

**REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2021**



ASA HUTCHINSON
Governor

MICHAEL PRESTON
Secretary

SUSANNAH T. MARSHALL
Bank Commissioner

**ONE HUNDRED AND SEVENTH
ANNUAL**

**REPORT OF
THE
BANK COMMISSIONER**

JUNE 30, 2021

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 2021

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

Secretary Preston:

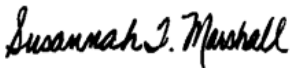
I am pleased to submit to you the One Hundred and Seventh Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office 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 1st

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

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

Memorial Day Last Monday in May

Independence Day July 4th

Labor Day First Monday in September

Veterans Day..... November 11th

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve December 24th

Christmas Day December 25th

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

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis.....	October 6, 1913	October 3, 1918
2.	A. J. Reap.....	October 3, 1918	March 22, 1919
3.	W. T. Maxwell.....	March 22, 1919	September 1, 1921
4.	Charles McKee.....	September 1, 1921	July 28, 1925
5.	Loid Rainwater.....	July 28, 1925	February 8, 1927
6.	Walter E. Taylor.....	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett.....	January 14, 1941	February 1, 1949
10.	S. J. Dean.....	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr.	December 31, 1949	March 14, 1953
12.	A. R. Merritt.....	March 14, 1953	February 8, 1955
13.	Dick Simpson.....	February 8, 1955	March 2, 1967
14.	H. C. Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting)	March 16, 1979	April 19, 1979
16.	B. J. Lambert, Jr.	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson.....	April 15, 1983	October 1, 1987
18.	Bill J. Ford.....	October 1, 1987	July 31, 1998
19.	Frank White	August 1, 1998	May 21, 2003
20.	Bunny Adcock	June 23, 2003	June 11, 2007
21.	Candace A. Franks	June 13, 2007	October 1, 2020
22.	Susannah T. Marshall	October 1, 2020

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) 235-7008
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

NAME / LOCATION

Arkansas County Bank
DeWitt, Arkansas

Bank of Gravette
Gravette, Arkansas

NAME / LOCATION

Southern Bancorp Bank
Arkadelphia, Arkansas

Legacy National Bank
Springdale, Arkansas

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

NAME / LOCATION

Premier Bank of Arkansas
Marion, Arkansas

NEW NAME / LOCATION

Premier Bank of Arkansas
Jonesboro, Arkansas

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

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

NAME / LOCATION

Cornerstone Bank
Eureka Springs, Arkansas

NEW NAME / LOCATION

CS Bank
Eureka Springs, Arkansas

The above institution's name change was effective November 8, 2020.

BRANCHES APPROVED FROM JULY 1, 2020 TO JUNE 30, 2021

BANK	LOCATION
Southern Bancorp Bank Arkadelphia, Arkansas	3002 Hardy Street, Suite 101 Hattiesburg, Mississippi
First Community Bank Batesville, Arkansas	766 Harkrider Street Conway, Arkansas
First Community Bank Batesville, Arkansas	17820 Chenal Parkway Little Rock, Arkansas
Merchants & Farmers Bank Dumas, Arkansas	300 North Main Street Benton, Arkansas
CS Bank Eureka Springs, Arkansas	18565 State Highway 37 Cassville, Missouri
Armor Bank Forrest City, Arkansas	3948 Central Avenue, Suite D Hot Springs, Arkansas
Armor Bank Forrest City, Arkansas	4538 Central Avenue Hot Springs, Arkansas
Partners Bank Helena, Arkansas	3632 Johnson Mill Blvd., Suite 107 Springdale, Arkansas
Encore Bank Little Rock, Arkansas	3720 South Weller Ave., Suite 500 Springfield, Missouri
Encore Bank Little Rock, Arkansas	301 West Avenue, Suite 120 Austin, Texas
Encore Bank Little Rock, Arkansas	5960 Berkshire Lane, Suite 1100 Dallas, Texas
Encore Bank Little Rock, Arkansas	4217 Camp Bowie Blvd., Suite 100 Fort Worth, Texas
Farmers Bank and Trust Company Magnolia, Arkansas	3345 Highway 5 North Bryant, Arkansas
Farmers Bank and Trust Company Magnolia, Arkansas	1375 NE Loop 286 Paris, Texas

BANK**LOCATION**

Simmons Bank
Pine Bluff, Arkansas

208 East Taliaferro Street
Madill, Oklahoma

Simmons Bank
Pine Bluff, Arkansas

1222 Demonbreun Street, Suite 105
Nashville, Tennessee

Simmons Bank
Pine Bluff, Arkansas

8319 Preston Road
Dallas, Texas

First Security Bank
Searcy, Arkansas

7613 Rogers Avenue
Fort Smith, Arkansas

The Farmers and Merchants Bank
Stuttgart, Arkansas

3100 Southwest Drive
Jonesboro, Arkansas

STATE CHARTERED BANKS SUBCHAPTER S CORPORATIONS

BANK	CITY
FNBC Bank	Ash Flat
Bank of Bearden	Bearden
Farmers Bank And Trust Company	Blytheville
Community State Bank	Bradley
Bank of Cave City	Cave City
Bank of Delight	Delight
First State Bank of DeQueen	DeQueen
First Financial Bank	El Dorado
CS Bank	Eureka Springs
FBT Bank & Mortgage	Fordyce
Anstaff Bank	Green Forest
Today's Bank	Huntsville
First Arkansas Bank & Trust	Jacksonville
The Peoples Bank	Magnolia
McGehee Bank	McGehee
The Union Bank of Mena	Mena
Commercial Bank & Trust Company	Monticello
Union Bank And Trust Company	Monticello
Diamond Bank	Murfreesboro
Piggott State Bank	Piggott
Gateway Bank	Rison
Bank of Salem	Salem
Riverside Bank	Sparkman
United Bank	Springdale
Connect Bank	Star City

BANK

CITY

Security Bank

Stephens

First State Bank of Warren

Warren

Warren Bank and Trust Company

Warren

Fidelity Bank

West Memphis

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	<u>12,741,811.26</u>
	\$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	<u>25,460,519.48</u>
	\$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 Finnegan 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

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

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

Robert A. HopkinsSenior Branch Executive

Memphis Branch
200 North Main Street
P. O. Box 407
Memphis, Tennessee 38101-0407
VOICE: (901) 523-7171
FAX: (901) 579-2406

Douglas ScarboroSenior Branch Executive

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

Nikki R. JacksonSenior Branch Executive

COMPTROLLER OF THE CURRENCY

Southern District Office
 500 North Akard 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 WilliamsRisk & 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 GentryPresident
Vice President, Lending
Cross County Bank, Wynne

Derek EckelhoffVice 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 RyanPresident & 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:	
a. Noninterest-bearing balances and currency and coin	\$1,464
b. Interest-bearing balances	12,029
Securities:	
a. Held to maturity	1,403
b. Available-for sale	29,727
c. 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:	
a. In domestic offices	\$108,031
(1) Noninterest-bearing	24,376
(2) Interest-bearing.....	83,655
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0
(1) Noninterest-bearing	0
(2) Interest-bearing.....	0
Federal funds purchased and securities sold under agreements to repurchase	1,081
Trading liabilities	8
Other borrowed money	4,121
Subordinated notes and debentures	345
All other liabilities	1,215
Total liabilities.....	114,801

EQUITY CAPITAL

Minority interests in consolidated subsidiaries	4
Perpetual preferred stock	2
Common stock	17
Surplus	9,455
Undivided profits	8,152
Total equity capital.....	17,630
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 purchased 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

BANK	CITY	RATIO
Southern Bancorp Bank	Arkadelphia	8.72
FNBC Bank	Ash Flat	10.08
RiverWind Bank	Augusta	9.45
First Community Bank	Batesville	8.75
The Citizens Bank	Batesville	8.91
Bank of Bearden	Bearden	6.91
First National Bank of North Arkansas	Berryville	9.51
Farmers Bank And Trust Company	Blytheville	9.35
First Western Bank	Booneville	8.98
Community State Bank	Bradley	10.06
The First National Bank of Izard County	Calico Rock	31.11
Bank of Cave City	Cave City	8.50
The Merchants and Planters Bank	Clarendon	12.05
Centennial Bank	Conway	11.22
Chambers Bank	Danville	9.53
Bank of Delight	Delight	12.30
First State Bank of DeQueen	DeQueen	9.19
Merchants & Farmers Bank	Dumas	9.80
First Financial Bank	El Dorado	10.37
Bank of England	England	16.49
CS Bank	Eureka Springs	9.23
Arvest Bank	Fayetteville	8.18
Signature Bank of Arkansas	Fayetteville	10.65
FBT Bank & Mortgage	Fordyce	10.75
Armor Bank	Forrest City	8.94
First National Bank of Eastern Arkansas	Forrest City	8.97
The First National Bank of Fort Smith	Fort Smith	8.89
Anstaff Bank	Green Forest	8.36
First Service Bank	Greenbrier	11.35
Farmers Bank	Greenwood	15.46
Partners Bank	Helena	9.03
Horatio State Bank	Horatio	12.47
Today's Bank	Huntsville	9.02
First Arkansas Bank & Trust	Jacksonville	9.49
Premier Bank of Arkansas	Jonesboro	13.61

BANK	CITY	RATIO
Bank of Lake Village	Lake Village	12.28
Bank of Little Rock	Little Rock	9.59
Bank OZK	Little Rock	14.49
Central Bank	Little Rock	8.38
Eagle Bank & Trust Company	Little Rock	14.03
Encore Bank	Little Rock	11.70
First State Bank	Lonoke	9.84
Farmers Bank and Trust Company	Magnolia	9.40
The Peoples Bank	Magnolia	10.58
The Malvern National Bank	Malvern	9.15
First NaturalState Bank	McGehee	9.45
McGehee Bank	McGehee	12.10
The Union Bank of Mena	Mena	9.49
Commercial Bank & Trust Company	Monticello	9.38
Union Bank And Trust Company	Monticello	9.28
Petit Jean State Bank	Morrilton	14.21
Stone Bank	Mountain View	10.53
Diamond Bank	Murfreesboro	9.90
Merchants & Planters Bank	Newport	8.99
First National Bank	Paragould	11.12
The First National Bank at Paris	Paris	10.60
Piggott State Bank	Piggott	8.13
Relyance Bank, National Association	Pine Bluff	11.33
Simmons Bank	Pine Bluff	9.43
RiverBank	Pocahontas	13.23
Home Bank of Arkansas	Portland	9.90
Gateway Bank	Rison	11.19
Generations Bank	Rogers	10.23
First State Bank	Russellville	9.24
Bank of Salem	Salem	10.49
Logan County Bank	Scranton	19.25
First Security Bank	Searcy	14.90
Peoples Bank	Sheridan	14.44
Smackover State Bank	Smackover	12.57
Riverside Bank	Sparkman	8.88
Legacy National Bank	Springdale	8.50
United Bank	Springdale	10.05
Bodcaw Bank	Stamps	11.67
Connect Bank	Star City	14.76
Security Bank	Stephens	10.51
The Farmers and Merchants Bank	Stuttgart	9.60

BANK	CITY	RATIO
Citizens Bank & Trust Company	Van Buren	11.43
The First National Bank of Lawrence County	Walnut Ridge	9.45
First State Bank of Warren	Warren	9.65
Warren Bank and Trust Company	Warren	16.19
Evolve Bank & Trust	West Memphis	10.08
Fidelity Bank	West Memphis	10.25
Cross County Bank	Wynne	11.79

**NATIONAL BANKS
HEADQUARTERED IN ARKANSAS****JUNE 30, 2021****(000's omitted)**

BANK	CITY	ASSETS
First National Bank of North Arkansas	Berryville	261,421
The First National Bank of IZARD County	Calico Rock	198,984
First National Bank of Eastern Arkansas	Forrest City	541,690
The First National Bank of Fort Smith	Fort Smith	1,792,485
The Malvern National Bank	Malvern	625,167
First National Bank	Paragould	1,860,089
The First National Bank at Paris	Paris	230,741
Relyance Bank, National Association	Pine Bluff	1,102,169
Legacy National Bank	Springdale	875,945
The First National Bank of Lawrence County	Walnut Ridge	272,660

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
Trust Powers: Yes

601 Main Street
71923

Charter Number: 142
Date: September 28, 1903
FDIC Certificate Number: 1528

Home Page: www.banksouthern.com

Member of Federal Reserve System

Bank Holding Company
Southern Bancorp Inc., Arkadelphia, AR

Chm: Sherman E. Tate
CEO/Pres: John Olaimey

CFO: Christopher Wewers
TO: Gena Jennings

Cash and Due from:.....	119,992	Deposits:	1,639,835
Federal Funds and Repos:	0	Federal Funds and Borrowings:	109,751
Investments:	414,522	Other Liabilities:	11,067
Net Loans:	1,279,459	Subordinated Debt:	0
Premises and Fixed Assets:.....	38,812	Total Liabilities:	1,760,653
Other Real Estate:	3,948		
Other Assets:	106,839	Total Equity Capital:.....	202,919
Total Assets:	1,963,572	Total Liabilities and Capital:	1,963,572
Total Trust Assets:.....	46,676	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, Hamburg, 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
FAX: (870) 257-1889
Trust Powers: No

636 Ash Flat Drive
72513

Charter Number: 793
Date: January 16, 2014
FDIC Certificate Number: 1294

Home Page: www.fnbc.us

Member of Federal Reserve System

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

CEO/Pres: Marty Sellars
Reg Pres/CLO: Chad Hudson

EVP/CFO: Michael Burris
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		
Other Assets:.....	14,053	Total Equity Capital:.....	62,083
Total Assets:.....	610,381	Total Liabilities and Capital:.....	610,381
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

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

Branches in Town: None

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

RiverWind Bank Augusta, AR

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

100 South Second Street
72006

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

Home Page: www.riverwind.bank

Bank Holding Company
None

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

Pres: Casey Cullipher
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		
Other Assets:.....	4,521	Total Equity Capital:.....	11,777
Total Assets:.....	122,638	Total Liabilities and Capital:.....	122,638
Total Trust Assets:.....	2,275	Number of Shares Outstanding:.....	8,000

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

Branches in Town: None

Other Branches: Searcy (2)

**First Community Bank
Batesville, AR**

VOICE: (870) 612-3400
FAX: (870) 612-3412
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
Federal Funds and Repos: 0
Investments: 252,773
Net Loans: 1,486,109
Premises and Fixed Assets:..... 59,512
Other Real Estate: 2,481
Other Assets:..... 35,780
Total Assets:..... 1,894,971
Total Trust Assets:..... 182,295

Deposits: 1,556,714
Federal Funds and Borrowings: 164,815
Other Liabilities: 6,881
Subordinated Debt: 0
Total Liabilities: 1,728,410
Total Equity Capital:..... 166,561
Total Liabilities and Capital: 1,894,971
Number of Shares Outstanding:..... 34,523

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

Cash and Due from:..... 149,189
Federal Funds and Repos: 0
Investments: 108,546
Net Loans: 855,177
Premises and Fixed Assets:..... 40,676
Other Real Estate: 0
Other Assets:..... 39,850
Total Assets:..... 1,193,438
Total Trust Assets:..... 114,768

Deposits: 1,047,454
Federal Funds and Borrowings: 28,426
Other Liabilities: 3,519
Subordinated Debt: 0
Total Liabilities: 1,079,399
Total Equity Capital:..... 114,039
Total Liabilities and Capital: 1,193,438
Number of Shares Outstanding:..... 16,500

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
71720

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

Home Page: www.bankofbearden.com

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

Chm/Pres: Rick Green
EVP: Ken Riley

VP: Donnie Castleberry
VP/Cash: Susan Lusby

Cash and Due from:	3,779	Deposits:	85,426
Federal Funds and Repos:	47,925	Federal Funds and Borrowings:	0
Investments:	16,312	Other Liabilities:	27
Net Loans:	23,413	Subordinated Debt:	0
Premises and Fixed Assets:	155	Total Liabilities:	85,453
Other Real Estate:	0		
Other Assets:	151	Total Equity Capital:	6,282
Total Assets:	91,735	Total Liabilities and Capital:	91,735
Total Trust Assets:	0	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
72315

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	Deposits:	276,237
Federal Funds and Repos:	25,000	Federal Funds and Borrowings:	0
Investments:	15,230	Other Liabilities:	993
Net Loans:	220,186	Subordinated Debt:	0
Premises and Fixed Assets:	5,575	Total Liabilities:	277,230
Other Real Estate:	37		
Other Assets:	6,576	Total Equity Capital:	29,360
Total Assets:	306,590	Total Liabilities and Capital:	306,590
Total Trust Assets:	0	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
FAX: (479) 878-3408
Trust Powers: Yes

80 West Main
72927

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

Home Page: www.fwbank.com

Member of Federal Reserve System

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

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

Pres/CCO/CLO: Landon Taylor

Cash and Due from:..... 17,384
Federal Funds and Repos: 0
Investments: 46,800
Net Loans: 411,551
Premises and Fixed Assets:..... 13,289
Other Real Estate: 388
Other Assets: 22,305
Total Assets: 511,717
Total Trust Assets: 0

Deposits: 460,849
Federal Funds and Borrowings: 450
Other Liabilities: 3,647
Subordinated Debt: 0
Total Liabilities: 464,946
Total Equity Capital: 46,771
Total Liabilities and Capital: 511,717
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
FAX: (870) 894-3324
Trust Powers: No

208 West 4th Street
71826

Charter Number: 653
Date: April 10, 1933
FDIC Certificate Number: 5619

Home Page: www.csbankarkansas.com

Bank Holding Company
None

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

VP: Shawn McKamie
VP/Cash: Regina Smith

Cash and Due from:..... 3,147
Federal Funds and Repos: 0
Investments: 546
Net Loans: 25,374
Premises and Fixed Assets:..... 492
Other Real Estate: 0
Other Assets: 512
Total Assets: 30,071
Total Trust Assets: 0

Deposits: 26,619
Federal Funds and Borrowings: 0
Other Liabilities: 39
Subordinated Debt: 0
Total Liabilities: 26,658
Total Equity Capital: 3,413
Total Liabilities and Capital: 30,071
Number of Shares Outstanding: 10,000

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	Deposits:	133,402
Federal Funds and Repos:	9,925	Federal Funds and Borrowings:	7,651
Investments:	37,084	Other Liabilities:	2,813
Net Loans:	88,990	Subordinated Debt:	0
Premises and Fixed Assets:	4,821	Total Liabilities:	143,866
Other Real Estate:	296		
Other Assets:	7,017	Total Equity Capital:	13,105
Total Assets:	156,971	Total Liabilities and Capital:	156,971
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

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

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

Chm: J. Baxter Sharp, III

Pres: J. Kendall Henry

Cash and Due from:	1,119	Deposits:	37,456
Federal Funds and Repos:	1,600	Federal Funds and Borrowings:	0
Investments:	26,040	Other Liabilities:	90
Net Loans:	13,179	Subordinated Debt:	0
Premises and Fixed Assets:	316	Total Liabilities:	37,546
Other Real Estate:	48		
Other Assets:	612	Total Equity Capital:	5,368
Total Assets:	42,914	Total Liabilities and Capital:	42,914
Total Trust Assets:	0	Number of Shares Outstanding:	6,000

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

Branches in Town: None

Other Branches: None

Centennial Bank Conway, AR

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

620 Chestnut Street
72032

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

Home Page: www.my100bank.com

Member of Federal Reserve System

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

Chm/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
Total Trust Assets:..... 758,454

Deposits: 14,108,040
Federal Funds and Borrowings: 550,540
Other Liabilities: 108,711
Subordinated Debt:..... 0
Total Liabilities:..... 14,767,291
Total Equity Capital:..... 2,824,641
Total Liabilities and Capital: 17,591,932
Number of Shares Outstanding:..... 2,400

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

Branches in Town: Six

Other Branches: Apalachicola[FL], Atkins, Batesville (2), Beebe (2), Bentonville, Big Pine Key[FL], Blountstown[FL], Boca Raton[FL], Bristol[FL], Bryant, Cabot (4), Carrabelle[FL], Clarksville, Clearwater[FL], Cooper City[FL], Coral Gables[FL], Coral Springs[FL], Crawfordville[FL], Dade City[FL], Dania Beach[FL], Dardanelle, Davie[FL], Destin[FL], Doral[FL], Eastpoint[FL], Elberta[AL], Englewood[FL], Fairhope[AL], Fayetteville (2), Foley[AL], Fort Smith (3), Ft. Lauderdale[FL] (3), Ft. Myers[FL], Greenbrier, Gulf Shores[AL], Heber Springs, Highland, Hollywood[FL] (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, Morrilton, 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	Deposits:	905,536
Federal Funds and Repos:	83,075	Federal Funds and Borrowings:	95,329
Investments:	34,112	Other Liabilities:	6,292
Net Loans:	888,842	Subordinated Debt:	0
Premises and Fixed Assets:	25,571	Total Liabilities:	1,007,157
Other Real Estate:	2,403		
Other Assets:	43,934	Total Equity Capital:	114,351
Total Assets:	1,121,508	Total Liabilities and Capital:	1,121,508
Total Trust Assets:	0	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	Deposits:	129,278
Federal Funds and Repos:	19,175	Federal Funds and Borrowings:	10,740
Investments:	14,614	Other Liabilities:	34
Net Loans:	115,096	Subordinated Debt:	0
Premises and Fixed Assets:	607	Total Liabilities:	140,052
Other Real Estate:	144		
Other Assets:	3,414	Total Equity Capital:	20,259
Total Assets:	160,311	Total Liabilities and Capital:	160,311
Total Trust Assets:	0	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
FAX: (870) 642-2847
Trust Powers: No

402 West Collin Raye Drive
71832

Charter Number: 731
Date: August 26, 1974
FDIC Certificate Number: 21805

Home Page: www.fsbdequeen.com

Member of Federal Reserve System

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

Chm: 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
Other Assets: 11,331
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 Equity Capital: 29,171
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
FAX: (870) 382-5901
Trust Powers: Yes

500 Highway 65 South
71639

Charter Number: 278
Date: May 10, 1909
FDIC Certificate Number: 8735

Home Page: www.mfbanknet.com

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

Chm/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 Equity Capital: 17,909
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
Date: April 15, 1999
FDIC Certificate Number: 28905

Home Page: www.ffb1.com

Member of Federal Reserve System

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

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

CFO: Melissa J. Jerry
Sec: Debra Martin

Cash and Due from: 400,273
Federal Funds and Repos: 27,223
Investments: 105,515
Net Loans: 912,952
Premises and Fixed Assets: 15,268
Other Real Estate: 9,045
Other Assets: 81,245
Total Assets: 1,551,521
Total Trust Assets: 24,556

Deposits: 1,281,707
Federal Funds and Borrowings: 78,972
Other Liabilities: 5,586
Subordinated Debt: 0
Total Liabilities: 1,366,265

Total Equity Capital: 185,256
Total Liabilities and Capital: 1,551,521
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
Date: August 8, 1898
FDIC Certificate Number: 13303

Home Page: www.bankofengland-ar.com

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
Federal Funds and Repos: 0
Investments: 38,963
Net Loans: 411,159
Premises and Fixed Assets: 7,023
Other Real Estate: 545
Other Assets: 59,613
Total Assets: 576,161
Total Trust Assets: 0

Deposits: 421,306
Federal Funds and Borrowings: 22,500
Other Liabilities: 36,397
Subordinated Debt: 0
Total Liabilities: 480,203

Total Equity Capital: 95,958
Total Liabilities and Capital: 576,161
Number of Shares Outstanding: 10,000

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

Branches in Town: One

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

**CS Bank
Eureka Springs, AR**

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

70 South Main
72632

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

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
Trust Powers: Yes

75 North East Street
72701

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

Home Page: www.arvest.com

Member of Federal Reserve System

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

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		
Other Assets:.....	1,394,017	Total Equity Capital:.....	2,585,350
Total Assets:.....	26,237,693	Total Liabilities and Capital:.....	26,237,693
Total Trust Assets:.....	3,978,558	Number of Shares Outstanding:.....	350,692

Directors: Cara James; Laura Address; 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], Centerton, 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), Springdale (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 3878 N. Crossover Road, Suite 20 Charter Number: 660
 FAX: (479) 684-3795 72703 Date: August 28, 1933
 Trust Powers: Yes FDIC Certificate Number: 89

Home Page: www.signature.bank

Bank Holding Company
 White River Bancshares Company, Fayetteville, AR

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

Cash and Due from:..... 40,840	Deposits: 687,284
Federal Funds and Repos: 0	Federal Funds and Borrowings: 16,844
Investments: 87,703	Other Liabilities: 20,110
Net Loans: 648,383	Subordinated Debt: 0
Premises and Fixed Assets:..... 24,366	Total Liabilities: 724,238
Other Real Estate: 0	
Other Assets: 9,078	Total Equity Capital:..... 86,132
Total Assets: 810,370	Total Liabilities and Capital: 810,370
Total Trust Assets: 0	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 200 West Fourth Street Charter Number: 631
 FAX: (870) 352-5202 71742 Date: January 5, 1931
 Trust Powers: Yes FDIC Certificate Number: 1028

Home Page: www.fbtbank.com

Member of Federal Reserve System

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

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

Cash and Due from:..... 29,376	Deposits: 165,447
Federal Funds and Repos: 0	Federal Funds and Borrowings: 18,500
Investments: 69,937	Other Liabilities: 469
Net Loans: 99,015	Subordinated Debt: 0
Premises and Fixed Assets:..... 2,440	Total Liabilities: 184,416
Other Real Estate: 0	
Other Assets: 5,878	Total Equity Capital:..... 22,230
Total Assets: 206,646	Total Liabilities and Capital: 206,646
Total Trust Assets: 1,155	Number of Shares Outstanding:..... 8,000

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

Branches in Town: One

Other Branches: Pine Bluff, Rison, White Hall

**Armor Bank
Forrest City, AR**

VOICE: (870) 633-1525
FAX: (870) 633-8212
Trust Powers: Yes

715 North Washington
72335

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

Home Page: www.armor.bank

Bank Holding Company
Forrest City Financial Corporation, Marianna, AR

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

SVP: Nathan Waldrip
CLO: T. Courtney Menefee

Cash and Due from:	11,549	Deposits:	279,955
Federal Funds and Repos:	44,000	Federal Funds and Borrowings:	0
Investments:	43,753	Other Liabilities:	549
Net Loans:	194,452	Subordinated Debt:	0
Premises and Fixed Assets:	11,032	Total Liabilities:	280,504
Other Real Estate:	0		
Other Assets:	5,921	Total Equity Capital:	30,203
Total Assets:	310,707	Total Liabilities and Capital:	310,707
Total Trust Assets:	0	Number of Shares Outstanding:	229,233

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

Branches in Town: One

Other Branches: Hot Springs, Jonesboro, Little Rock (2), Marianna, Marked Tree, Trumann, Tyrnza

**Anstaff Bank
Green Forest, AR**

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

100 First National Avenue
72638

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

Home Page: www.anstaffbank.com

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

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

SVP/CFO: Marcus Walser
SVP/COO: Shelby Bruffett

Cash and Due from:	22,292	Deposits:	831,407
Federal Funds and Repos:	57,125	Federal Funds and Borrowings:	9,701
Investments:	217,682	Other Liabilities:	7,990
Net Loans:	588,356	Subordinated Debt:	0
Premises and Fixed Assets:	18,752	Total Liabilities:	849,098
Other Real Estate:	42		
Other Assets:	29,063	Total Equity Capital:	84,214
Total Assets:	933,312	Total Liabilities and Capital:	933,312
Total Trust Assets:	0	Number of Shares Outstanding:	7,500

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

Branches in Town: One

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

**First Service Bank
Greenbrier, AR**

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

136 South Broadview
72058

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

Home Page: www.firstservicebank.com

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

Chm/CEO/Pres: Thomas H. Grumbles
CFO: Kenneth Barnard

COO/Mtg CEO: Robin Hackett

Cash and Due from:.....	9,661	Deposits:	389,450
Federal Funds and Repos:	0	Federal Funds and Borrowings:	6,515
Investments:	47,597	Other Liabilities:	2,672
Net Loans:	366,967	Subordinated Debt:	0
Premises and Fixed Assets:.....	11,286	Total Liabilities:	398,637
Other Real Estate:	69		
Other Assets:.....	14,071	Total Equity Capital:.....	51,014
Total Assets:.....	449,651	Total Liabilities and Capital:	449,651
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	15,000

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

Branches in Town: None

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

**Farmers Bank
Greenwood, AR**

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

71 West Center
72936

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

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson

Pres: Edward Wilkinson
TO: Norman Wilkinson

Cash and Due from:.....	4,091	Deposits:	219,183
Federal Funds and Repos:	11,300	Federal Funds and Borrowings:	0
Investments:	88,695	Other Liabilities:	724
Net Loans:	135,272	Subordinated Debt:	0
Premises and Fixed Assets:.....	11,818	Total Liabilities:	219,907
Other Real Estate:	0		
Other Assets:.....	9,710	Total Equity Capital:.....	40,979
Total Assets:.....	260,886	Total Liabilities and Capital:	260,886
Total Trust Assets:.....	1,051	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

CFO: Leslie Harp
COO: Dana Pittman

Cash and Due from:	26,995	Deposits:	313,140
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	33,297	Other Liabilities:	897
Net Loans:	268,496	Subordinated Debt:	0
Premises and Fixed Assets:	2,588	Total Liabilities:	314,037
Other Real Estate:	0		
Other Assets:	13,630	Total Equity Capital:	30,969
Total Assets:	345,006	Total Liabilities and Capital:	345,006
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

**Horatio State Bank
Horatio, AR**

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

123 Main Street
71842

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

Home Page: www.horatiostatebank.com

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

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

SVP: Edith H. Smith

Cash and Due from:	25,342	Deposits:	210,145
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	27,711	Other Liabilities:	140
Net Loans:	178,972	Subordinated Debt:	0
Premises and Fixed Assets:	729	Total Liabilities:	210,285
Other Real Estate:	139		
Other Assets:	7,205	Total Equity Capital:	29,813
Total Assets:	240,098	Total Liabilities and Capital:	240,098
Total Trust Assets:	0	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
Federal Funds and Repos: 0
Investments:..... 52,595
Net Loans:..... 196,918
Premises and Fixed Assets:..... 6,020
Other Real Estate:..... 285
Other Assets:..... 7,678
Total Assets:..... 285,336
Total Trust Assets:..... 0

Deposits: 225,837
Federal Funds and Borrowings: 31,412
Other Liabilities:..... 1,633
Subordinated Debt:..... 0
Total Liabilities:..... 258,882
Total Equity Capital:..... 26,454
Total Liabilities and Capital: 285,336
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
Federal Funds and Repos: 0
Investments:..... 195,298
Net Loans:..... 547,670
Premises and Fixed Assets:..... 21,709
Other Real Estate:..... 260
Other Assets:..... 61,973
Total Assets:..... 946,302
Total Trust Assets:..... 286,699

Deposits: 754,883
Federal Funds and Borrowings: 63,294
Other Liabilities:..... 11,050
Subordinated Debt:..... 0
Total Liabilities:..... 829,227
Total Equity Capital:..... 117,075
Total Liabilities and Capital: 946,302
Number of Shares Outstanding:..... 200,000

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

Branches in Town: Four

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

**Premier Bank of Arkansas
Jonesboro, AR**

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

2508 East Highland Drive
72401

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

CFO: T. J. Anderson

CEO/Pres: Donny Underwood

Cash and Due from:	23,007	Deposits:	168,161
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	3,230	Other Liabilities:	1,542
Net Loans:	162,463	Subordinated Debt:	0
Premises and Fixed Assets:	3,785	Total Liabilities:	169,703
Other Real Estate:	6	Total Equity Capital:	26,781
Other Assets:	3,993	Total Liabilities and Capital:	196,484
Total Assets:	196,484	Number of Shares Outstanding:	60,000
Total Trust Assets:	0		

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

201 Main Street
71653

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

Home Page: www.bankoflakevillage.com

Member of Federal Reserve System

Bank Holding Company
Southeast Arkansas Bank Corporation, Lake Village, AR

Chm: Charles H. Weissinger, Jr.

VChm: Guy M. Weissinger

CEO/Pres/Sec: John T. Potter

Cash and Due from:	4,756	Deposits:	63,012
Federal Funds and Repos:	2,600	Federal Funds and Borrowings:	3,844
Investments:	22,143	Other Liabilities:	132
Net Loans:	44,391	Subordinated Debt:	0
Premises and Fixed Assets:	759	Total Liabilities:	66,988
Other Real Estate:	10	Total Equity Capital:	9,103
Other Assets:	1,432	Total Liabilities and Capital:	76,091
Total Assets:	76,091	Number of Shares Outstanding:	60,000
Total Trust Assets:	0		

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
Trust Powers: Yes

200 North State Street
72201

Charter Number: 748
Date: May 4, 1989
FDIC Certificate Number: 91280

Home Page: www.bankoflittlerock.com

Member of Federal Reserve System
Bank Holding Company
Little Rock Bankshares, Inc., Little Rock, AR

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

SVP/Cash: Lee A. Swearingen

Cash and Due from:..... 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 Equity Capital:..... 25,568
Total Liabilities and Capital: 265,743
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	Deposits:	20,706,777
Federal Funds and Repos:	0	Federal Funds and Borrowings:	758,677
Investments:	4,693,396	Other Liabilities:	290,703
Net Loans:	18,022,917	Subordinated Debt:	344,988
Premises and Fixed Assets:	729,187	Total Liabilities:	22,101,145
Other Real Estate:	7,050		
Other Assets:	1,729,139	Total Equity Capital:	4,504,793
Total Assets:	26,605,938	Total Liabilities and Capital:	26,605,938
Total Trust Assets:	2,429,774	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), Dahlonaga[GA], Dallas[GA], Dallas[TX] (2), Dalton[GA], Dawsonville[GA], Decatur[GA], Doral[FL], Douglasville[GA] (2), East Ellijay[GA], East Point[GA], Ellijay[GA], Fayetteville (3), Forest City[NC], Fort Lauderdale[FL], Fort Myers[FL] (3), Fort Smith (3), Fort Worth[TX], Franklin[GA], Frisco[TX] (2), Gastonia[NC], 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], Newnan[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Pinellas Park[FL], Plano[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (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. Petersburg[FL] (3), St. Simons Island[GA], Statham[GA], Tallapoosa[GA], Tampa[FL] (5), Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Villa Rica[GA], Watkinsville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]

**Central Bank
Little Rock, AR**

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

1506 Market Street, Suite C180
72211-1871

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

Home Page: www.centralbankar.com

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

Chm: R. Steve Roberson
CEO: Wade Ruckle

Reg Pres : David Bordovsky
SVP/Cash: Brandy Thiele

Cash and Due from:..... 24,740
Federal Funds and Repos: 42,969
Investments: 47,767
Net Loans: 243,902
Premises and Fixed Assets:..... 2,419
Other Real Estate: 0
Other Assets:..... 4,301
Total Assets:..... 366,098
Total Trust Assets:..... 0

Deposits: 305,505
Federal Funds and Borrowings: 27,931
Other Liabilities: 1,287
Subordinated Debt: 0
Total Liabilities: 334,723
Total Equity Capital:..... 31,375
Total Liabilities and Capital: 366,098
Number of Shares Outstanding:..... 184,019

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

Branches in Town: One

Other Branches: Bentonville

**Eagle Bank & Trust Company
Little Rock, AR**

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

650 South Shackleford, Suite 150
72211

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

Home Page: www.eaglebank.com

Member of Federal Reserve System
Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Cathy H. Owen
CEO/Pres: Jeff Lynch

EVP: Paul Castleberry
Mtg CEO: Bill Edwards

Cash and Due from:..... 10,928
Federal Funds and Repos: 42,675
Investments: 203,397
Net Loans: 194,173
Premises and Fixed Assets:..... 8,413
Other Real Estate: 4,539
Other Assets:..... 12,242
Total Assets:..... 476,367
Total Trust Assets:..... 0

Deposits: 393,620
Federal Funds and Borrowings: 5,547
Other Liabilities: 6,850
Subordinated Debt: 0
Total Liabilities: 406,017
Total Equity Capital:..... 70,350
Total Liabilities and Capital: 476,367
Number of Shares Outstanding:..... 27,965

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**

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

1801 Rahling Road, Suite 100
72211

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

Home Page: www.bankencore.com

Member of Federal Reserve System

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

Chm/CEO: Chris Roberts

VChm/Pres: Phillip Jett

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

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

Branches in Town: One

Other Branches: Fayetteville, Jonesboro, Rogers

**First State Bank
Lonoke, AR**

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

101 South Center Street
72086

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

Home Page: www.firststatebk.com

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

Chm: Neil Bennett, Jr.

CFO: Melissa Halpain

CEO/Pres: Kevin F. "Kip" Norton

Sec: Karen K. Hardke

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

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
FAX: (870) 235-7008
Trust Powers: Yes

200 East Main Street
71753

Charter Number: 217
Date: September 26, 1906
FDIC Certificate Number: 1291

Home Page: www.myfarmers.bank

Member of Federal Reserve System

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

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

CFO: Drew Chandler
CLO: Dave White

Cash and Due from:..... 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 Equity Capital: 200,176
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
FAX: (870) 912-0647
Trust Powers: Yes

500 North Jackson
71753

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

Home Page: www.pbmag.com

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

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

Pres/CLO: Jamie Waller
CFO: Jonathan Baird

Cash and Due from:..... 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 Equity Capital: 23,922
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.fnbmcegehee.com

Member of Federal Reserve System

Bank Holding Company
First National Financial Corporation, McGehee, AR

CEO/Pres: Jim R. Daniels

SVP: Jacob Box

EVP/CFO: Wendy Barnes

SVP: Fran Childress

Cash and Due from:	3,853	Deposits:	71,908
Federal Funds and Repos:	7,425	Federal Funds and Borrowings:	0
Investments:	13,125	Other Liabilities:	185
Net Loans:	53,610	Subordinated Debt:	0
Premises and Fixed Assets:	687	Total Liabilities:	72,093
Other Real Estate:	0		
Other Assets:	1,105	Total Equity Capital:	7,712
Total Assets:	79,805	Total Liabilities and Capital:	79,805
Total Trust Assets:	39	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

VP/Cash: Stephen Wilson

SVP: Clarissa Herren

VP/TO: Jim S. Youngblood

Cash and Due from:	3,017	Deposits:	121,081
Federal Funds and Repos:	9,550	Federal Funds and Borrowings:	10,000
Investments:	28,269	Other Liabilities:	487
Net Loans:	102,764	Subordinated Debt:	0
Premises and Fixed Assets:	549	Total Liabilities:	131,568
Other Real Estate:	0		
Other Assets:	5,889	Total Equity Capital:	18,470
Total Assets:	150,038	Total Liabilities and Capital:	150,038
Total Trust Assets:	115,558	Number of Shares Outstanding:	80,000

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

Branches in Town: One

Other Branches: Arkansas City, Watson

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:..... 3,718
Other Real Estate: 77
Other Assets: 5,825
Total Assets: 335,178
Total Trust Assets: 0

Deposits: 297,110
Federal Funds and Borrowings: 0
Other Liabilities: 4,586
Subordinated Debt: 0
Total Liabilities: 301,696
Total Equity Capital: 33,482
Total Liabilities and Capital: 335,178
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 Efid
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: 18,205

Deposits: 223,930
Federal Funds and Borrowings: 0
Other Liabilities: 255
Subordinated Debt: 0
Total Liabilities: 224,185
Total Equity Capital: 23,073
Total Liabilities and Capital: 247,258
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.
Chm: John S. McClendon

CEO/Pres: Dave Dickson
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:165	
Other Assets:9,565	Total Equity Capital:25,063
Total Assets:273,412	Total Liabilities and Capital:273,412
Total Trust Assets:41,050	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: Susan Gunderman

EVP: Suzanne Hartman

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	
Other Assets:7,977	Total Equity Capital:30,628
Total Assets:217,359	Total Liabilities and Capital:217,359
Total Trust Assets: 0	Number of Shares Outstanding:50,000

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

Branches in Town: One

Other Branches: None

**Stone Bank
Mountain View, AR**

VOICE: (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

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

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

EVP: Bruce Upton
CFO: Stephen Ragland

Cash and Due from:..... 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
Total Trust Assets:..... 112,969

Deposits: 449,310
Federal Funds and Borrowings: 50,000
Other Liabilities: 4,793
Subordinated Debt: 0
Total Liabilities: 504,103
Total Equity Capital:..... 61,129
Total Liabilities and Capital: 565,232
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

Bank Holding Company
Bainum Bancorp, Glenwood, AR

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
Total Trust Assets:..... 0

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

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

Branches in Town: None

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

**Merchants & Planters Bank
Newport, AR**

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

120 Hazel
72112

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

Home Page: www.mandpbank.com

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

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

SVP/Cash: Leslie Lowery

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	Subordinated Debt:	0
Premises and Fixed Assets:	10,886	Total Liabilities:	319,736
Other Real Estate:	1,311		
Other Assets:	15,010	Total Equity Capital:	31,882
Total Assets:	351,618	Total Liabilities and Capital:	351,618
Total Trust Assets:	112,074	Number of Shares Outstanding:	9,000

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

Branches in Town: One

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

**Piggott State Bank
Piggott, AR**

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

212 West Cherry
72454

Charter Number: 613
Date: March 10, 1930
FDIC Certificate Number: 5628

Home Page: www.piggottstatebank.com

Member of Federal Reserve System

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

Chm/CEO/Pres: Cody Knight
AVP: Jo Cole

AVP: Josh Hicks
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:	826	Total Liabilities:	104,029
Other Real Estate:	0		
Other Assets:	1,502	Total Equity Capital:	10,208
Total Assets:	114,237	Total Liabilities and Capital:	114,237
Total Trust Assets:	0	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

EVP/CBO: Matt Reddin
TO: Jimmy Crocker

Cash and Due from:	2,337,098
Federal Funds and Repos:	0
Investments:	7,493,900
Net Loans:	11,194,685
Premises and Fixed Assets:	377,663
Other Real Estate:	10,871
Other Assets:	1,965,621
Total Assets:	23,379,838
Total Trust Assets:	6,153,015

Deposits:	18,528,823
Federal Funds and Borrowings:	1,538,271
Other Liabilities:	174,904
Subordinated Debt:	0
Total Liabilities:	20,241,998
Total Equity Capital:	3,137,840
Total Liabilities and Capital:	23,379,838
Number of Shares Outstanding:	35,000

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

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, Burlison[TX], Cabool[MO], Cabot, Charleston, Chesterfield[MO], Chickasha[OK], Clarksville, Clinton, Collierville[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], Gunter[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, Pottsboro[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

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

Home Page: www.eriverbank.com

Bank Holding Company
None

CEO/Pres: Kyle Baltz
COO: Joyce Radcliff

Cont: Julie Williams
TO: Mark Holt

Cash and Due from:	2,793	Deposits:	78,271
Federal Funds and Repos:	7,600	Federal Funds and Borrowings:	1,346
Investments:	5,234	Other Liabilities:	375
Net Loans:	71,018	Subordinated Debt:	0
Premises and Fixed Assets:	2,170	Total Liabilities:	79,992
Other Real Estate:	164		
Other Assets:	4,064	Total Equity Capital:	13,051
Total Assets:	93,043	Total Liabilities and Capital:	93,043
Total Trust Assets:	3,553	Number of Shares Outstanding:	37,812

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

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

Home Page: www.homebankofar.com

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

Chm/CEO: John Stacks
Pres: Dan M. Rolett

SVP: Nick B. Harness

Cash and Due from:	2,383	Deposits:	67,123
Federal Funds and Repos:	18,425	Federal Funds and Borrowings:	0
Investments:	0	Other Liabilities:	499
Net Loans:	50,303	Subordinated Debt:	0
Premises and Fixed Assets:	2,930	Total Liabilities:	67,622
Other Real Estate:	240		
Other Assets:	903	Total Equity Capital:	7,562
Total Assets:	75,184	Total Liabilities and Capital:	75,184
Total Trust Assets:	0	Number of Shares Outstanding:	23,386

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

112 Main Street
71665

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

Home Page: www.gatewaybank.bank

Member of Federal Reserve System

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

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

SVP: Amber Offutt

Cash and Due from:.....	9,959	Deposits:	77,594
Federal Funds and Repos:	0	Federal Funds and Borrowings:	4,025
Investments:	1,395	Other Liabilities:	178
Net Loans:	77,794	Subordinated Debt:	0
Premises and Fixed Assets:.....	1,610	Total Liabilities:.....	81,797
Other Real Estate:	0		
Other Assets:.....	894	Total Equity Capital:.....	9,855
Total Assets:.....	91,652	Total Liabilities and Capital:	91,652
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: None

Other Branches: Bryant

Generations Bank Rogers, AR

VOICE: (479) 986-3990
FAX: (479) 986-3999
Trust Powers: No

3710 Southern Hills Blvd., Suite 100
72758

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

Home Page: www.mygenerations.bank

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

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

CFO: Sandra Ferguson
COO: Lindsay Chaney

Cash and Due from:.....	47,549	Deposits:	533,566
Federal Funds and Repos:	0	Federal Funds and Borrowings:	54,054
Investments:	116,903	Other Liabilities:	5,836
Net Loans:	461,526	Subordinated Debt:	0
Premises and Fixed Assets:.....	15,487	Total Liabilities:.....	593,456
Other Real Estate:	25		
Other Assets:.....	21,534	Total Equity Capital:.....	69,568
Total Assets:.....	663,024	Total Liabilities and Capital:	663,024
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

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

Home Page: www.fsbmybank.com

Member of Federal Reserve System

Bank Holding Company
First State Banking Corporation, Russellville, AR

Chm/CEO: Charles Blanchard

Pres/COO: Charles B. "Chip" Blanchard

EVP/CLO: Barton Allen

EVP/Sec: Toni B. Laws

Cash and Due from:.....	70,801	Deposits:.....	398,835
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	9,013
Investments:.....	103,776	Other Liabilities:.....	1,268
Net Loans:.....	257,406	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,543	Total Liabilities:.....	409,116
Other Real Estate:.....	0		
Other Assets:.....	11,605	Total Equity Capital:.....	41,015
Total Assets:.....	450,131	Total Liabilities and Capital:.....	450,131
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

Directors: Patty Barker; James C. Biggers; Charles Blanchard; Charles B. "Chip" Blanchard; Terry Freeman; Max L. Mathis, III; Mike 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

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

Home Page: www.bksalem.net

Member of Federal Reserve System

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

Chm: Mark Montgomery

CEO: Michael Falco

Pres: Guy R. "Buck" Smith

Cash: Lucinda Bishop

Cash and Due from:.....	32,102	Deposits:.....	153,315
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	16,798	Other Liabilities:.....	259
Net Loans:.....	114,356	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,311	Total Liabilities:.....	153,574
Other Real Estate:.....	0		
Other Assets:.....	7,229	Total Equity Capital:.....	18,222
Total Assets:.....	171,796	Total Liabilities and Capital:.....	171,796
Total Trust Assets:.....	0	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

Logan County Bank Scranton, AR

VOICE: (479) 938-2511

600 Main Street

Charter Number: 578

FAX: (479) 938-7084

72863

Date: April 7, 1926

Trust Powers: No

FDIC Certificate Number: 5632

Home Page: www.logancountybank.net

Bank Holding Company

None

Chm/CEO/Pres: Gary Fritsche**VP/Cash:** Don 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
 Total Trust Assets:..... 0

Deposits: 77,925
 Federal Funds and Borrowings: 0
 Other Liabilities: 110
 Subordinated Debt: 0
 Total Liabilities: 78,035
 Total Equity Capital:..... 18,119
 Total Liabilities and Capital: 96,154
 Number of Shares Outstanding:..... 4,000

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

314 North Spring

Charter Number: 649

FAX: (501) 279-3486

72143

Date: February 6, 1932

Trust Powers: Yes

FDIC Certificate Number: 5633

Home Page: www.fsbank.com

Bank Holding Company

First Security Bancorp, Searcy, AR

Chm/CEO/Pres: Reynie Rutledge**AVP:** Mike Hendricks**EVP:** J. Mark Ferguson**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
 Total Trust Assets:..... 2,342,411

Deposits: 6,054,849
 Federal Funds and Borrowings: 542,005
 Other Liabilities: 21,127
 Subordinated Debt: 0
 Total Liabilities: 6,617,981
 Total Equity Capital:..... 1,277,002
 Total Liabilities and Capital: 7,894,983
 Number of Shares Outstanding:..... 24,000

Directors: Dr. David Burks; J. Mark Ferguson; Michael C. Hutsell; Steve Lightle; John McKnight; Wayne Ridout; Dr. Porter R. Rodgers, Jr.; Adam Rutledge; John Rutledge, Jr.; Nathan Rutledge; Reynie Rutledge; William Scholl; Jim Tarkington; James G. Wilson**Branches in Town:** Three**Other Branches:** Beebe (3), Benton (3), Bentonville (2), Bryant (3), Bull Shoals, Cabot (3), Centerton, Clarksville (2), Clinton, Conway (5), Farmington, Fayetteville (5), Fort Smith, Gassville, Greenbrier, Heber Springs (2), Hot Springs (3), Jonesboro (3), Judsonia, Little Rock (8), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (3), Pangburn, Rogers (3), Russellville (2), Sherwood, Springdale (5), Vilonia

**Peoples Bank
Sheridan, AR**

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

1120 S. Rock Street
72150

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

Home Page: www.peoplesbankar.com

Member of Federal Reserve System

Bank Holding Company
Peoples Bancorp, Inc., Sheridan, AR

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

Cont: Aaron Reed

Cash and Due from:.....	24,163	Deposits:.....	162,309
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	69,843	Other Liabilities:.....	838
Net Loans:.....	91,204	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,124	Total Liabilities:.....	163,147
Other Real Estate:.....	0		
Other Assets:.....	4,341	Total Equity Capital:.....	28,528
Total Assets:.....	191,675	Total Liabilities and Capital:.....	191,675
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	56,562

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

Branches in Town: None

Other Branches: Little Rock

**Smackover State Bank
Smackover, AR**

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

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	Deposits:.....	170,823
Federal Funds and Repos:.....	11,975	Federal Funds and Borrowings:.....	0
Investments:.....	84,058	Other Liabilities:.....	607
Net Loans:.....	85,266	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,999	Total Liabilities:.....	171,430
Other Real Estate:.....	0		
Other Assets:.....	991	Total Equity Capital:.....	25,588
Total Assets:.....	197,018	Total Liabilities and Capital:.....	197,018
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

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

Branches in Town: None

Other Branches: El Dorado (2), Norphlet

Riverside Bank Sparkman, AR

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

Commerce & Main Streets
71763

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

Home Page: www.riversidebanc.com

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

CEO/VChm: Stephen C. Davis

Pres: Robert G. Dudley, Jr.

Cash and Due from:..... 1,631
Federal Funds and Repos: 6,125
Investments:..... 1,385
Net Loans:..... 47,562
Premises and Fixed Assets:..... 2,068
Other Real Estate:..... 621
Other Assets:..... 2,126
Total Assets:..... 61,518
Total Trust Assets:..... 0

Deposits: 52,593
Federal Funds and Borrowings: 3,000
Other Liabilities:..... 246
Subordinated Debt:..... 0
Total Liabilities:..... 55,839
Total Equity Capital:..... 5,679
Total Liabilities and Capital: 61,518
Number of Shares Outstanding:..... 3,000

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

Branches in Town: None

Other Branches: Little Rock

United Bank Springdale, AR

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

2600 South Thompson Street
72764

Charter Number: 794
Date: June 11, 2014
FDIC Certificate Number: 32025

Home Page: www.united-bk.com

Member of Federal Reserve System

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

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

EVP/CLO: Sonny Delgado

Cash and Due from:..... 39,274
Federal Funds and Repos: 0
Investments:..... 4,592
Net Loans:..... 186,177
Premises and Fixed Assets:..... 7,042
Other Real Estate:..... 0
Other Assets:..... 2,593
Total Assets:..... 239,678
Total Trust Assets:..... 0

Deposits: 208,118
Federal Funds and Borrowings: 6,232
Other Liabilities:..... 1,629
Subordinated Debt:..... 0
Total Liabilities:..... 215,979
Total Equity Capital:..... 23,699
Total Liabilities and Capital: 239,678
Number of Shares Outstanding:..... 100,000

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

Branches in Town: One

Other Branches: Fayetteville, Rogers

Bodcaw Bank
Stamps, AR

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

307 Thomas Street
 71860

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

Home Page: www.bodcawbank.com

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

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

EVP: Jeff White
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
 FAX: (870) 628-5274
 Trust Powers: No

116 North Lincoln
 71667

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

Home Page: www.connectbank.us

Member of Federal Reserve System

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

Chm/CEO: Marion Burge Ryburn

Pres: R. Mark Owen

Cash and Due from:	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
FAX: (870) 786-5419
Trust Powers: No

105 Ruby Street
71764

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

Home Page: www.secbnk.com

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

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

EVP/CFO/COO: Cheryl Brown

Cash and Due from:.....	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		
Other Assets:	1,987	Total Equity Capital:.....	6,970
Total Assets:	64,061	Total Liabilities and Capital:	64,061
Total Trust Assets:	0	Number of Shares Outstanding:.....	20,000

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

Branches in Town: None

Other Branches: None

The Farmers and Merchants Bank Stuttgart, AR

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

708 S. Main Street
72160

Charter Number: 687
Date: December 29, 1944
FDIC Certificate Number: 16216

Home Page: www.mebanking.com

Member of Federal Reserve System

Bank Holding Company
The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

Chm: Mickey Pierce
CEO/Pres: Brad Chambless

TO: Craig Boone

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		
Other Assets:	127,075	Total Equity Capital:.....	207,346
Total Assets:	1,652,187	Total Liabilities and Capital:	1,652,187
Total Trust Assets:	344,033	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
FAX: (479) 410-1340
Trust Powers: Yes

3110 Alma Highway
72956

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

Home Page: www.cbankandtrust.com

Member of Federal Reserve System

Bank Holding Company
First Bank Corp., Fort Smith, AR

CEO/Pres: 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		
Other Assets:.....	14,151	Total Equity Capital:.....	59,710
Total Assets:.....	509,996	Total Liabilities and Capital:.....	509,996
Total Trust Assets:.....	21,056	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
FAX: (870) 226-2253
Trust Powers: Yes

104 S. Main Street
71671

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

Home Page: www.firststatewarren.com

Member of Federal Reserve System

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

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:.....	116		
Other Assets:.....	4,516	Total Equity Capital:.....	12,902
Total Assets:.....	133,071	Total Liabilities and Capital:.....	133,071
Total Trust Assets:.....	215	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.
VChm: Thomas Frazer

Pres/TO: Kelly Ashcraft

Cash and Due from:..... 4,482
Federal Funds and Repos: 2,425
Investments: 81,334
Net Loans: 50,864
Premises and Fixed Assets:..... 458
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 Equity Capital: 23,464
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
CEO/Pres: Scott Stafford

EVP/CFO: Mark Mosteller
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 Equity Capital: 62,109
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
Trust Powers: Yes

330 West Broadway Street
72301

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

Home Page: www.fidelitybanker.com

Member of Federal Reserve System

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

CEO/Pres: Charles E. Horton

EVP: Andy Horton

EVP: Kirby H. Carlson

SVP/CFO: Chris Blaylock

Cash and Due from:	5,295	Deposits:	461,960
Federal Funds and Repos:	2,070	Federal Funds and Borrowings:	2,500
Investments:	280,616	Other Liabilities:	1,981
Net Loans:	223,399	Subordinated Debt:	0
Premises and Fixed Assets:	3,316	Total Liabilities:	466,441
Other Real Estate:	1		
Other Assets:	8,939	Total Equity Capital:	57,195
Total Assets:	523,636	Total Liabilities and Capital:	523,636
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

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
Trust Powers: Yes

1 Cross County Plaza
72396

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

Home Page: www.crosscountybank.com

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

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

SVP/CFO: Beth Dildine
SVP/CLO: King Casbeer

Cash and Due from:	20,907	Deposits:	272,352
Federal Funds and Repos:	0	Federal Funds and Borrowings:	832
Investments:	6,785	Other Liabilities:	387
Net Loans:	268,087	Subordinated Debt:	0
Premises and Fixed Assets:	6,430	Total Liabilities:	273,571
Other Real Estate:	627		
Other Assets:	8,130	Total Equity Capital:	37,395
Total Assets:	310,966	Total Liabilities and Capital:	310,966
Total Trust Assets:	17,732	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. Pohner; Donald L. Reddman; R. Joe Rennie

Branches in Town: One

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

REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2021

Arkansas Capital Corporation
Little Rock, AR

VOICE: (501) 374-9247
FAX: (501) 374-9425
Trust Powers: No

200 River Market Avenue, Suite 400
72201

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

Home Page: www.arcapital.com

Bank Holding Company
None

Chm: Kevin Burns
CEO: Rush B. Deacon

Pres/COO: Sam Walls, III

Cash and Due from:.....	7,637	Deposits:	0
Federal Funds and Repos:	0	Federal Funds and Borrowings:	47,487
Investments:	6,730	Other Liabilities:	1,283
Net Loans:	46,621	Subordinated Debt:	0
Premises and Fixed Assets:.....	655	Total Liabilities:	48,770
Other Real Estate:	0		
Other Assets:	2,226	Total Equity Capital:.....	15,099
Total Assets:	63,869	Total Liabilities and Capital:	63,869
Total Trust Assets:.....	0	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; Carol 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

135 Section Line Road, C-1

Charter Number: 35001

FAX: (501) 520-3667

71913

Date: Jun. 17, 1998

County: Garland

Home Page: www.communityfirsttrust.com

Pres/CEO: William L. Kerst, Jr.

CFO: Leslie A. Ballentine

Directors: 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
VP: Donald C. Crain

Treas: Mark Roland

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

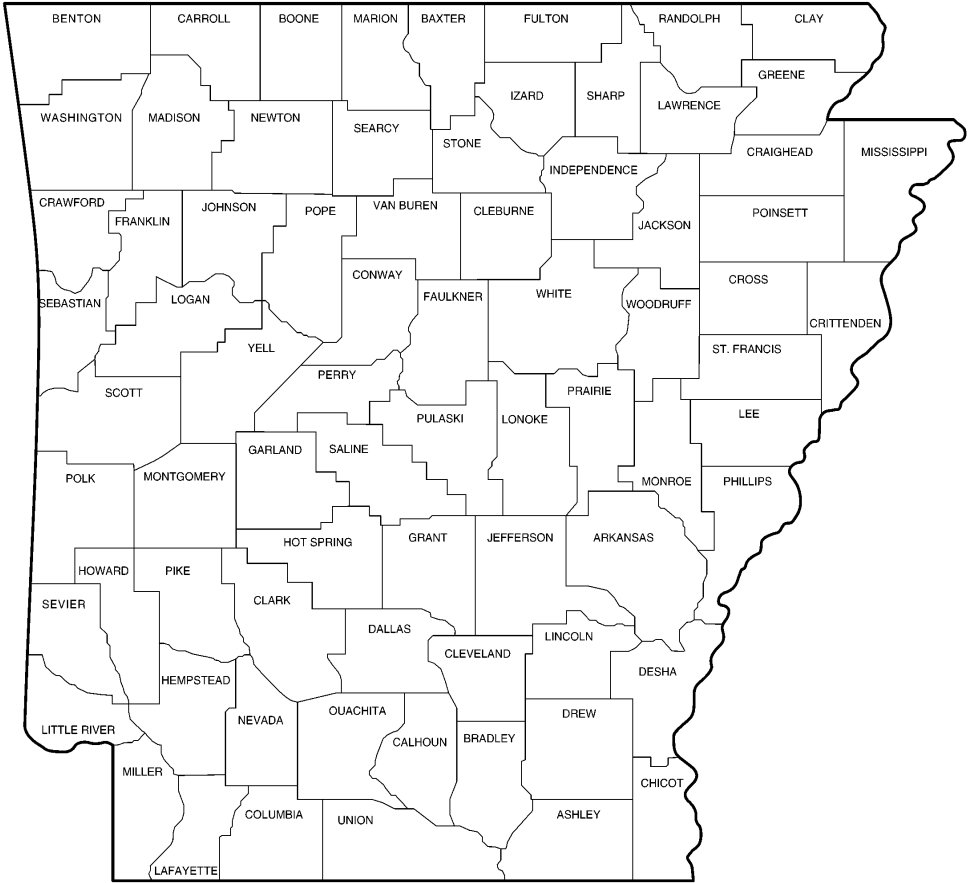
JUNE 30, 2021

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

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

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

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2021

**Southern Bancorp Inc.
Arkadelphia, AR**

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

605 Main Street, Suite 202
400 Hardin Road, Suite 100
71923

Chm: Glen Jones
CEO: Darrin Williams

CFO: Christopher Wewers

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
VOICE: (870) 994-2311
FAX: (870) 257-1889

636 Ash Flat Drive
P. O. Box 8
72513

CEO/Pres: Martin Carpenter
VP: Marty Sellars

Sec: Terri French
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
VOICE: (870) 793-4441
FAX: (870) 698-6299

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

CEO: Jeffery Teague
Pres/CLO: Adam Mitchell

EVP/CFO: Karen Shaw

Subsidiaries:

The Citizens Bank
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR
Batesville, AR

**First Community Bancshares, Inc.
Batesville, AR**

RSSD Number: 2641694
VOICE: (870) 612-3400
FAX: (870) 612-3412

1325 Harrison Street
P. O. Box 4327
72501

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

CFO: Jason Taylor
Sec: Dianne Lamberth

Subsidiaries:

First Community Bank
Batesville Insurance Agency, Inc.
Community Business Resources, LLC
WR Holding Co., LLC

Batesville, AR
Batesville, AR
Batesville, AR
Batesville, AR

**Bearden Bancshares, Inc.
Bearden, AR**

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

1 Second Street
P. O. Box 135
71720

Pres: Rick Green

Sec: Ken Riley

Subsidiaries:

Bank of Bearden
BBI Insurance Agency, Inc.

Bearden, AR
Bearden, AR

**Arvest Bank Group, Inc.
Bentonville, AR**

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

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

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

Sec: Karla Payne

Subsidiaries:

Arvest Holdings, Inc.	Bentonville, AR
Arvest Bank	Fayetteville, AR
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
CFB Aviation, LLC	Bentonville, AR

**Arvest Holdings, Inc.
Bentonville, AR**

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

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

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

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

Sec: Karla Payne

Subsidiaries:

Arvest Bank	Fayetteville, AR
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

400 West Main Street
 P. O. Box 688
 72316

Chm/Pres: Randy Scott

Subsidiaries:

Farmers Bank And Trust Company

Blytheville, AR

First Western Bancshares ESOT
Booneville, AR

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

80 West Main
 P. O. Box 87
 72927

Chm: Ty Hampton

Subsidiaries:

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

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

First Western Bancshares, Inc.
Booneville, AR

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

80 West Main
 P. O. Box 87
 72927

Bank Holding Company
 First Western Bancshares ESOT, Booneville, AR

Chm/CEO: John T. Hampton
Pres: Ty Hampton

VP/Sec: Debbie Danekas

Subsidiaries:

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

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

Harrell Bancshares, Inc.
Camden, AR

RSSD Number: 2352196
VOICE: (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
Cave City, AR

Clarendon Holding Co.
Clarendon, AR

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

297 Madison Street
P. O. Box 280
72029

Chm: J. Baxter Sharp, III

CEO/Pres: J. Kendall Henry

Subsidiaries:
The Merchants and Planters Bank

Clarendon, AR

Home BancShares, Inc.
Conway, AR

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

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

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

COO: Stephen Tipton

Subsidiaries:

Centennial Bank	Conway, AR
Centennial Insurance Agency, Inc.	Cabot, AR
Boomer Air LLC	Conway, AR
Centennial AAC NMTC Fund, LLC	Conway, AR
Freedom Insurance Group, Inc.	Jonesboro, AR
Cook Insurance Agency, Inc.	Apalachicola, FL
Regent Bank Project Finance, Inc.	Davie, FL
Centennial AL Holdings, Inc.	New York, NY
HBI Insurance, Inc.	Conway, AR
Centennial (AR) Statutory Trust I	Wilmington, DE
Liberty Statutory Trust 1	Wilmington, DE
Liberty Statutory Trust II	Wilmington, DE
Regent Capital Trust II	Wilmington, DE
Regent Capital Trust III	Wilmington, DE
Russellville Statutory Trust I	Wilmington, DE

Chambers Bancshares, Inc.
Danville, AR

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

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

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

COO: Mike Donnell

Subsidiaries:

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

First State Bancshares, Inc.
DeQueen, AR

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

402 West Collin Raye Drive
 P. O. Box 970
 71832

Chm: Dennis Smiley

CEO/Pres: Noel L. Bard

Subsidiaries:

First State Bank of DeQueen
 First State DeQueen Statutory Trust I

DeQueen, AR
 Wilmington, DE

M & F Financial Corporation
Dumas, AR

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

500 Highway 65 South
 P. O. Box 187
 71639

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

EVP: Betty B. Trites
Sec: Price Boney

Subsidiaries:

Merchants & Farmers Bank

Dumas, AR

First Financial Banc Corporation
El Dorado, AR

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

214 North Washington Street
 P. O. Box 1754
 71730

CEO/Pres: Chris Hegi
EVP/CFO: Melissa Jerry

EVP: Craig Mobley
Sec: Debra Martin

Subsidiaries:

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

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

MHBC Investments Limited Partnership, I LLLP England, AR

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

123 South Main Street
P. O. Box 70
72046

Chm: Gregory Hopkins
CEO: Allen Evans

Pres: Gary Canada, Jr.
CFO: Amanda Robinson

Subsidiaries:

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

England, AR
England, AR
England, AR
England, AR
Little Rock, AR

Canada Bancshares, Inc. England, AR

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

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
VChm: Lewis E. Epley, Jr.

Sec: Charles T. Cross

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
COO/Treas: Brant Ward

CFO: Edward Riendeau

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
Citizens Bank & Trust Company
PMF, Inc.
V B Senior Housing Limited Partnership
BHC Insurance
FBC Acquisition, Inc.
First Asset Holdings, LLC
Placid Hills Limited Partnership
Placid Hills Management, LLC
Realty Appraisals, Inc.

Fort Smith, AR
Fort Smith, AR
Van Buren, AR
Van Buren, AR
Van Buren, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR

**Bainum Bancorp
Glenwood, AR**

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

205 Hwy 70 East
P. O. Box 500
71943

Chm/CEO: Timothy E. Bainum

CFO: Laura Habighorst

Subsidiaries:

Diamond Bank

Murfreesboro, AR

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

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

100 First National Avenue
P. O. Box 1900
72638

Chm/Pres: Stephen 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

136 South Broadview
P. O. Box 190
72058

Chm/CEO/Pres: Thomas H. Grumbles

Treas/Sec: Robin Hackett

Treas/Sec: Kenneth Barnard

Subsidiaries:

First Service Bank

First Service Realty

Greenbrier, AR

Greenbrier, AR

**Peoples Home Holding, Inc.
Greenbrier, AR**

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

67 South Broadview Street
P. O. Box 307
72058

Chm/CEO: John Stacks

Sec: Roy Montgomery

Subsidiaries:

Home Bank of Arkansas
HomeBank Insurance Agency

Portland, AR
Greenbrier, AR

**Wilkinson Banking Corporation
Greenwood, AR**

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

71 West Center Street
P. O. Box 610
72936

Chm: Elizabeth Wilkinson

CEO/Pres: Edward Wilkinson

Subsidiaries:

Farmers Bank

Greenwood, AR

**Helena Bancshares, Inc.
Helena, AR**

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

302 Cherry Street
P. O. Box 280
72342

Chm: Harry Stephens

EVP/CFO: Leslie Harp

CEO/Pres: John O. Moore

EVP/Sec: Erica Cook

Subsidiaries:

Partners Bank

Helena, AR

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

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

123 Main Street
P. O. Box 347
71842

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

Treas/Sec: Michael B. Griffin

Subsidiaries:
Horatio State Bank

Horatio, AR

Smith Associated Banking Corporation
Hot Springs, AR

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

1801 Central Avenue, Suite D
71901

Chm/CEO: Guy R. "Buck" Smith

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

Salem, AR
Salem, AR
Stephens, AR

First Arkansas BancShares, Inc.
Jacksonville, AR

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

600 West Main Street
P. O. Box 827
72078

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

Sec: Mark Wilson

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

Jacksonville, AR
Jacksonville, AR

Southeast Arkansas Bank Corporation
Lake Village, AR

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

201 Main Street
 P. O. Box 727
 71653

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

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

Encore Bancshares, Inc.
Little Rock, AR

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

12224 Chenal Parkway
 P. O. Box 8210
 72211

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

VChm/Pres: Phillip Jett

Subsidiaries:

Encore Bank

Little Rock, AR

Little Rock Bankshares, Inc.
Little Rock, AR

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

200 North State Street
 P. O. Box 34090
 72203

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

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

Subsidiaries:

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

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

Riverside Bancshares, Inc.
Little Rock, AR

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

1001 W. Markham, 2nd Floor
 72201

Pres: Stephen C. Davis

Sec: David Matchet

Subsidiaries:

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

Sparkman, AR
 Fayetteville, AR
 Little Rock, AR

State Holding Company
Little Rock, AR

RSSD Number: 1100046
 VOICE: (501) 223-3450
 FAX: (501) 223-8008

650 South Shackleford, Suite 450
 72211

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

EVP: Paul Castleberry

Subsidiaries:

Eagle Bank & Trust Company
 Eagle Development Company South

Little Rock, AR
 Little Rock, AR

Lonoke Bancshares, Inc.
Lonoke, AR

RSSD Number: 1491614
 VOICE: (501) 676-3106
 FAX: (501) 676-5046

101 South Center Street
 P. O. Box 320
 72086

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
VOICE: (870) 234-5777
FAX: (870) 912-0647

500 North Jackson Street
P. O. Box 340
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
VOICE: (870) 235-7000
FAX: (870) 235-7008

200 East Main Street
P. O. Box 250
71754

Chm/CEO/Pres: Chris Gosnell
EVP/CFO: Drew Chandler

EVP/Sec: Bruce D. Maloch

Subsidiaries:

Farmers Bank and Trust Company
Community First Trust 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
VOICE: (870) 821-5100
FAX: (870) 821-5100

98 West Tennessee Street
6245 Hwy 78 West
72360

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

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

Subsidiaries:

Forrest City Financial Corporation
Armor Bank

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/Owyoung 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

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

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

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

Subsidiaries:

Southeast Financial Bankstock Corporation
McGehee Bank
McBank Realty

McGehee, AR
McGehee, AR
McGehee, AR

Southeast Financial Bankstock Corporation McGehee, AR

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

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

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

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

VChm: John H. Potter, Jr.
Sec: Teresa Allison

Subsidiaries:

McGehee Bank
McBank Realty

McGehee, AR
McGehee, AR

Union Bankshares, Inc. Mena, AR

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

303 Hwy 71 North
P. O. Box 898
71953

Chm: John Stevenson
CEO/Pres: Jarrod Yarnell

VChm: David Maddox
EVP/Cont: Rob Floyd

Subsidiaries:

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

Mena, AR
Paris, AR
Mena, AR

Drew Bancshares, Inc.
Monticello, AR

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

212 West Gaines
P. O. Box 150
71657

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

SVP: Michael Efird
VP/Sec: Nick Temple

Subsidiaries:
Commercial Bank & Trust Company

Monticello, AR

First Union Financial Corporation
Monticello, AR

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

102 West McCloy
P. O. Box 270
71657

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

Pres: Dave Dickson
Treas/Sec: Robin McClendon

Subsidiaries:
Union Bank And Trust Company

Monticello, AR

Petit Jean Bancshares, Inc.
Morrilton, AR

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

707 North Saint Joseph Street
P. O. Box 680
72110

Pres: Charles S. Penick

Subsidiaries:
Petit Jean State Bank

Morrilton, AR

Stone Bancshares, Inc.
Mountain View, AR

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

802 East Main Street
900 South Shackelford, 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

212 West Cherry Street
P. O. Box 307
72454

Chm: Cody Knight

Subsidiaries:
Piggott State Bank

Piggott, AR

Simmons First National Corporation Pine Bluff, AR

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

501 Main Street
P. O. Box 7009
71601

Chm/CEO: George A. Makris, Jr.
Pres/COO: Robert A. Fehlman

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

Subsidiaries:

Simmons Bank	Pine Bluff, AR
Diamond State Ventures II, LP	Little Rock, AR
Heartland Bank Liquidating Trust	Little Rock, AR
Heartland Insurance, LLC	Little Rock, AR
PGR, LLC	Little Rock, AR
Simmons First Insurance Services, Inc.	Little Rock, AR
Simmons First Investment Group, Inc.	Little Rock, AR
AAC Investment Fund	Pine Bluff, AR
Simmons NMTC Holding, LLC	Pine Bluff, AR
SWC PPR, LLC	Chandler, AZ
Simmons First SW REIT, Inc.	Wilmington, DE
Simmons First REIT of TN, LLC	Baltimore, MD
Capital Partners Investment Fund 2008, L.P.	Columbia, MO
Capital Partners Series SB II, LLC	Columbia, MO
Capital Partners Series SB III, LLC	Columbia, MO
Capital Partners Series SB IV, LLC	Columbia, MO
Capital Partners Series SB, LLC	Columbia, MO
Cradduck LMB Investment Fund 2, LLC	Columbia, MO
Cradduck LMB Investment Fund, LLC	Columbia, MO
Cultivation Twain Seed Fund I, L.P.	Columbia, MO
PR RT, L.L.C.	Columbia, MO
Raintree LMB, LLC	Columbia, MO
Beacon Village Tax Credit Fund, LLC	Dexter, MO
El Toro Holdings, LLC	Frontenac, MO
Big Creek Investors, LLC	Sedalia, MO
Simmons First REIT of MO, LLC	Springfield, MO
Springfield Finance and Development Corp.	Springfield, MO
MU Investment Property, LLC	St. Louis, MO
PSH, LLC	St. Louis, MO
Santa Ana Holdings, LLC	St. Louis, MO
St. Louis State Equity Fund II LLC	St. Louis, MO
The Successful Investors, LLC	St. Louis, MO
Stockton Community Development Corp.	Stockton, MO
Providence PCC of Grenada, LLC	Grenada, MS
Simmons First Investments, Inc.	Las Vegas, NV
REI Subsidiary CDE 12, LLC	Durant, OK
REI Subsidiary CDE 4, LLC	Durant, OK
CRK Properties, Inc.	Stillwater, OK
Stillwater NMTC, LLC	Stillwater, OK
Venture Holding Company, LLC	Jackson, TN
ETN-KLC, LLC	Sevierville, TN
First State Providence PCC of Grenada, LLC	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
VOICE: (501) 847-3440
FAX: (501) 847-3452

112 Main Street
P. O. Box 345
71665

Chm/Pres: Lewis R. Gardner

Sec: Joe Dunn

Subsidiaries:

Gateway Bank

Rison, AR

First State Banking Corporation
Russellville, AR

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

3103 East Main Street
P. O. Box 10610
72812

Chm/CEO: Charles Blanchard
Pres: Chip Blanchard

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

Subsidiaries:

First State Bank

Nimrod Real Estate, Inc.

FSB Capital Trust III

Russellville, AR

Russellville, AR

Russellville, AR

**First Security Bancorp
Searcy, AR**

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

314 North Spring
P. O. Box 1009
72145

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.

Searcy, AR
Benton, AR
Mountain Home, AR
Searcy, AR
Searcy, AR
Las Vegas, NV
Little Rock, AR
Little Rock, AR
Little Rock, AR
Searcy, AR
Searcy, AR
Wilmington, DE
Leawood, KS

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

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

1120 S. Rock Street
P. O. Box 460
72150

Chm: Al Upton
CEO/Pres: Craig L. Manatt

Sec: James W. Lancaster

Subsidiaries:

Peoples Bank

Sheridan, AR

**Smackover Bancshares, Inc.
Smackover, AR**

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

708 North Broadway
P. O. Box 107
71762

Chm: J. Drew Tennyson

Pres: James B. Yeager

Subsidiaries:

Smackover State Bank

Smackover, AR

Mathias Bancshares, Inc.
Springdale, AR

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

5571 Bleaux Ave.
P. O. Box 6485
72766

Chm/Pres: Sam Mathias
VChm: Arthur Thurman

Sec: Larry Olson

Subsidiaries:

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

Huntsville, AR
Fayetteville, AR
Fayetteville, AR

United Holding Company, Inc.
Springdale, AR

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

2790 South Thompson Street, Suite 102
72764

CEO/Pres/Sec: Craig Young

CFO/Treas: Karla Baker

Subsidiaries:

United Bank

Springdale, AR

Bodcaw Bancshares, Inc.
Stamps, AR

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

307 Thomas Street
P. O. Box 8
71860

Chm: John W. Smith, Jr.
CEO/Pres: Korey Keith

Sec: D. Copie Dickson

Subsidiaries:

Bodcaw Bank

Stamps, AR

Star City Bancshares, Inc.
Star City, AR

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

116 North Lincoln
P. O. Drawer 69
71667

Chm/CEO: Marion Burge Ryburn

Subsidiaries:
Connect Bank

Star City, AR

The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

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

708 South Main
P. O. Box 1010
72160

Chm: Mickey Pierce
CEO/Pres: Brad Chambliss

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

Stuttgart, AR
Fayetteville, AR
Mountain Home, AR

Bradley Bancshares, Inc.
Warren, AR

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

104 South Main Street
P. O. Box 29
71671

Chm: Bennie Ryburn, III

Subsidiaries:
First State Bank of Warren

Warren, AR

Carlson Bancshares, Inc.
West Memphis, AR

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

330 West Broadway Street
P. O. Box 2288
72301

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

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

Subsidiaries:

Fidelity Bank

West Memphis, AR

Evolve Bancorp, Inc.
West Memphis, AR

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

301 Shoppingway Blvd.
6070 Poplar Avenue, Suite 200
72301

Chm: Scot Lenoir
Cont: Robin Bedsole

Sec: W. Scott Stafford

Subsidiaries:

Evolve Bank & Trust
Evolve Commercial Finance

West Memphis, AR
Memphis, TN

Cross County Bancshares, Inc.
Wynne, AR

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

1 Cross County Plaza
P. O. Box 9
72396

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

EVP: King Casbeer
Treas/Sec: Shelia Roberts

Subsidiaries:

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

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

ABBREVIATIONS

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

NOTES

NOTES