabilities and Capital: ..................122,638
Other Assets: ..................................4,521  Number of Shares Outstanding: ...............8,000
Total Assets: ..................................122,638

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

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

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

1325 Harrison Street  
72501  
Charter Number: 770  
Date: June 20, 1997  
FDIC Certificate Number: 34533

Home Page: www.firstcommunity.net

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: 58,316  
Deposits: 1,556,714

Federal Funds and Repos: 0  
Federal Funds and Borrowings: 164,815

Investments: 252,773  
Other Liabilities: 6,881

Net Loans: 1,486,109  
Subordinated Debt: 0

Premises and Fixed Assets: 59,512  
Total Liabilities: 1,728,410

Other Real Estate: 2,481  
Total Liabilities and Capital: 1,894,971

Other Assets: 35,780  
Total Trust Assets: 182,295

Total Assets: 1,894,971

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

Branches in Town: Three

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

The Citizens Bank  
Batesville, AR

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

655 St. Louis Street  
72501  
Charter Number: 705  
Date: February 19, 1953  
FDIC Certificate Number: 17211

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

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

CEO/Pres: Adam Mitchell  
EVP/CFO: Karen Shaw

Cash and Due from: 149,189  
Deposits: 1,047,454

Federal Funds and Repos: 0  
Federal Funds and Borrowings: 28,426

Investments: 108,546  
Other Liabilities: 3,519

Net Loans: 855,177  
Subordinated Debt: 0

Premises and Fixed Assets: 40,676  
Total Liabilities: 1,079,399

Other Real Estate: 0  
Total Liabilities and Capital: 1,193,438

Other Assets: 39,850  
Number of Shares Outstanding: 34,523

Total Assets: 1,193,438

Directors: Phil Baldwin; Mark Forbis; Russell Harrington; 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, Fayetteville (2), Hot Springs (3), Imboden, Little Rock (2), Monticello, Mountain View, Pleasant Plains, Portland, Rogers
Bank of Bearden
Bearden, AR

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

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

Home Page: www.bankofbearden.com

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

Chm/Pres: Rick Green
EVP: Ken Riley
VP: Donnie Castleberry
VP/Cash: Susan Lusby

Cash and Due from: 3,779
Federal Funds and Repos: 47,925
Investments: 16,312
Net Loans: 23,413
Premises and Fixed Assets: 155
Other Real Estate: 0
Other Assets: 151
Total Assets: 91,735
Total Trust Assets: 0

Deposits: 85,426
Other Liabilities: 0
Subordinated Debt: 0
Total Liabilities: 85,453
Total Liabilities and Capital: 91,735

Number of Shares Outstanding: 8,300

Directors: Edwin C. Anthony; John E. Anthony; Steven M. Anthony; Rick Green; Ken Riley; Brett Wood; Betty Word; Steve Wright

Branches in Town: None
Other Branches: None

Farmers Bank And Trust Company
Blytheville, AR

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

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

Home Page: www.fbtbly.com

Member of Federal Reserve System
Bank Holding Company
Farmers Bancorp, Inc., Blytheville, AR

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

Cash and Due from: 33,986
Federal Funds and Repos: 25,000
Investments: 15,230
Net Loans: 220,186
Premises and Fixed Assets: 5,575
Other Real Estate: 37
Other Assets: 6,576
Total Assets: 306,590
Total Trust Assets: 0

Deposits: 276,237
Other Liabilities: 993
Subordinated Debt: 0
Total Liabilities: 277,230
Total Liabilities and Capital: 306,590

Number of Shares Outstanding: 40,000

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

Branches in Town: Four
Other Branches: Manila, Wilson
First Western Bank
Booneville, AR

VOICE: (479) 936-2000 80 West Main  Charter Number: 397
FAX: (479) 878-3408 72927  Date: April 18, 1910
Trust Powers: Yes

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  Pres/CCO/CLO: Landon Taylor
VChm: Steve Gramling

Cash and Due from: 17,384  Deposits: 460,849
Federal Funds and Repos: 0  Federal Funds and Borrowings: 450
Investments: 46,800  Other Liabilities: 3,647
Net Loans: 411,551  Subordinated Debt: 0
Prems and Fixed Assets: 13,289  Total Liabilities: 464,946
Other Real Estate: 388  Investments: 46,800
Other Assets: 22,305  Other Liabilities: 3,647
Total Assets: 511,717  Total Liabilities and Capital: 511,717
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 (2), Springdale

Community State Bank
Bradley, AR

VOICE: (870) 894-3322 208 West 4th Street  Charter Number: 653
FAX: (870) 894-3324 71826  Date: April 10, 1933
Trust Powers: No

FDIC Certificate Number: 5619

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

CEO/Pres: Jeff C. Hobbs  VP: Shawn McKamie
EVP/SLO: Sherri Jones  VP/Cash: Regina Smith

Cash and Due from: 3,147  Deposits: 26,619
Federal Funds and Repos: 0  Federal Funds and Borrowings: 0
Investments: 546  Other Liabilities: 39
Net Loans: 25,374  Subordinated Debt: 0
Prems and Fixed Assets: 492  Total Liabilities: 26,658
Other Real Estate: 0  Total Equity Capital: 3,413
Other Assets: 512  Total Liabilities and Capital: 30,071
Total Assets: 30,071  Number of Shares Outstanding: 10,000
Total Trust Assets: 0

Directors: Taylor Chandler; Jeff C. Hobbs; Derick Murway; Aaron Symank

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

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

137 South Main Street 72521
Charter Number: 209
Date: July 2, 1906
FDIC Certificate Number: 105

Home Page: www.bankofcavecity.com
Member of Federal Reserve System
Bank Holding Company
Sharp Bancshares, Inc., Cave City, AR

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

Cash and Due from: 8,838  Federal Funds and Repos: 9,925
Investments: 37,084  Other Liabilities: 2,813
Net Loans: 88,990  Subordinated Debt: 0
Premises and Fixed Assets: 4,821
Other Real Estate: 296
Other Assets: 7,017
Total Assets: 156,971
Total Trust Assets: 0
Other Real Estate: 296

Number of Shares Outstanding: 13,105
Total Liabilities and Capital: 143,866

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 Street 72029
Charter Number: 21
Date: July 23, 1890
FDIC Certificate Number: 107

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

Cash and Due from: 1,119  Federal Funds and Repos: 1,600
Investments: 26,040  Other Liabilities: 90
Net Loans: 13,179  Subordinated Debt: 0
Premises and Fixed Assets: 296
Other Real Estate: 48
Other Assets: 612
Total Assets: 42,914
Total Trust Assets: 0

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

Number of Shares Outstanding: 5,368
Total Liabilities and Capital: 42,914

Branches in Town: None
Other Branches: None
Arkansas State Bank

Department

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Centennial Bank
Conway, AR

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

620 Chestnut Street
72032
Charter Number: 118
Date: May 12, 1903
FDIC Certificate Number: 11241

Home Page: www.my100bank.com
Member of Federal Reserve System
Bank Holding Company
Home BancShares, Inc., Conway, AR

Chm/CEO/Pres: Tracy French
CFO/Treas: Brian Davis
COO: Stephen Tipton
TO: Kevin Orr

Cash and Due from: 2,934,782
Federal Funds and Repos: 0
Investments: 3,051,463
Net Loans: 9,958,723
Premises and Fixed Assets: 278,502
Other Real Estate: 1,969
Other Assets: 1,366,493
Total Assets: 17,591,932

Deposits: 14,108,040
Federal Funds and Borrowings: 550,540
Other Liabilities: 108,711
Subordinated Debt: 0
Total Liabilities: 14,767,291
Total Liabilities and Capital: 17,591,932
Total Equity Capital: 2,824,641
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

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] (2), Islamorada[FL], Jacksonville (2), Jonesboro (6), Jupiter[FL], Key Largo[FL], Key West[FL] (3), Kissimmee[FL], Lake Mary[FL], Lakeland[FL], Little Rock (7), Lutz[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL], Monette, Murrellton, Mountain Home, Mountain View (2), Naples[FL], Navarre[FL], New York[NY], North Little Rock (6), Orange Beach[AL], Orlando[FL], Panama City[FL] (2), Panama City Beach[FL] (2), Paragould (3), Pensacola[FL] (2), Plant City[FL], Plantation[FL], Pompano Beach[FL], Port Saint Joe[FL], Pottsville, Punta Gorda[FL], Quincy[FL], Quitman, Rector, Rogers, Russellville (3), Saint George Island[FL], Saint James City[FL], Saint Petersburg[FL], Santa Rosa Beach[FL] (2), Sarasota[FL] (2), Searcy (3), Sherwood, Siloam Springs (2), Spring Hill[FL], Springdale, St. Cloud[FL], Tallahassee[FL] (6), Tampa[FL] (3), Tontitown, Van Buren, Venice[FL], Vilonia, Ward, West Palm Beach[FL], Weston [FL], Wewahitchka[FL], Winter Haven[FL], Winter Park[FL], Zephyrhills[FL]
Chambers Bank
Danville, AR

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

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

Home Page: www.chambers.bank

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

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

Cash and Due from: 43,571
Federal Funds and Repos: 83,075
Investments: 34,112
Net Loans: 888,842
Premises and Fixed Assets: 25,571
Other Real Estate: 2,403
Other Assets: 43,934
Total Assets: 1,121,508

Deposits: 905,536
Federal Funds and Borrowings: 95,329
Other Liabilities: 6,292
Subordinated Debt: 0
Total Liabilities: 1,007,157
Total Liabilities and Capital: 1,121,508
Number of Shares Outstanding: 10,000

Directors: 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 (2), Dover, Elkins (2), Fayetteville, Fort Smith, Havana, Hot Springs (2), Mansfield, Mena, Rogers, Russellville (2), Springdale, 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: 7,261
Federal Funds and Repos: 19,175
Investments: 14,614
Net Loans: 115,096
Premises and Fixed Assets: 607
Other Real Estate: 144
Other Assets: 3,414
Total Assets: 160,311

Deposits: 129,278
Federal Funds and Borrowings: 10,740
Other Liabilities: 34
Subordinated Debt: 0
Total Liabilities: 140,052
Total Liabilities and Capital: 160,311
Number of Shares Outstanding: 15,583

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

Branches in Town: None
Other Branches: Gurdon, Prescott
First State Bank of DeQueen
DeQueen, AR

VOICE: (870) 642-4423 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: Jay Oneal
CEO/Pres: Noel Bard

Cash and Due from: 23,542
Federal Funds and Repos: 0
Investments: 58,743
Net Loans: 217,855
Premises and Fixed Assets: 7,001
Other Real Estate: 231
Total Assets: 318,703
Total Trust Assets: 0

Deposits: 278,121
Federal Funds and Borrowings: 7,519
Other Liabilities: 3,892
Subordinated Debt: 0
Total Liabilities: 289,532
Total Liabilities and Capital: 318,703
Number of Shares Outstanding: 76,000

Directors: Noel Bard; Julie Brown; Gary Dan Futrell; John G. Revels; Dennis Smiley; Don Stemple; Angie Walker

Branches in Town: One
Other Branches: Dierks, Glenwood, Lockesburg, Murfreesboro, Nashville

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

FDIC Certificate Number: 8735

Home Page: www.mfbanknet.com

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

Chm/CEO: L. Ashton Adcock
Pres/CFO: B. Page Gill
EVP/CLO: Betty B. Trites
SVP/TO: Price E. Boney, Jr.

Cash and Due from: 4,650
Federal Funds and Repos: 14,875
Investments: 18,522
Net Loans: 130,552
Premises and Fixed Assets: 5,201
Other Real Estate: 0
Other Assets: 7,961
Total Assets: 181,761
Total Trust Assets: 89,946

Deposits: 153,435
Federal Funds and Borrowings: 10,152
Other Liabilities: 265
Subordinated Debt: 0
Total Liabilities: 163,852
Total Liabilities and Capital: 181,761
Number of Shares Outstanding: 40,000

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

Branches in Town: None
Other Branches: Bryant
First Financial Bank
El Dorado, AR

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

214 North Washington Street
71730
Charter Number: 778
FDIC Certificate Number: 28905
Date: April 15, 1999

Home Page: www.ffb1.com

Member of Federal Reserve System
Bank Holding Company
First Financial Banc Corporation, El Dorado, AR

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

Cash and Due from: 400,273
Deposits: 1,281,707
Federal Funds and Repos: 27,223
Federal Funds and Borrowings: 78,972
Investments: 105,515
Other Liabilities: 5,566
Net Loans: 912,952
Subordinated Debt: 0
Premises and Fixed Assets: 15,268
Total Liabilities: 1,366,265
Other Real Estate: 9,045
Total Liabilities and Capital: 1,551,521
Other Assets: 81,245
Total Trust Assets: 24,556
Number of Shares Outstanding: 704,757

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

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

Bank of England
England, AR

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

123 South Main Street
72046
Charter Number: 48
FDIC Certificate Number: 13303
Date: August 8, 1898

Home Page: www.bankofengland-ar.com

Member of Federal Reserve System
Bank Holding Company
Canada Bancshares, Inc., England, AR

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

Cash and Due from: 58,858
Deposits: 421,306
Federal Funds and Repos: 0
Federal Funds and Borrowings: 22,500
Investments: 38,963
Other Liabilities: 36,397
Net Loans: 411,159
Subordinated Debt: 0
Premises and Fixed Assets: 7,023
Total Liabilities: 480,203
Other Real Estate: 545
Total Liabilities and Capital: 95,958
Other Assets: 59,613
Number of Shares Outstanding: 10,000
Total Assets: 576,161
Total Trust Assets: 0

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
Arkansas State Bank Department

CS Bank
Eureka Springs, AR

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

Home Page: www.cs.bank

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

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

Cash and Due from:                      68,463
Federal Funds and Repos:                0
Investments:                           33,857
Net Loans:                             313,761
Premises and Fixed Assets:              17,338
Other Real Estate:                     281
Other Assets:                           11,277
Total Assets:                          444,977
Total Trust Assets:                    0

Deposits:                               369,116
Federal Funds and Borrowings:          29,643
Other Liabilities:                     4,499
Subordinated Debt:                     0
Total Liabilities:                     403,258
Total Equity Capital:                  41,719
Total Liabilities and Capital:         444,977
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, Cassville[MO], Harrison, Holiday Island, Huntsville
### Arvest Bank

**Fayetteville, AR**

**VOICE:** (479) 750-1400  
**FAX:** (479) 770-1615  
**75 North East Street**  
**72701**  
**Trust Powers:** Yes

**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**

<table>
<thead>
<tr>
<th>Chm: Jim C. Walton</th>
<th>EVP/CFO: Karla S. Payne</th>
<th>EVP/CRO: Cara James</th>
</tr>
</thead>
</table>

**Chm:** Jim C. Walton  
**CEO/Pres:** K. Kevin Sabin  
**EVP/CFO:** Karla S. Payne  
**EVP/CRO:** Cara James

**Cash and Due from:** 2,745,454  
**Deposits:** 22,776,126

**Federal Funds and Repos:** 0  
**Federal Funds and Borrowings:** 544,496

**Investments:** 7,465,156  
**Other Liabilities:** 331,721

**Net Loans:** 14,127,301  
**Subordinated Debt:** 0

**Premises and Fixed Assets:** 482,147  
**Total Liabilities:** 23,652,343

**Other Real Estate:** 23,618  
**Total Liabilities and Capital:** 26,237,693

**Other Assets:** 1,394,017  
**Number of Shares Outstanding:** 350,692

**Total Assets:** 26,237,693  
**Total Trust Assets:** 3,978,558

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

**Branches in Town:** Six

**Other Branches:** Alma, Anderson[MO], Ashdown, Aurora[MO], Bartlesville[OK] (4), Bella Vista (3), Belton[MO], Benton, Bentonville (7), Berryville, Branson[MO], Branson West[MO], Broken Arrow[OK] (3), Broken Bow[OK], Bryant, Cabot, Caney[KS], Carthage[MO] (2), Cassville[MO], Centeron, Chickasha[OK], Clarksville, Conway (4), 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 (6), Gardner[KS], Gentry, Gladstone[MO], Glenwood, Gravette, Greenwood, Grove[OK], Harrison (2), Hollister[MO], Hot Springs (5), Hot Springs Village, Huntsville (2), Idabel[OK], Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Jonesboro (2), Joplin[MO] (4), Kansas [OK], Kansas City[MO] (6), Kimberling City[MO], Lamar[MO], Lawton[OK] (4), Leawood[KS], Lebanon[MO], Lee's Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (8), Lockwood[MO], 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] (2), Nashville, Neosho[MO], Nevada[MO], Nixa[MO], Norman[OK] (6), North Little Rock (3), Nowata[OK] (2), Oklahoma City[OK] (4), Okmulgee[OK], Olathe[KS], Ottawa[KS], Overland Park[KS] (2), Owasso[OK] (2), Paris, Pea Ridge, Pittsburg[KS], Poteau[OK], Prairie Grove, Pryor[OK], Rogers (6), Russellville (4), Sallisaw[OK], Sapulpa[OK], Shawnee[KS], Shawnee[OK] (2), Sherwood (2), Siloam Springs (3), Springfield (7), Springfield[MO] (6), Stillwater[OK], Stilwell[OK], Tahlequah[OK] (3), Tulsa[OK] (15), Van Buren (2), Vinita[OK], Wagoner[OK], Waldron, Webb City[MO], West Fork, West Plains[MO], Westville[OK], Yellville, Yukon[OK]
Signature Bank of Arkansas
Fayetteville, AR

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

3878 N. Crossover Road, Suite 20
72703
Charter Number: 660
Date: August 28, 1933
FDIC Certificate Number: 89

Home Page: www.signature.bank

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

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

Cash and Due from: 40,840
Federal Funds and Repos: 0
Investments: 87,703
Net Loans: 648,383
Premises and Fixed Assets: 24,366
Other Real Estate: 0
Other Assets: 9,078
Total Assets: 810,370
Net Loans: 648,383
Subordinated Debt: 0
Total Liabilities: 724,238
Total Equity Capital: 86,132
Number of Shares Outstanding: 30,000

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

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

FBT Bank & Mortgage
Fordyce, AR

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

200 West Fourth Street
71742
Charter Number: 631
Date: January 5, 1931
FDIC Certificate Number: 1028

Home Page: www.fbtbank.com

Member of Federal Reserve System

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

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

Cash and Due from: 29,376
Federal Funds and Repos: 0
Investments: 69,937
Net Loans: 99,015
Premises and Fixed Assets: 2,440
Other Real Estate: 0
Other Assets: 5,878
Total Assets: 206,646
Total Trust Assets: 1,155

Deposits: 687,284
Federal Funds and Borrowings: 16,844
Other Liabilities: 20,110
Subordinated Debt: 0
Total Liabilities: 724,238
Total Equity Capital: 86,132
Number of Shares Outstanding: 30,000

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

Branches in Town: One
Other Branches: Pine Bluff, Rison, White Hall
Armor Bank
Forrest City, AR

VOICE: (870) 633-1525
FAX: (870) 633-8212
715 North Washington
72335
Trust Powers: Yes
Charter Number: 802
Date: June 28, 2018
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

Cash and Due from: ........................................ 11,549
Federal Funds and Repos: ......................... 44,000
Investments: ................................................. 43,753
Net Loans: .................................................. 194,452
Premises and Fixed Assets: ..................... 11,032
Other Real Estate: ........................................ 0
Other Assets: ................................................... 5,921
Total Assets: ................................................. 310,707
Total Trust Assets: ........................................ 0

Deposits: ...................................................... 279,955
Federal Funds and Borrowings: ............... 549
Other Liabilities: .......................................... 0
Subordinated Debt: ........................................ 0
Total Liabilities: .......................................... 280,504
Total Liabilities and Capital: .................. 310,707
Number of Shares Outstanding: ............. 229,233

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: Hot Springs, Jonesboro, Little Rock (2), Marianna, Marked Tree, Trumann, Tyronza

Anstaff Bank
Green Forest, AR

VOICE: (870) 438-5214
FAX: (870) 438-5412
100 First National Avenue
72638
Trust Powers: Yes
Charter Number: 801
Date: June 28, 2016
FDIC Certificate Number: 3869

Home Page: www.anstaffbank.com

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

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

Cash and Due from: ........................................ 22,292
Federal Funds and Repos: ......................... 57,125
Investments: ................................................. 217,682
Net Loans: .................................................. 588,356
Premises and Fixed Assets: ..................... 18,752
Other Real Estate: ........................................ 42
Other Assets: ................................................... 29,663
Total Assets: ................................................. 933,312
Total Trust Assets: ........................................ 0

Deposits: ...................................................... 831,407
Federal Funds and Borrowings: ............... 9,701
Other Liabilities: .......................................... 7,990
Subordinated Debt: ........................................ 0
Total Liabilities: .......................................... 849,098
Total Liabilities and Capital: .................. 933,312
Number of Shares Outstanding: ............. 7,500

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

Branches in Town: One

Other Branches: Berryville (2), Flippin, Harrison (2), Huntsville, Jasper, Kingston, Mountain Home (2), Norfork
First Service Bank
Greenbrier, AR

VOICE: (501) 679-7200
FAX: (501) 764-4260
136 South Broadview
72058
Charter Number: 732
Date: October 15, 1976
FDIC Certificate Number: 18519

Trust Powers: No

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: 9,661
Federal Funds and Repos: 0
Investments: 47,597
Net Loans: 366,967
Premises and Fixed Assets: 11,286

Other Real Estate: 69
Other Assets: 14,071
Total Assets: 449,651
Total Trust Assets: 0

Deposits: 389,450
Federal Funds and Borrowings: 6,515
Other Liabilities: 2,672
Subordinated Debt: 0
Total Liabilities: 398,637
Total Liabilities and Capital: 449,651
Total Equity Capital: 51,014
Number of Shares Outstanding: 15,000

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

Branches in Town: None

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

Farmers Bank
Greenwood, AR

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

Trust Powers: Yes

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: 4,091
Federal Funds and Repos: 11,300
Investments: 88,695
Net Loans: 135,272
Premises and Fixed Assets: 11,818
Other Real Estate: 0
Other Assets: 9,710
Total Assets: 260,886
Total Trust Assets: 1,051

Deposits: 219,183
Federal Funds and Borrowings: 0
Other Liabilities: 724
Subordinated Debt: 0
Total Liabilities: 219,907
Total Liabilities and Capital: 260,886
Number of Shares Outstanding: 7,500

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

Branches in Town: One

Other Branches: Barling, Bonanza, Fort Smith (2), Hackett, Hartford, Huntington, Lavaca, Mansfield
**Partners Bank**  
Helena, AR

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

302 Cherry Street  
72342  
Charter Number: 803  
Date: October 18, 2018  
FDIC Certificate Number: 15729

Home Page: www.partnersbnk.com

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

CEO/Pres: John O. Moore  
EVP: Vance G. St. Columbia  
Cash and Due from: 26,995

Federal Funds and Repos: 33,297

Investments: 268,496

Net Loans: 2,588

Premises and Fixed Assets: 3,297

Other Real Estate: 0

Other Assets: 13,630

Total Assets: 345,006

Other Real Estate: 0

Other Assets: 7,205

Total Assets: 240,098

Total Trust Assets: 0

Number of Shares Outstanding: 50,000

Directors: Murray Benton; 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.; Rhodes Thompson; Ed Wright

Branches in Town: One

Other Branches: Marion, Marvell, Springdale, West Helena, Wynne

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**Horatio State Bank**  
Horatio, AR

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

123 Main Street  
71842  
Charter Number: 179  
Date: May 15, 1905  
FDIC Certificate Number: 109

Home Page: www.horatiostatebank.com

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

Chm/CEO/Pres: Carl E. Hendrix, III  
SVP: Edith H. Smith  
EVP: Todd B. Trimble

Cash and Due from: 25,342  
Federal Funds and Repos: 0  
Investments: 178,972  
Net Loans: 729  
Other Real Estate: 139  
Other Assets: 7,205  
Total Assets: 240,098  
Total Trust Assets: 0

Deposits: 313,140  
Federal Funds and Borrowings: 0  
Other Liabilities: 897  
Subordinated Debt: 0  
Total Liabilities: 314,037  
Total Liabilities and Capital: 345,006  
Number of Shares Outstanding: 2,000

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

Branches in Town: None

Other Branches: Foreman
Today's Bank
Huntsville, AR

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

432 Harmony Road 72740
Charter Number: 756
Date: July 26, 1991

FDIC Certificate Number: 33470

Home Page: www.todaysbank.com

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

Chm: Sam Mathias
CEO/Pres: David Scruggs
EVP/CFO: Brittany Little
EVP/COO: Marivel Radcliffe

Cash and Due from: 21,840
Deposits: 225,837
Federal Funds and Repos: 0
Federal Funds and Borrowings: 31,412
Investments: 52,595
Other Liabilities: 1,633
Net Loans: 196,918
Subordinated Debt: 0
Premises and Fixed Assets: 6,020
Total Liabilities: 258,882
Other Real Estate: 285
Total Liabilities and Capital: 285,336
Other Assets: 7,678
Total Trust Assets: 0

Number of Shares Outstanding: 27,000

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

Branches in Town: One

Other Branches: Alma, Fayetteville (2), Mansfield, Mulberry (2), Ozark, Springdale, Van Buren

First Arkansas Bank & Trust
Jacksonville, AR

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

600 West Main 72076
Charter Number: 701
Date: August 2, 1949

FDIC Certificate Number: 16849

Home Page: www.fabandt.bank

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

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

Cash and Due from: 119,392
Deposits: 754,883
Federal Funds and Repos: 0
Federal Funds and Borrowings: 63,294
Investments: 195,298
Other Liabilities: 11,050
Net Loans: 547,670
Subordinated Debt: 0
Premises and Fixed Assets: 21,709
Total Liabilities: 829,227
Other Real Estate: 260
Total Liabilities and Capital: 946,302
Other Assets: 61,973
Number of Shares Outstanding: 200,000
Total Assets: 946,302
Total Trust Assets: 286,699

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, Heber Springs (2), Quitman, Sherwood (2)
Premier Bank of Arkansas
Jonesboro, AR

VOICE: (870) 739-7300
FAX: (870) 739-2234
Trust Powers: Yes

Charter Number: 775
Date: October 8, 1998
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: 23,007
Federal Funds and Repos: 0
Investments: 3,230
Net Loans: 162,463
Premises and Fixed Assets: 3,785
Other Real Estate: 3,993
Total Assets: 196,848
Total Trust Assets: 0

Deposits: 168,161
Federal Funds and Borrowings: 1,542
Other Liabilities: 169,703
Total Liabilities: 169,703
Total Equity Capital: 26,781
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.; Samuel H. Stuckey, Jr.; William Bart Turner; Donny Underwood; David S. Wallace; Charles L. Williams, Jr.; Ryan Young

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

The Bank of Lake Village
Lake Village, AR

VOICE: (870) 265-2241
FAX: (870) 265-2125
Trust Powers: No

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

Home Page: www.bankoflakevillage.com

Member of Federal Reserve System
Bank Holding Company
Southeast Arkansas Bank Corporation, Lake Village, AR

Chm: Charles H. Weissinger, Jr.
CEO/Pres/Sec: John T. Potter
VChm: Guy M. Weissinger

Cash and Due from: 4,756
Federal Funds and Repos: 2,600
Investments: 22,143
Net Loans: 44,391
Premises and Fixed Assets: 759
Other Real Estate: 10
Other Assets: 1,432
Total Assets: 76,091
Total Trust Assets: 0

Deposits: 63,012
Federal Funds and Borrowings: 3,844
Other Liabilities: 132
Subordinated Debt: 0
Total Liabilities: 66,988
Total Equity Capital: 9,103
Number of Shares Outstanding: 60,000

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

Branches in Town: One
Other Branches: None
Bank of Little Rock
Little Rock, AR

VOICE: (501) 376-0800
FAX: (501) 376-1642

200 North State Street 72201
Charter Number: 748
Date: May 4, 1989
FDIC Certificate Number: 91280

Home Page: www.bankoflittlerock.com
Member of Federal Reserve System
Bank Holding Company
Little Rock Bankshares, Inc., Little Rock, AR

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

Cash and Due from: 8,256
Federal Funds and Repos: 12,175
Investments: 120,913
Net Loans: 113,100
Premises and Fixed Assets: 5,458
Other Real Estate: 1,005
Other Assets: 4,836
Total Assets: 265,743
Total Trust Assets: 0

Deposits: 238,692
Federal Funds and Borrowings: 0
Other Liabilities: 1,483
Subordinated Debt: 0
Total Liabilities: 240,175
Total Liabilities and Capital: 265,743
Total Equity Capital: 25,568
Number of Shares Outstanding: 100,000

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

Branches in Town: Four
Other Branches: None
Bank OZK
Little Rock, AR

VOICE: (501) 978-2265
FAX: (501) 978-2282
Trust Powers: Yes

18000 Cantrell Road
72223

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

Home Page: www.ozk.com

Bank Holding Company
None

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

Cash and Due from: ..................... 1,424,249
Federal Funds and Repos: .................. 0
Investments: ........................... 4,693,396
Net Loans: ................................ 18,022,917
Premises and Fixed Assets: ............. 729,187
Other Real Estate: ....................... 7,050
Other Assets: ............................. 1,729,139
Total Assets: .................. 26,605,938
Total Trust Assets: ................... 2,429,774

Deposits: .................................. 20,706,777
Federal Funds and Borrowings: ......... 758,677
Other Liabilities: ....................... 290,703
Subordinated Debt: ..................... 344,988
Total Liabilities: ..................... 22,101,145
Total Liabilities and Capital: .......... 26,605,938
Total Equity Capital: ................. 4,504,793
Number of Shares Outstanding: ....... 129,350,448

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; Christopher Orndorff; Steven Sadoff; Ross M. Whipple

Branches in Town: Nine

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], Bogart[GA], Boiling Springs[NC], Bonita Springs[FL], Bradenton[FL] (5), Braselton[GA], Bremen[GA], Brunswick[GA], Bryant, Buchanan[GA], Buford[GA], Cabot, 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], Decatur[GA], Dora[FL], Douglasville[GA] (2), East Ellijay[GA], East Point[GA], Ellicay[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], Grayson[GA], Greensboro[GA], Harrisburg[NC], Harrison (2), 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], Mocksville[NC], Mountain Home (2), Mulberry, New York[NY], Newman[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Pinellas Park[FL], Plano[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (2), San Antonio[TX], Sarasota[FL], Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, Siloam Springs, Snellville[GA], South Pasadena[FL], Southlake[TX], Springdale (2), St. Peters burg[FL] (3), St. Simons Island[GA], Statam[GA], Tallapoosa[GA], Tampa[FL] (5), Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Villa Rica[GA], Watkinsville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]
Central Bank
Little Rock, AR

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

1506 Market Street, Suite C180
Charter Number: 385
72211-1871
Date: August 12, 1912
FDIC Certificate Number: 1756

Home Page: www.centralbankar.com

Chm: R. Steve Roberson
CEO: Wade Ruckle
Cash and Due from: 24,740
Deposits: 305,505
Federal Funds and Repos: 42,969
Federal Funds and Borrowings: 27,931
Investments: 47,767
Other Liabilities: 1,287
Net Loans: 243,902
Subordinated Debt: 0
Premises and Fixed Assets: 2,419
Total Liabilities: 334,723
Other Real Estate: 0
Total Total Liabilities and Capital: 366,098
Other Assets: 4,301
Total Equity Capital: 31,375
Total Assets: 366,098
Other Real Estate: 0
Number of Shares Outstanding: 184,019

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

Branches in Town: One

Other Branches: Bentonville

Eagle Bank & Trust Company
Little Rock, AR

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

650 South Shackleford, Suite 150
Charter Number: 735
72211
Date: May 27, 1977
FDIC Certificate Number: 3873

Home Page: www.eaglebank.com

Chm: Cathy H. Owen
CEO/Pres: Jeff Lynch
Cash and Due from: 10,928
Deposits: 393,620
Federal Funds and Repos: 42,675
Federal Funds and Borrowings: 5,547
Investments: 203,397
Other Liabilities: 6,850
Net Loans: 194,173
Subordinated Debt: 0
Premises and Fixed Assets: 8,413
Total Liabilities: 406,017
Other Real Estate: 4,539
Total Total Liabilities and Capital: 476,367
Other Assets: 12,242
Number of Shares Outstanding: 70,350
Total Assets: 476,367
Total Trust Assets: 12,242

Directors: Andrew H. Hastings; H. Lee Hastings, III; Harry L. Hastings, Jr.; Stanley Hastings, Sr.; 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

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>42,854</th>
<th>Deposits</th>
<th>895,814</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Funds and Repos</td>
<td>45,825</td>
<td>Federal Funds and Borrowings</td>
<td>105,400</td>
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<tr>
<td>Investments</td>
<td>167,481</td>
<td>Other Liabilities</td>
<td>10,737</td>
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<tr>
<td>Net Loans</td>
<td>828,963</td>
<td>Subordinated Debt</td>
<td>0</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>14,531</td>
<td>Total Liabilities</td>
<td>1,011,951</td>
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<tr>
<td>Other Real Estate</td>
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<td></td>
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</tr>
<tr>
<td>Other Assets</td>
<td>30,137</td>
<td>Total Equity Capital</td>
<td>117,840</td>
</tr>
<tr>
<td>Total Assets</td>
<td>1,129,791</td>
<td>Total Liabilities and Capital</td>
<td>1,129,791</td>
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<tr>
<td>Total Trust Assets</td>
<td>0</td>
<td>Number of Shares Outstanding</td>
<td>32,013</td>
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</tbody>
</table>

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

**Branches in Town**: One

**Other Branches**: Fayetteville, Jonesboro, Rogers

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**First State Bank**  
Lonoke, AR

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>17,135</th>
<th>Deposits</th>
<th>249,855</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Funds and Repos</td>
<td>0</td>
<td>Federal Funds and Borrowings</td>
<td>4,000</td>
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<tr>
<td>Investments</td>
<td>76,606</td>
<td>Other Liabilities</td>
<td>429</td>
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<tr>
<td>Net Loans</td>
<td>179,542</td>
<td>Subordinated Debt</td>
<td>0</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>6,121</td>
<td>Total Liabilities</td>
<td>254,284</td>
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<td>Other Real Estate</td>
<td>618</td>
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<tr>
<td>Other Assets</td>
<td>3,742</td>
<td>Total Equity Capital</td>
<td>29,480</td>
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<tr>
<td>Total Assets</td>
<td>283,764</td>
<td>Total Liabilities and Capital</td>
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<tr>
<td>Total Trust Assets</td>
<td>0</td>
<td>Number of Shares Outstanding</td>
<td>16,000</td>
</tr>
</tbody>
</table>

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

**Branches in Town**: One

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

VOICE: (870) 235-7000 200 East Main Street Charter Number: 217
FAX: (870) 235-7008 71753 Date: September 26, 1906
Trust Powers: Yes 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  CFO: Drew Chandler
CEO/Pres: Chris Gosnell  CLO: Dave White

Cash and Due from: ........................................ 97,165
Federal Funds and Repos: ........................................ 0
Investments: .................................................. 348,840
Net Loans: .................................................... 1,371,699
Premises and Fixed Assets: ...................................... 36,521
Other Real Estate: ............................................... 410
Other Assets: .................................................... 79,959
Total Assets: ................................................... 1,934,594
Total Trust Assets: ............................................. 157,102
Deposits: ....................................................... 1,669,871
Federal Funds and Borrowings: ................................ 46,637
Other Liabilities: .............................................. 17,910
Subordinated Debt: ............................................. 0
Total Liabilities: ............................................... 1,734,418
Total Liabilities and Capital: ................................... 1,934,594
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: Blevins, Bryant, Camden (3), Haskell, Hope (2), Lewisville, Malvern (2), New Boston[TX], Paris[TX], Prescott, Prosper[TX], Taylor, Texarkana (2), Texarkana[TX] (2)

The Peoples Bank
Magnolia, AR

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

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

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

Cash and Due from: ........................................... 32,390
Federal Funds and Repos: ...................................... 1,725
Investments: .................................................... 12,381
Net Loans: ..................................................... 160,623
Premises and Fixed Assets: ..................................... 4,208
Other Real Estate: ............................................... 102
Other Assets: .................................................... 7,741
Total Assets: ................................................... 219,170
Total Trust Assets: ............................................. 0
Deposits: ....................................................... 145,009
Federal Funds and Borrowings: ............................. 49,509
Other Liabilities: .............................................. 730
Subordinated Debt: ............................................. 0
Total Liabilities: ............................................... 195,248
Total Liabilities and Capital: ................................... 219,170
Number of Shares Outstanding: 10,000

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

Branches in Town: One
Other Branches: Waldo
First NaturalState Bank
McGehee, AR

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

500 North Second
71654
Charter Number: 798
Date: January 21, 2016
FDIC Certificate Number: 21379

Home Page: www.fnbmcgehee.com
Member of Federal Reserve System
Bank Holding Company
First National Financial Corporation, McGehee, AR

CEO/Pres: Jim R. Daniels
EVP/CFO: Wendy Barnes
SVP: Jacob Box
SVP: Fran Childress

Cash and Due from: 3,853
Federal Funds and Repos: 7,425
Investments: 13,125
Net Loans: 53,610
Premises and Fixed Assets: 687
Other Real Estate: 1,105
Other Assets: 0
Total Assets: 79,805
Total Trust Assets: 39

Deposits: 71,908
Other Liabilities: 185
Subordinated Debt: 0
Total Liabilities: 72,093
Total Liabilities and Capital: 79,805
Total Equity Capital: 7,712
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
Trust Powers: Yes

301 North Second Street
71654
Charter Number: 661
Date: December 5, 1933
FDIC Certificate Number: 11242

Home Page: www.mcgeheebank.com
Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

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

Cash and Due from: 3,017
Federal Funds and Repos: 9,550
Investments: 28,269
Net Loans: 102,764
Premises and Fixed Assets: 549
Other Real Estate: 0
Other Assets: 5,889
Total Assets: 150,038
Total Trust Assets: 115,558

Deposits: 121,081
Federal Funds and Borrowings: 10,000
Other Liabilities: 487
Subordinated Debt: 0
Total Liabilities: 131,568
Total Liabilities and Capital: 150,038
Total Equity Capital: 18,470
Number of Shares Outstanding: 80,000

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

Branches in Town: One
Other Branches: Arkansas City, Watson
Arkansas State Bank

The Union Bank of Mena
Mena, AR

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

303 Highway 71 North
71953
Charter Number: 667
Date: July 25, 1934
FDIC Certificate Number: 14597

Home Page: www.unionbankofmena.com
Member of Federal Reserve System
Bank Holding Company
Union Bankshares, Inc., Mena, AR

Chm: David Maddox
Pres: Kevin Williams
SVP/CLO: Tim Rodgers

Cash and Due from: 43,362
Federal Funds and Repos: 0
Investments: 84,047
Net Loans: 198,149
Premises and Fixed Assets: 12,773
Other Real Estate: 5,825
Other Assets: 335,178
Total Trust Assets: 0

Deposits: 297,110
Federal Funds and Borrowings: 4,586
Other Liabilities: 301,696
Subordinated Debt: 0
Total Liabilities: 335,178
Total Liabilities and Capital: 12,000

Net Loans: 198,149
Subordinated Debt: 0
Premises and Fixed Assets: 3,718
Other Real Estate: 77
Other Assets: 4,586
Total Assets: 335,178
Total Trust Assets: 0

Number of Shares Outstanding: 12,000

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

Branches in Town: None
Other Branches: Hatfield, Wickes

Commercial Bank & Trust Company
Monticello, AR

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

212 West Gaines Street
71655
Charter Number: 396
Date: November 29, 1912
FDIC Certificate Number: 90

Home Page: www.commercial-bank.net
Member of Federal Reserve System
Bank Holding Company
Drew Bancshares, Inc., Monticello, AR

Chm/CEO: Bennie Ryburn, III
Pres/CFO/COO: George T. Harris
SVP: Michael Efird
VP/TO: Nick Temple

Cash and Due from: 5,658
Federal Funds and Repos: 8,500
Investments: 91,666
Net Loans: 131,817
Premises and Fixed Assets: 1,513
Other Real Estate: 608
Other Assets: 7,496
Total Assets: 247,258
Total Trust Assets: 0

Deposits: 223,930
Federal Funds and Borrowings: 0
Other Liabilities: 224,185
Subordinated Debt: 0
Total Liabilities: 247,258
Total Liabilities and Capital: 8,000

Net Loans: 131,817
Subordinated Debt: 0
Premises and Fixed Assets: 1,513
Other Real Estate: 608
Other Assets: 7,496
Total Assets: 247,258
Total Trust Assets: 0

Number of Shares Outstanding: 8,000

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

Branches in Town: Four
Other Branches: None
Union Bank And Trust Company
Monticello, AR

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

102 West McCloy
71657
Charter Number: 448
Date: September 15, 1915
FDIC Certificate Number: 1753

Home Page: www.unionbnk.com

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: 25,589  Deposits: 236,521
Federal Funds and Repos: 0  Federal Funds and Borrowings: 9,491
Investments: 45,785  Other Liabilities: 2,337
Net Loans: 188,693  Subordinated Debt: 0
Premises and Fixed Assets: 3,615  Total Liabilities: 248,349
Other Real Estate: 9,565  Total Equity Capital: 25,063
Total Assets: 273,412  Number of Shares Outstanding: 80,000

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

Branches in Town: Two
Other Branches: Warren

Petit Jean State Bank
Morrilton, AR

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

707 North Saint Joseph Street
72110
Charter Number: 777
Date: January 27, 1999
FDIC Certificate Number: 35084

Home Page: www.pjsb.com

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: 39,971  Deposits: 180,314
Federal Funds and Repos: 0  Federal Funds and Borrowings: 4,853
Investments: 71,377  Other Liabilities: 1,564
Net Loans: 95,787  Subordinated Debt: 0
Premises and Fixed Assets: 2,039  Total Liabilities: 186,731
Other Real Estate: 208  Total Equity Capital: 30,628
Other Assets: 7,977  Number of Shares Outstanding: 80,000
Total Assets: 217,359  Total Liabilities and Capital: 217,359
Total Trust Assets: 0

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

Branches in Town: One
Other Branches: None
Stone Bank
Mountain View, AR

VOICE: (833) 253-2265
FAX: (501) 435-2068
Trust Powers: Yes

802 East Main Street
72560
Charter Number: 797
Date: August 4, 2015
FDIC Certificate Number: 17431

Home Page: www.stonebank.com

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

Cash and Due from: 24,516
Federal Funds and Repos: 50
Investments: 68,691
Net Loans: 422,207
Premises and Fixed Assets: 17,830
Other Real Estate: 405
Other Assets: 31,533
Total Assets: 565,232

Deposits: 449,310
Federal Funds and Borrowings: 50,000
Other Liabilities: 4,793
Subordinated Debt: 0
Total Liabilities: 504,103
Total Liabilities and Capital: 565,232
Total Equity Capital: 61,129
Number of Shares Outstanding: 1,338,371

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

Branches in Town: None

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

Diamond Bank
Murfreesboro, AR

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

319 East Main
71958
Charter Number: 175
Date: December 19, 1904
FDIC Certificate Number: 1527

Home Page: www.diamond.bank

Member of Federal Reserve System

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

Cash and Due from: 14,967
Federal Funds and Repos: 0
Investments: 160,028
Net Loans: 519,579
Premises and Fixed Assets: 9,862
Other Real Estate: 427
Other Assets: 26,310
Total Assets: 731,173

Deposits: 639,793
Federal Funds and Borrowings: 10,000
Other Liabilities: 4,588
Subordinated Debt: 0
Total Liabilities: 654,381
Total Liabilities and Capital: 731,173
Total Equity Capital: 76,792
Number of Shares Outstanding: 172,000

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  Charter Number: 694
FAX: (870) 523-3473  Date: March 20, 1946
Trust Powers: Yes
FDIC Certificate Number: 16464

Home Page: www.mandpbank.com

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

Chm/TO: Jim S. Gowen, Sr.  SVP/Cash: Leslie Lowery
CEO/Pres: Jim S. Gowen, Jr.
Cash and Due from: .................................71,410  Deposits: ........................................314,474
Federal Funds and Repos: ..............................0  Federal Funds and Borrowings: ......................636
Investments: ...........................................72,115  Other Liabilities: .....................................4,626
Net Loans: .............................................180,886  Total Liabilities: ....................................319,736
Premises and Fixed Assets: .........................10,886  Total Equity Capital: ...............................31,882
Other Real Estate: .....................................1,311  Total Liabilities and Capital: .........................351,618
Other Assets: .........................................15,010  Number of Shares Outstanding: .....................9,000
Total Assets: .........................................351,618

Directors:  R. M. Bledsoe; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Benjy Harris; Jennifer H. James; Dr. Larry Williams
Branches in Town: One
Other Branches: Batesville (3), Des Arc, McCrory, Newark, Searcy, Swifton, Tuckerman

Piggott State Bank
Piggott, AR

VOICE: (870) 598-3802  Charter Number: 613
FAX: (870) 598-2026  Date: March 10, 1930
Trust Powers: No
FDIC Certificate Number: 5628

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

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

Chm/CEO/Pres: Cody Knight  AVP: Josh Hicks
AVP: Jo Cole  AVP: Jennifer Spence
Cash and Due from: .................................19,012  Deposits: ........................................103,619
Federal Funds and Repos: .........................0  Federal Funds and Borrowings: ......................0
Investments: .........................................41,722  Other Liabilities: .....................................410
Net Loans: .............................................51,175  Subordinated Debt: .................................0
Premises and Fixed Assets: .......................1,502  Total Liabilities: ....................................104,029
Other Real Estate: .....................................826  Total Equity Capital: ...............................10,208
Other Assets: .........................................0  Total Liabilities and Capital: .........................114,237
Total Assets: .........................................114,237  Number of Shares Outstanding: .....................4,000

Directors:  Steve Bell; Paula O. Blackwell; Cody Knight; Jim Poole
Branches in Town: One
Other Branches: Rector
Simmons Bank
Pine Bluff, AR

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

501 Main Street
71601
Charter Number: 799
Date: March 31, 2016
FDIC Certificate Number: 3890

Home Page: www.simmonsbank.com
Member of Federal Reserve System
Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

Chm/CEO: George A. Makris, Jr.
EVP/CAO: Steve Massanelli

Cash and Due from: .......................... 2,337,098
Investments: ............................... 7,493,900
Premises and Fixed Assets: ............... 1,10,871
Other Assets: ............................... 1,965,621
Total Assets: ............................... 23,379,838

Federal Funds and Repos: .................. 0
Net Loans: ................................. 11,194,685
Prems and Fixed Assets: .................. 377,663
Other Real Estate: ........................ 119,904
Total Assets: ............................... 23,379,838

Deposits: ................................. 18,528,823
Other Liabilities: ................... 1,538,271
Total Equity Capital: ..................... 3,137,840
Number of Shares Outstanding: ........... 35,000

Number of Shares Outstanding: ........... 35,000

Branches in Town:  Six

Other Branches: Ada[OK], Ardmore[OK], Arlington[TX], Athens[TN] (2), Atoka[TN], Beebe, Benton, Bentonville, Bolivar[TN], Branson[MO], Brownsville[TN], Bryant, Burleson[TX], Cabool[MO], Cabot, Charleston, Chelseafield[MO], Chickasha[OK], Clarksville, Clinton, Collerville[TN], Columbia[MO] (6), Conway (2), Crane[MO], Dallas[TX] (2), Davis[OK], Denison[TX] (2), Dermott, Des Peres[MO], Dresden[TN], Dumas, Durant[OK] (2), Dyersburg[TN] (2), Edmond[OK], El Dorado (2), El Dorado Springs[MO], Fayetteville (3), Fenton[MO], Florissant[MO], Fort Smith (3), Fort Worth[TX] (5), Franklin[TN] (2), Frisco[TX], Frontenac[MO], Gainesville[TX], Gallatin[TN], Goodlettsville[TN], Grapevine[TX], Gunder[TX], Hamburg, Hendersonville[TN], Hensley, Hot Springs (3), Houston[MO], Humboldt[TN], Hutchinson[KS], Jackson[TN] (3), Jonesboro (3), Joplin[MO] (2), Kenton[TN], Kingston[TN], Lake Village, Lees Summit[MO], Lexington[TN], Lincoln, Little Rock (11), Lockwood[MO], Madill[OK] (2), Madisonville[TN], Mammoth Spring, Manchester[MO], 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), O'Fallon[MO], Oklahoma City[OK] (5), Olathe[KS], Ozark, Ozark[MO], Paragould, Pottsville[TX], Reeds Spring[MO], Rogers (2), Russellville (2), Saginaw[TX], Saint Louis[MO] (5), Saint Peters[MO], Searcy (2), Sedalia[MO], Sharon[TN], Sherman[TX], Siloam Springs, South Fulton[TN], South Hutchinson[KS], Springdale, Springfield[MO] (4), St. Louis[MO] (8), Star City, Stillwater[OK] (4), Stockton[MO], Strong, Sweetwater[TN], Tishomingo[OK], Tulsa[OK], Union City[TN], Vonore[TN], Webster Groves[MO], Weiner, Wentzville[MO], West Plains[MO], 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  
Trust Powers: Yes

203 West Broadway  
72455  
FDIC Certificate Number: 31711

Date: January 15, 2015

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

Cash and Due from: 2,793  
Federal Funds and Repos: 7,600  
Investments: 5,234  
Net Loans: 71,018  
Premises and Fixed Assets: 2,170  
Other Real Estate: 164  
Other Assets: 4,064  
Total Assets: 93,043  
Total Trust Assets: 3,553

Deposits: 78,271  
Federal Funds and Borrowings: 1,346  
Other Liabilities: 375  
Subordinated Debt: 0  
Total Liabilities: 79,992  
Number of Shares Outstanding: 37,812

Premises and Fixed Assets: 2,170  
Total Liabilities: 79,992  
Other Real Estate: 164  
Other Assets: 4,064  
Total Assets: 93,043  
Total Trust Assets: 3,553

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

Branches in Town: One

Other Branches: Corning

Home Bank of Arkansas  
Portland, AR

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

113 Highway 165 South  
71663  
FDIC Certificate Number: 5629

Date: January 22, 1908

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

Cash and Due from: 2,383  
Federal Funds and Repos: 18,425  
Investments: 0  
Net Loans: 50,303  
Premises and Fixed Assets: 2,930  
Other Real Estate: 240  
Other Assets: 903  
Total Assets: 75,184  
Total Trust Assets: 0

Deposits: 67,123  
Federal Funds and Borrowings: 0  
Other Liabilities: 499  
Subordinated Debt: 0  
Total Liabilities: 67,622  
Number of Shares Outstanding: 23,386

Premises and Fixed Assets: 2,930  
Total Liabilities: 67,622  
Other Real Estate: 240  
Other Assets: 903  
Total Assets: 75,184  
Total Trust Assets: 0

Directors: Roy Montgomery; Robbin Rahman; John Stacks; Ryan Stacks

Branches in Town: None

Other Branches: Damascus, Greenbrier, Little Rock, Marshall
### Gateway Bank
**Rison, AR**

- **VOICE:** (870) 325-6251
- **FAX:** (870) 325-7661
- **Trust Powers:** No
- **Charter Number:** 650
- **Date:** March 7, 1932
- **FDIC Certificate Number:** 8730
- **Home Page:** [www.gatewaybank.bank](http://www.gatewaybank.bank)
- **Member of Federal Reserve System**
- **Bank Holding Company:** Sigma Holdings, Inc., Rison, AR

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
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<tr>
<td>Federal Funds and Repos</td>
<td>1,395</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<tr>
<td>Total Assets</td>
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<td>Total Trust Assets</td>
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<th>Category</th>
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<td>Deposits</td>
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<td>Other Liabilities</td>
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<td>Subordinated Debt</td>
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<td>Total Liabilities</td>
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<td>Total Liabilities and Capital</td>
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</tr>
<tr>
<td>Number of Shares Outstanding</td>
<td>4,000</td>
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</tbody>
</table>

**Directors:** Joe Dunn; Lewis R. Gardner; Ryan Holder; Charles S. Searcy; James W. Searcy  
**Branches in Town:** None

**Other Branches:** Bryant

### Generations Bank
**Rogers, AR**

- **VOICE:** (479) 986-3990
- **FAX:** (479) 986-3999
- **Trust Powers:** No
- **Charter Number:** 220
- **Date:** October 26, 1906
- **FDIC Certificate Number:** 88
- **Home Page:** [www.mygenerations.bank](http://www.mygenerations.bank)
- **Bank Holding Company:** Harrell Bancshares, Inc., Camden, AR

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

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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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<td>Other Assets</td>
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<td>Total Assets</td>
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<td>Total Liabilities and Capital</td>
<td>663,024</td>
</tr>
<tr>
<td>Number of Shares Outstanding</td>
<td>4,000</td>
</tr>
</tbody>
</table>

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

**Branches in Town:** None

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

VOICE: (479) 498-2400
FAX: (479) 498-2465
Trust Powers: No
3103 East Main
72802
Date: January 12, 1934
Charter Number: 663
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: 70,801
Federal Funds and Repos: 0
Investments: 103,776
Net Loans: 257,406
Premises and Fixed Assets: 6,543
Other Real Estate: 0
Other Assets: 11,605
Total Assets: 450,131

Deposits: 398,835
Federal Funds and Borrowings: 9,013
Other Liabilities: 1,268
Total Liabilities: 409,116
Total Liabilities and Capital: 450,131
Number of Shares Outstanding: 20,000

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

Branches in Town: Three
Other Branches: Ola

Bank of Salem
Salem, AR

VOICE: (870) 895-2591
FAX: (870) 895-3825
Trust Powers: No
207 West Church Street
72576
Date: December 9, 1908
Charter Number: 266
FDIC Certificate Number: 11243

Home Page: www.bksalem.net
Member of Federal Reserve System
Bank Holding Company
Smith Associated Banking Corporation, Hot Springs, AR

Chm: Mark Montgomery
CEO: Michael Falco
Pres: Guy R. "Buck" Smith
Cash: Lucinda Bishop

Cash and Due from: 32,102
Federal Funds and Repos: 0
Investments: 16,798
Net Loans: 114,356
Premises and Fixed Assets: 1,311
Other Real Estate: 0
Other Assets: 0
Total Assets: 171,796

Deposits: 153,315
Federal Funds and Borrowings: 0
Other Liabilities: 259
Subordinated Debt: 0
Total Liabilities: 153,574
Total Liabilities and Capital: 171,796
Number of Shares Outstanding: 19,650

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

Branches in Town: None
Other Branches: Mammoth Spring, Viola
Arkansas State Bank

Logan County Bank
Scranton, AR

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

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

Home Page: www.logancountybank.net

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

Cash and Due from: ........................................ 1,104
Federal Funds and Repos: ................................ 3,250
Investments: .............................................. 51,261
Net Loans: .................................................. 38,415
Premises and Fixed Assets: .............................. 1,370
Other Real Estate: ......................................... 0
Other Assets: ............................................... 754
Total Assets: .............................................. 96,154

Deposits: ..................................................... 77,925
Federal Funds and Borrowings: .......................... 110
Other Liabilities: .......................................... 0
Subordinated Debt: ........................................ 0
Total Liabilities: ........................................... 78,035
Total Liabilities and Capital: ......................... 96,154

Trust Powers: No

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

First Security Bank
Searcy, AR

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

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

Home Page: www.fsbank.com

Chm/CEO/Pres: Reynie Rutledge
EVP: J. Mark Ferguson
AVP: Mike Hendricks
TO: Frank Faust

Cash and Due from: ........................................ 1,602,004
Federal Funds and Repos: ................................ 25,325
Investments: .............................................. 3,003,423
Net Loans: .................................................. 3,058,263
Premises and Fixed Assets: .............................. 126,883
Other Real Estate: ......................................... 4,604
Other Assets: ............................................... 74,481
Total Assets: .............................................. 7,894,983

Deposits: ..................................................... 6,054,849
Federal Funds and Borrowings: .......................... 542,005
Other Liabilities: .......................................... 21,127
Subordinated Debt: ........................................ 0
Total Liabilities: ........................................... 6,617,981
Total Liabilities and Capital: ......................... 7,894,983

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 Bank
Sheridan, AR

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

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

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

Cash and Due from: 24,163
Federal Funds and Repos: 0
Investments: 69,843
Net Loans: 91,204
Premises and Fixed Assets: 2,124
Other Assets: 4,341
Total Assets: 191,675

Deposits: 162,309
Federal Funds and Borrowings: 0
Other Liabilities: 838
Subordinated Debt: 0
Total Liabilities: 163,147
Total Liabilities and Capital: 191,675
Total Equity Capital: 28,528
Number of Shares Outstanding: 56,562

Trust Powers: No
FDIC Certificate Number: 57058

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

Smackover State Bank
Smackover, AR

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

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

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

Cash and Due from: 12,729
Federal Funds and Repos: 11,975
Investments: 84,058
Net Loans: 85,266
Premises and Fixed Assets: 1,999
Other Assets: 991
Total Assets: 197,018

Deposits: 170,823
Federal Funds and Borrowings: 0
Other Liabilities: 607
Subordinated Debt: 0
Total Liabilities: 171,430
Total Liabilities and Capital: 197,018
Total Equity Capital: 25,588
Number of Shares Outstanding: 100,000

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

**Sparkman, AR**

**VOICE:** (870) 678-2251  
**FAX:** (870) 678-2401  
**Commerce & Main Streets**  
**Charter Number:** 457  
**Date:** September 19, 1916  
**FDIC Certificate Number:** 93

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

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

**CEO/VChm:** Stephen C. Davis  
**Pres:** Robert G. Dudley, Jr.

| Cash and Due from | $1,631 | Federal Funds and Borrowings | $3,000 |
| Federal Funds and Repos | $6,125 | Other Liabilities | $246 |
| Investments | $1,385 | Subordinated Debt | $0 |
| Net Loans | $47,562 | Total Liabilities | $55,839 |
| Premises and Fixed Assets | $2,068 | Total Equity Capital | $5,679 |
| Other Real Estate | $621 | Total Liabilities and Capital | $61,518 |
| Other Assets | $2,126 | Number of Shares Outstanding | $3,000 |
| Total Assets | $61,518 |
| Total Trust Assets | $0 |

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

**Branches in Town:** None

**Other Branches:** Little Rock

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### United Bank

**Springdale, AR**

**VOICE:** (479) 756-8811  
**FAX:** (866) 897-2839  
**2600 South Thompson Street**  
**Charter Number:** 794  
**Date:** June 11, 2014  
**FDIC Certificate Number:** 32025

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

**Member of Federal Reserve System**

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

**CEO/Pres:** Nathan Gairhan  
**EVP/CLO:** Sonny Delgado

| Cash and Due from | $39,274 | Deposits | $208,118 |
| Federal Funds and Repos | $0 | Federal Funds and Borrowings | $6,232 |
| Investments | $4,592 | Other Liabilities | $1,629 |
| Net Loans | $186,177 | Subordinated Debt | $0 |
| Premises and Fixed Assets | $7,042 | Total Liabilities | $215,979 |
| Other Real Estate | $0 | Total Equity Capital | $23,699 |
| Other Assets | $2,593 | Total Liabilities and Capital | $239,678 |
| Total Assets | $239,678 | Number of Shares Outstanding | $100,000 |
| Total Trust Assets | $0 |

**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  307 Thomas Street  Charter Number: 106
FAX: (870) 533-4456  71860  Date: December 8, 1902
Trust Powers: No

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
EVP: Gina Gore  VP: Jennifer Miller

Cash and Due from: ...........................................5,544  Deposits: ....................................................130,173
Federal Funds and Repos: ................................0  Federal Funds and Borrowings: ............................3,100
Investments: ......................................................22,406  Other Liabilities: ..................................................350
Net Loans: .....................................................118,971  Subordinated Debt: .................................................0
Premises and Fixed Assets: ................................2,821  Total Liabilities: .............................................133,623
Other Real Estate: ..................................................93
Other Assets: .....................................................1,360  Total Equity Capital: ..........................................17,572
Total Assets: .................................................151,195  Total Liabilities and Capital: ................................151,195
Total Trust Assets: .............................................0  Number of Shares Outstanding: .........................10,000

Directors: James T. Alford; D. Copie Dickson; Korey N. Keith; W. Steve Keith; Chris Lannom; Danny K. Smith; John W. Smith, Jr.; Jeff L. White

Branches in Town: None
Other Branches: Magnolia

Connect Bank
Star City, AR

VOICE: (870) 628-4286  116 North Lincoln  Charter Number: 567
FAX: (870) 628-5274  71667  Date: April 27, 1925
Trust Powers: No

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: ...........................................7,956  Deposits: ....................................................91,672
Federal Funds and Repos: ................................0  Federal Funds and Borrowings: ............................3,032
Investments: .....................................................30,209  Other Liabilities: ..................................................130
Net Loans: .....................................................65,506  Subordinated Debt: .................................................0
Premises and Fixed Assets: ................................3,410  Total Liabilities: .............................................94,834
Other Real Estate: ..................................................42
Other Assets: .....................................................4,099  Total Equity Capital: ........................................16,388
Total Assets: .................................................111,222  Total Liabilities and Capital: ................................111,222
Total Trust Assets: .............................................0  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: 7,586
Deposits: 55,960
Federal Funds and Repos: 150
Federal Funds and Borrowings: 0
Investments: 4,521
Other Liabilities: 1,131
Net Loans: 48,401
Subordinated Debt: 0
Premises and Fixed Assets: 1,416
Total Liabilities: 57,091
Other Real Estate: 0
Total Trust Assets: 0

Other Assets: 1,987
Total Equity Capital: 6,970
Total Assets: 64,061
Total Liabilities and Capital: 64,061
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  TO: Craig Boone
CEO/Pres: Brad Chambless

Cash and Due from: 43,032
Deposits: 1,415,260
Federal Funds and Repos: 47,578
Federal Funds and Borrowings: 18,476
Investments: 365,457
Other Liabilities: 11,105
Net Loans: 1,032,754
Subordinated Debt: 0
Premises and Fixed Assets: 35,036
Total Liabilities: 1,444,841
Other Real Estate: 1,255
Total Trust Assets: 344,033

Other Assets: 127,075
Total Equity Capital: 207,346
Total Assets: 1,652,187
Total Liabilities and Capital: 1,652,187
Number of Shares Outstanding: 1,000

Directors: Gerald Carter; Brad Chambless; Greg Connell; Gary Hudson; Kyle Ludwig; Dr. Chris Morgan; Mickey Pierce

Branches in Town: Four

Other Branches: Bentonville, Des Arc, DeWitt, Farmington, Fayetteville (5), Flippin, Gassville, Hazen, Jonesboro, Lakeview, Morrilton, Mountain Home (2), Perryville, Pocahontas (2), Prairie Grove, West Fork

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  TO: Craig Boone
CEO/Pres: Brad Chambless

Cash and Due from: 43,032
Deposits: 1,415,260
Federal Funds and Repos: 47,578
Federal Funds and Borrowings: 18,476
Investments: 365,457
Other Liabilities: 11,105
Net Loans: 1,032,754
Subordinated Debt: 0
Premises and Fixed Assets: 35,036
Total Liabilities: 1,444,841
Other Real Estate: 1,255
Total Trust Assets: 344,033

Other Assets: 127,075
Total Equity Capital: 207,346
Total Assets: 1,652,187
Total Liabilities and Capital: 1,652,187
Number of Shares Outstanding: 1,000

Directors: Gerald Carter; Brad Chambless; Greg Connell; Gary Hudson; Kyle Ludwig; Dr. Chris Morgan; Mickey Pierce

Branches in Town: Four

Other Branches: Bentonville, Des Arc, DeWitt, Farmington, Fayetteville (5), Flippin, Gassville, Hazen, Jonesboro, Lakeview, 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: P. Brent Taylor  EVP: Lance L. Lanier  SVP: Joe Dan Stewart
TO: Cindy Winborn

Cash and Due from: ..................................108,548  Deposits: ..................................443,861
Federal Funds and Repos: ................................0  Federal Funds and Borrowings: .................5,000
Investments: ........................................148,731  Other Liabilities: ................................1,425
Net Loans: ...........................................234,549  Subordinated Debt: ..................................0
Premises and Fixed Assets: ................................4,017  Total Liabilities: ................................450,286
Other Real Estate: ......................................0  Total Equity Capital: ............................59,710
Other Assets: .......................................14,151  Total Liabilities and Capital: ..................509,996
Total Assets: .......................................509,996  Number of Shares Outstanding: ...............16,000

Directors: J. Kevin Bell; Mont S. Echols, Jr.; Morrill H. Harriman; D. Keith Hefner; L. Scott McBrayer; Brett D. Peters; Paul D. Shirley; Jeremy S. Simon; P. Brent Taylor; 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

Chm/CEO: Bennie Ryburn, III  EVP/TO: Hugh A. Quimby

Cash and Due from: ..................................23,881  Deposits: ..................................119,855
Federal Funds and Repos: ................................0  Federal Funds and Borrowings: .................0
Investments: .........................................56,696  Other Liabilities: ................................314
Net Loans: ...........................................46,948  Subordinated Debt: ..................................0
Premises and Fixed Assets: ................................914  Total Liabilities: ..............................120,169
Other Real Estate: .....................................0
Other Assets: .......................................116
Total Assets: .......................................133,071  Total Equity Capital: ..........................12,902
Total Trust Assets: ................................215  Total Liabilities and Capital: ..............133,071
Number of Shares Outstanding: ..................59,000

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

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

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

201 South Main
71671
Charter Number: 80
Date: December 28, 1901
FDIC Certificate Number: 81

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

Chm: John B. Frazer, Jr.  Pres/TO: Kelly Ashcraft
VChm: Thomas Frazer

Cash and Due from: ................................................. 4,482
Federal Funds and Repos: ....................................... 2,425
Investments: ......................................................... 81,334
Net Loans: .......................................................... 50,964
Premises and Fixed Assets: ...................................... 456
Other Real Estate: .................................................... 6
Other Assets: ......................................................... 1,118
Total Assets: ......................................................... 140,687
Total Trust Assets: .................................................. 22,170

Deposits: .............................................................. 114,489
Federal Funds and Borrowings: .................................. 2,620
Other Liabilities: ..................................................... 114
Subordinated Debt: .................................................. 0
Total Liabilities: ..................................................... 117,223
Total Liabilities and Capital: ...................................... 140,687
Number of Shares Outstanding: .................................... 48,000

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

Branches in Town: Two
Other Branches: Hermitage

Evolve Bank & Trust
West Memphis, AR

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

301 Shoppingway Boulevard
72301-1719
Charter Number: 568
Date: June 5, 1925
FDIC Certificate Number: 1299

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

Chm: B. Scot Lenoir  EVP/CFO: Mark Mosteller
CEO/Pres: Scott Stafford  Cont: Robin Bedsole

Cash and Due from: .................................................. 134,334
Federal Funds and Repos: .......................................... 350
Investments: .......................................................... 15,116
Net Loans: ............................................................. 523,547
Premises and Fixed Assets: ........................................ 4,510
Other Real Estate: ..................................................... 660
Other Assets: .......................................................... 33,147
Total Assets: .......................................................... 711,664
Total Trust Assets: ................................................... 6,915,574

Deposits: .............................................................. 508,484
Federal Funds and Borrowings: ...................................... 81,331
Other Liabilities: ...................................................... 59,740
Subordinated Debt: ..................................................... 0
Total Liabilities: ..................................................... 649,555
Total Liabilities and Capital: ......................................... 711,664
Number of Shares Outstanding: ..................................... 4,000

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

Branches in Town: None
Other Branches: Memphis[TN], Parkin, Wynne
### Fidelity Bank
West Memphis, AR

- **VOICE:** (870) 735-8700
- **FAX:** (870) 735-0065
- **Charter Number:** 804
- **Date:** June 27, 2019
- **FDIC Certificate Number:** 19644

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

**Member of Federal Reserve System**

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

<table>
<thead>
<tr>
<th><strong>CEO/Pres:</strong></th>
<th>Charles E. Horton</th>
<th><strong>EVP:</strong></th>
<th>Andy Horton</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EVP:</strong></td>
<td>Kirby H. Carlson</td>
<td><strong>SVP/CFO:</strong></td>
<td>Chris Blaylock</td>
</tr>
</tbody>
</table>

- **Cash and Due from:** 5,295
- **Deposits:** 461,960
- **Investments:** 280,616
- **Other Liabilities:** 1,981
- **Premises and Fixed Assets:** 3,316
- **Total Liabilities:** 466,441
- **Total Equity Capital:** 57,195
- **Total Assets:** 523,636

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

**Branches in Town:** One

**Other Branches:** Marion (2)

### Cross County Bank
Wynne, AR

- **VOICE:** (870) 238-8171
- **FAX:** (870) 238-4052
- **Charter Number:** 25
- **Date:** June 5, 1891
- **FDIC Certificate Number:** 13821

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

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

<table>
<thead>
<tr>
<th><strong>Chm:</strong></th>
<th>Dr. Willard G. Burks</th>
<th><strong>SVP/CFO:</strong></th>
<th>Beth Dildine</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CEO/Pres/TO:</strong></td>
<td>David Dowd</td>
<td><strong>SVP/CLO:</strong></td>
<td>King Casbeer</td>
</tr>
</tbody>
</table>

- **Cash and Due from:** 20,907
- **Deposits:** 272,352
- **Investments:** 6,785
- **Other Liabilities:** 387
- **Premises and Fixed Assets:** 6,430
- **Total Liabilities:** 273,571
- **Other Real Estate:** 627
- **Subordinated Debt:** 0
- **Total Equity Capital:** 37,395
- **Total Assets:** 310,966
- **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, 2021
Arkansas Capital Corporation  
Little Rock, AR

<table>
<thead>
<tr>
<th>Home Page: <a href="http://www.arcapital.com">www.arcapital.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Holding Company: None</td>
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</table>

Chm: Kevin Burns  
CEO: Rush B. Deacon

<table>
<thead>
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<th>Cash and Due from:</th>
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<tr>
<td>Federal Funds and Repos:</td>
<td>0</td>
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<tr>
<td>Investments:</td>
<td>6,730</td>
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<tr>
<td>Net Loans:</td>
<td>46,621</td>
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<tr>
<td>Premises and Fixed Assets:</td>
<td>655</td>
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<tr>
<td>Other Real Estate:</td>
<td>0</td>
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<tr>
<td>Other Assets:</td>
<td>2,226</td>
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<tr>
<td>Total Assets:</td>
<td>63,869</td>
</tr>
<tr>
<td>Total Trust Assets:</td>
<td>0</td>
</tr>
</tbody>
</table>

| Deposits: | 0 |
| Federal Funds and Borrowings: | 47,487 |
| Other Liabilities: | 1,283 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 48,770 |
| Total Equity Capital: | 15,099 |
| Total Liabilities and Capital: | 63,869 |
| Number of Shares Outstanding: | 987 |

Directors: Jeff Amerine; Kevin Burns; 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; Lorrie Trogden

Branches in Town: None

Other Branches: None
REPORT OF THE

STATE CHARTERED
TRUST COMPANY

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2021
Community First Trust Company
Hot Springs, AR

VOICE: (501) 520-3660
FAX: (501) 520-3667

135 Section Line Road, C-1
71913
Charter Number: 35001
Date: Jun. 17, 1998
County: Garland

Home Page: www.communityfirsttrust.com

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

Directors: Drew Chandler; Chris Gosnell; William L. Kerst, Jr.; Bruce Maloch; Brad Smith

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, 2021
Perry County Industrial Development Corporation
Perryville, AR

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

P. O. Box 869
72126-0869

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

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

JUNE 30, 2021
<table>
<thead>
<tr>
<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>Arkansas</td>
<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
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<tr>
<td>Ashley</td>
<td>Home Bank of Arkansas</td>
<td>Portland</td>
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<tr>
<td>Benton</td>
<td>Generations Bank</td>
<td>Rogers</td>
</tr>
<tr>
<td>Bradley</td>
<td>First State Bank of Warren</td>
<td>Warren</td>
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<tr>
<td></td>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
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<tr>
<td>Carroll</td>
<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
</tr>
<tr>
<td></td>
<td>CS Bank</td>
<td>Eureka Springs</td>
</tr>
<tr>
<td></td>
<td>Anstaff Bank</td>
<td>Green Forest</td>
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<tr>
<td>Chicot</td>
<td>The Bank of Lake Village</td>
<td>Lake Village</td>
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<tr>
<td>Clark</td>
<td>Southern Bancorp Bank</td>
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<td>Piggott State Bank</td>
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<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
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<td>The Peoples Bank</td>
<td>Magnolia</td>
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<tr>
<td>Conway</td>
<td>Petit Jean State Bank</td>
<td>Morrilton</td>
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<tr>
<td>Craighead</td>
<td>Premier Bank of Arkansas</td>
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<td>Citizens Bank &amp; Trust Company</td>
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<td>Crittenden</td>
<td>Evolve Bank &amp; Trust</td>
<td>West Memphis</td>
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<td>Fidelity Bank</td>
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<td>Merchants &amp; Farmers Bank</td>
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<td>Independence</td>
<td>First Community Bank</td>
<td>Batesville</td>
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<td>The Citizens Bank</td>
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<td>Izard</td>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
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<td>Merchants &amp; Planters Bank</td>
<td>Newport</td>
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<td>Pine Bluff</td>
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<td>Simmons Bank</td>
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<td>Community State Bank</td>
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<td>Bodcaw Bank</td>
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<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
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<td>Lincoln</td>
<td>Connect Bank</td>
<td>Star City</td>
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<td>Logan</td>
<td>First Western Bank</td>
<td>Booneville</td>
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<td>The First National Bank at Paris</td>
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<td>Logan County Bank</td>
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<td>First State Bank</td>
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<td>Madison</td>
<td>Today’s Bank</td>
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<td>Farmers Bank And Trust Company</td>
<td>Blytheville</td>
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<td>Monroe</td>
<td>The Merchants and Planters Bank</td>
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<td>Ouachita</td>
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<td>Security Bank</td>
<td>Stephens</td>
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<td>Phillips</td>
<td>Partners Bank</td>
<td>Helena</td>
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<td>Pike</td>
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<td>Diamond Bank</td>
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<td>Pope</td>
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<td>First Arkansas Bank &amp; Trust</td>
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<td>Armor Bank</td>
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<td>Legacy National Bank</td>
<td>Springdale</td>
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<td>Woodruff</td>
<td>RiverWind Bank</td>
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</tr>
<tr>
<td>Yell</td>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
</tbody>
</table>
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2021
Southern Bancorp Inc.  
Arkadelphia, AR

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

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

Subsidiaries:
Southern Bancorp Bank  
Arkadelphia, AR
Southern Bancorp Bank 1 Investment Fund I, LLC  
Arkadelphia, AR
Southern Bancorp CDE, LLC  
Arkadelphia, AR
Southern Bancorp Investment Fund II, LLC  
Arkadelphia, AR
Southern Bancorp Investment Fund III, LLC  
Arkadelphia, AR
Southern Landlord, LLC  
Arkadelphia, AR
Southern Development Capital Trust  
Arkadelphia, AR
Southern Development Statutory Trust III  
Arkadelphia, AR
Southern Development Statutory Trust IV  
Arkadelphia, AR
Southern Property Corporation of the Delta  
Arkadelphia, AR
SBI Acquisition II, Inc.  
Little Rock, AR

FNBC Bancorp, Inc.  
Ash Flat, AR

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

CEO/Pres: 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: Jeffery Teague 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
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
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

Arvest Holdings, Inc.
Bentonville, AR

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

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

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

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

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

Chm/Pres: Randy Scott

Subsidiaries:
Farmers Bank And Trust Company

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

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
First Western Financial, Inc.
First Western Insurance Agency, Inc.
First Western Mortgage, Inc.
First Western Statutory Trust II
First Western Statutory Trust III
Harrell Bancshares, Inc.
Camden, AR

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

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

Pres: Jonathan W. Harrell
CFO: Sandra Ferguson

Sec: Maxwell Harrell

Subsidiaries:
Generations Bank
Rogers, AR

Sharp Bancshares, Inc.
Cave City, AR

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

137 South Main
P. O. Box 490
72521

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

VChm: Bruce Street
CFO: Kim Nunally

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

Clarendon Holding Co.
Clarendon, AR

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

297 Madison Street
P. O. Box 280
72029

Chm: J. Baxter Sharp, III
CEO/Pres: J. Kendall Henry

Subsidiaries:
The Merchants and Planters Bank
Clarendon, AR
Home BancShares, Inc.
Conway, AR

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

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

COO: Stephen Tipton

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

Chambers Bancshares, Inc.
Danville, AR

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

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

COO: Mike Donnell

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

RSSD Number: 2032724  
402 West Collin Raye Drive  
VOICE: (870) 642-4423  
P. O. Box 970  
FAX: (870) 642-2847  
71832

Chm: Dennis Smiley  
CEO/Pres: Noel L. Bard

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

M & F Financial Corporation  
Dumas, AR

RSSD Number: 1099506  
500 Highway 65 South  
VOICE: (870) 382-4311  
P. O. Box 187  
FAX: (870) 382-5901  
71639

Chm/CEO: L. Ashton Adcock  
EVP: Betty B. Trites  
Pres: B. Page Gill  
Sec: Price Boney

Subsidiaries:  
Merchants & Farmers Bank  
Dumas, AR

First Financial Banc Corporation  
El Dorado, AR

RSSD Number: 2568102  
214 North Washington Street  
VOICE: (870) 863-7000  
P. O. Box 1754  
FAX: (870) 881-5393  
71730

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

Subsidiaries:  
First Financial Bank  
El Dorado, AR  
First Title Services, Inc.  
El Dorado, AR  
First Financial Banc Corporation Statutory Trust I  
El Dorado, AR  
First Financial Statutory Trust III  
El Dorado, AR
MHBC Investments Limited Partnership, I LLLP
England, AR

RSSD Number: 2795083
VOICE: (501) 842-2555
FAX: (501) 842-2422
123 South Main Street
P. O. Box 70
72046

Chm: 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
123 South Main Street
P. O. Box 70
72046

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

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

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

Eureka Bancshares, Inc.
Eureka Springs, AR

RSSD Number: 2941769
VOICE: (479) 253-3000
FAX: (479) 253-3004
70 South Main
P. O. Box 309
72632

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

Subsidiaries:
CS Bank
Eureka Springs, AR
White River Bancshares Company
Fayetteville, AR

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

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

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

Subsidiaries:
Signature Bank of Arkansas
Fayetteville, AR

FBT Bancshares, Inc.
Fordyce, AR

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

200 West 4th Street
71742

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

Subsidiaries:
FBT Bank & Mortgage
Fordyce, AR

First Bank Corp.
Fort Smith, AR

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

602 Garrison Avenue
P. O. Box 7
72902

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

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

First National Bancorp, Inc.
Green Forest, AR

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

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
VOICE: (501) 679-7200
FAX: (501) 764-4260

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
VOICE: (501) 679-7283
FAX: (501) 679-7745

Chm/CEO: John Stacks
Sec: Roy Montgomery

Subsidiaries:
Home Bank of Arkansas
HomeBank Insurance Agency

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

Helena Bancshares, Inc.
Helena, AR

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

Chm: Harry Stephens
CEO/Pres: John O. Moore
EVP/CFO: Leslie Harp
EVP/Sec: Erica Cook

Subsidiaries:
Partners Bank
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

Smith Associated Banking Corporation
Hot Springs, AR

RSSD Number: 1098004
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
VOICE: (501) 982-4511
FAX: (501) 982-5769

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

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

Security Bank

Stephens, AR
Southeast Arkansas Bank Corporation
Lake Village, AR

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

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

Pres: Franklin Todd Turner

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

Encore Bancshares, Inc.
Little Rock, AR

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

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

VChm/Pres: Phillip Jett

Subsidiaries:
Encore Bank

Little Rock Bankshares, Inc.
Little Rock, AR

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

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

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

Subsidiaries:
Bank of Little Rock
Bank of Little Rock Mortgage Corp.
Hallmark National Mortgage Corp.
Little Rock Mortgage Corp.
Riverside Bancshares, Inc.
Little Rock, AR

RSSD Number: 2155342
1001 W. Markham, 2nd Floor
VOICE: (501) 614-6161
FAX: (501) 614-6162

Pres: Stephen C. Davis
Sec: David Matchet

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

State Holding Company
Little Rock, AR

RSSD Number: 1100046
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
Little Rock, AR
Little Rock, AR

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
Lonoke, AR
Lonoke, AR
Lonoke, AR
Lonoke, AR
Golden Oaks Bancshares, Inc.
Magnolia, AR

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

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

Subsidiaries:  
The Peoples Bank  
Magnolia, AR

Magnolia Banking Corporation
Magnolia, AR

RSSD Number: 1135413  
200 East Main Street  
VOICE: (870) 235-7000  
P. O. Box 250  
FAX: (870) 235-7008  
71754

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

Subsidiaries:  
Farmers Bank and Trust Company  
Community First Trust Group  
Magnolia Properties, Inc.  
Patmos Holdings, LLC  
Magnolia Statutory Trust I  
First National Hempstead Statutory Trust I  
Magnolia, AR  
Hot Springs, AR  
Magnolia, AR  
Texarkana, TX  
Magnolia, AR  
Hartford, CT

Big Creek Bancshares, Inc.
Marianna, AR

RSSD Number: 5046816  
98 West Tennessee Street  
VOICE: (870) 821-5100  
6245 Hwy 78 West  
FAX: (870) 821-5100  
72360

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

Subsidiaries:  
Forrest City Financial Corporation  
Armor Bank  
Marianna, AR  
Forrest City, AR
Forrest City Financial Corporation
Marianna, AR

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

98 West Tennessee Street  
6245 Hwy 78 West  
72360

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

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

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

Subsidiaries:
Armor Bank
Forrest City, AR

FCB Financial Services, Inc.
Marion, AR

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

205 Block Street  
P. O. Box 747  
72364

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

Subsidiaries:
Premier Bank of Arkansas
Jonesboro, AR

First National Financial Corporation
McGehee, AR

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

500 North Second Street  
P. O. Box 728  
71654

CEO/Pres: Robert Lucky  
EVP/COO: Jim Daniels

Subsidiaries:
First NaturalState Bank  
Milner/Owyong Insurance Co., LLC
McGehee, AR  
McGehee, AR
McGehee Bank Employee Stock Ownership Plan
McGehee, AR

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

Chm: William W. Bowman  VChm: John H. Potter
CEO/Pres: James M. Smith  VP/TO: Jim Youngblood

Subsidiaries:
Southeast Financial Bankstock Corporation
McGehee Bank
McBank Realty

Southeast Financial Bankstock Corporation
McGehee, AR

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

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

CEO/Pres: James M. Smith  Sec: Teresa Allison

Subsidiaries:
McGehee Bank
McBank Realty

Union Bankshares, Inc.
Mena, AR

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

Chm: John Stevenson  VChm: David Maddox
CEO/Pres: Jarrod Yarnell  EVP/Cont: Rob Floyd

Subsidiaries:
The Union Bank of Mena  Mena, AR
The First National Bank at Paris  Paris, AR
Union Bankshares Statutory Trust I  Mena, AR
Drew Bancshares, Inc.
Monticello, AR

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

Chm/CEO: Bennie Ryburn, III
Pres: George T. Harris
SVP: Michael Efird
VP/Sec: Nick Temple

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

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
Stone Bancshares, Inc.
Mountain View, AR

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

802 East Main Street
900 South Shackleford, Suite 200
72560

Chm: Sonya Daniels
Pres: Kevin Compton
EVP: Marnie Oldner
CFO/Sec: Stephen T. Ragland

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

Mountain View, AR
DeWitt, AR
DeWitt, AR

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

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

120 Hazel Street
P. O. Box 650
72112

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

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

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

M & P Community Bancshares, Inc.
Newport, AR

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

120 Hazel Street
P. O. Box 650
72112

Bank Holding Company

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

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

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

Newport, AR
Newport, AR

Piggott Bankstock, Inc.
Piggott, AR

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

Chm: Cody Knight

Subsidiaries:
Piggott State Bank

212 West Cherry Street
P. O. Box 307
72454

Piggott, AR
Simmons First National Corporation
Pine Bluff, AR

RSSD Number: 1094828
501 Main Street
VOICE: (870) 541-1000
P. O. Box 7009
FAX: (870) 850-2685
71601

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

Subsidiaries:

Simmons Bank
Diamond State Ventures II, LP
Heartland Bank Liquidating Trust
Heartland Insurance, LLC
PGR, LLC
Simmons First Insurance Services, Inc.
Simmons First Investment Group, Inc.
AAC Investment Fund
Simmons NMTC Holding, LLC
SWC PPR, LLC
Simmons First SW REIT, Inc.
Simmons First REIT of TN, LLC
Capital Partners Investment Fund 2008, L.P.
Capital Partners Series SB II, LLC
Capital Partners Series SB III, LLC
Capital Partners Series SB IV, LLC
Capital Partners Series SB, LLC
Cradduck LMB Investment Fund 2, LLC
Cradduck LMB Investment Fund, 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.
MU Investment Property, LLC
PSH, LLC
Santa Ana Holdings, LLC
St. Louis State Equity Fund II LLC
The Successful Investors, LLC
Stockton Community Development Corp.
Providence PCC of Grenada, LLC
Simmons First Investments, Inc.
REI Subsidiary CDE 12, LLC
REI Subsidiary CDE 4, LLC
CRK Properties, Inc.
Stillwater NMTC, LLC
Venture Holding Company, LLC
ETN-KLC, LLC
First State Providence PCC of Grenada, LLC

Pine Bluff, 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
Pine Bluff, AR
Chandler, AZ
Wilmington, DE
Baltimore, MD
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
Stockton, MO
Grenada, MS
Las Vegas, NV
Durant, OK
Durant, OK
Stillwater, OK
Stillwater, OK
Jackson, TN
Sevierville, TN
Union City, TN
Simmons First Auto, Inc. Union City, TN
Simmons First Insurance Services of TN, LLC Union City, TN
Simmons First Properties, Inc. Union City, TN
Simmons First Special Assets, Inc. Union City, TN
Harob, Inc. Fort Worth, TX
SDB Real Estate, LLC Houston, TX
Simmons First Mortgage Company Pine Bluff, AR
Landco Partners II, LP Columbia, MO
Landrum Statutory Trust III Columbia, MO
Landrum Statutory Trust IV Columbia, MO
LBI Capital Trust V Springfield, MO
Simmons First Risk Management, Inc. Las Vegas, NV
SNB Capital Corporation Stillwater, OK
Hardeman County Statutory Trust I Jackson, TN
Community First Statutory Trust III Union City, TN
SWB Recovery Corp. Fort Worth, TX

Sigma Holdings, Inc.
Rison, AR

RSSD Number: 4512378 112 Main Street
VOICE: (501) 847-3440 P. O. Box 345
FAX: (501) 847-3452 71665

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

Subsidiaries:
Gateway Bank Rison, AR

First State Banking Corporation
Russellville, AR

RSSD Number: 1096448 3103 East Main Street
VOICE: (479) 498-2402 P. O. Box 10610
FAX: (479) 498-2465 72812

Chm/CEO: Charles Blanchard EVP: Toni B. Laws
Pres: Chip Blanchard CFO/Sec: Andrea Nicholson

Subsidiaries:
First State Bank Russellville, AR
Nimrod Real Estate, Inc. Russellville, AR
FSB Capital Trust III Russellville, AR
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
- Union Air LLC
- Cheyenne Aircraft LLC
- Crossfirst Bankshares, Inc.

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
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

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

Bodcaw Bancshares, Inc.
Stamps, AR

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

Chm: John W. Smith, Jr.
CEO/Pres: Korey Keith
Sec: D. Copie Dickson

Subsidiaries:
Bodcaw Bank
Arkansas State Bank Department

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: Brad Chambless

VChm: Robert H. Seidenstricker
SVP/CFO: Christy Malahy

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

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

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

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

SVP/CFO: Mike Carlson
VP: Kirby H. Carlson

Subsidiaries:
Fidelity Bank

Evolve Bancorp, Inc.
West Memphis, AR

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

Chm: Scot Lenoir
Cont: Robin Bedsole

Sec: W. Scott Stafford

Subsidiaries:
Evolve Bank & Trust
Evolve Commercial Finance

Cross County Bancshares, Inc.
Wynne, AR

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

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

EVP: King Casbeer
Treas/Sec: Shelia Roberts

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

Little Rock, AR
Wynne, AR
Wynne, AR
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ABBREVIATIONS

Chm: Chairman of the Board
Chm Emer: Chairman Emeritus
CEO: Chief Executive Officer
Co-Chm: Co-Chairman
VChm: Vice Chairman
Pres: President
Reg Pres: Regional President
EVP: Executive Vice President
SVP: Senior Vice President
CAO: Chief Administrative Officer
CBO: Chief Banking Officer
CCO: Chief Credit Officer
CFO: Chief Financial Officer
CLO: Chief Lending Officer
COO: Chief Operating Officer
CRO: Chief Risk Officer
AdmVP: Administrative Vice President
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
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