REPORT OF
THE
BANK COMMISSIONER
OF THE STATE OF ARKANSAS
2022

ASA HUTCHINSON
Governor

MICHAEL PRESTON
Secretary

SUSANNAH T. MARSHALL
Bank Commissioner
ONE HUNDRED AND EIGHTH

ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2022
STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 2022

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 Eighth 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, 2022.

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, 2022, aggregate total assets in state-chartered banks exceed $147 billion. Arkansas banks continue to perform better than the national average in profitability and asset quality. The overall capital position of Arkansas's 74 state-chartered banks also remains strong as the average Tier 1 Leverage Capital ratio is 10.75 percent for fiscal year-end 2022.

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,

[Signature]

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

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Date of Appointment</th>
<th>Date Service Ended</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>John M. Davis</td>
<td>October 6, 1913</td>
<td>October 3, 1918</td>
</tr>
<tr>
<td>2.</td>
<td>A. J. Reap</td>
<td>October 3, 1918</td>
<td>March 22, 1919</td>
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<tr>
<td>3.</td>
<td>W. T. Maxwell</td>
<td>March 22, 1919</td>
<td>September 1, 1921</td>
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<tr>
<td>4.</td>
<td>Charles McKee</td>
<td>September 1, 1921</td>
<td>July 28, 1925</td>
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<tr>
<td>5.</td>
<td>Loid Rainwater</td>
<td>July 28, 1925</td>
<td>February 8, 1927</td>
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<tr>
<td>6.</td>
<td>Walter E. Taylor</td>
<td>February 8, 1927</td>
<td>January 10, 1933</td>
</tr>
<tr>
<td>7.</td>
<td>Marion Wasson</td>
<td>January 10, 1933</td>
<td>January 12, 1937</td>
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<td>8.</td>
<td>Grover S. Jernigan</td>
<td>January 12, 1937</td>
<td>January 14, 1941</td>
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<td>9.</td>
<td>Thomas W. Leggett</td>
<td>January 14, 1941</td>
<td>February 1, 1949</td>
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<tr>
<td>10.</td>
<td>S. J. Dean</td>
<td>February 1, 1949</td>
<td>December 31, 1949</td>
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<tr>
<td>11.</td>
<td>Ed. I. McKinley, Jr.</td>
<td>December 31, 1949</td>
<td>March 14, 1953</td>
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<td>12.</td>
<td>A. R. Merritt</td>
<td>March 14, 1953</td>
<td>February 8, 1955</td>
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<td>15.</td>
<td>Don R. Clark (Acting)</td>
<td>March 16, 1979</td>
<td>April 19, 1979</td>
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<td>17.</td>
<td>Marlin D. Jackson</td>
<td>April 15, 1983</td>
<td>October 1, 1987</td>
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<td>22.</td>
<td>Susannah T. Marshall</td>
<td>October 1, 2020</td>
<td>………………</td>
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</tbody>
</table>
STATE BANKING BOARD MEMBERS

Mr. Todd Smith
Chairman
Commercial Bank & Trust Company
P. O. Box 150
Monticello, AR 71657-1050
VOICE: (870) 365-3115
TERM EXPIRES: 12/31/2024

Mr. Andy Davis
7915 Highway 300
Roland, AR 72135
VOICE: (501) 837-5109
TERM EXPIRES: 12/31/2026

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

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

Mr. George French
4 Vereda Lane
Hot Springs Village, AR 71909
VOICE: (501) 915-0569
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
TERM EXPIRES: 12/31/2025
Arkansas State Bank Department
1 Commerce Way, Suite 303
Little Rock, Arkansas 72202
VOICE: (501) 324-9019
FAX: (501) 324-9028
https://banking.arkansas.gov/

DEPARTMENTAL ROSTER

Susannah T. Marshall - Bank Commissioner

John W. Ahlen IV - Deputy Bank Commissioner
Examination, Supervision and Regulation
Regulatory Enforcement Actions
Personnel/Examination
Application Information

Dharmin H. Patel - Deputy Bank Commissioner
Examination, Supervision and Regulation
Regulatory Enforcement Actions
Personnel/Examination

EXAMINATION AND SUPERVISION

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 – Certified Examinations Manager
Matthew A. Rose - Certified Bank Senior Examiner
Jim E. Homan - Certified Bank Senior Examiner
Wesley H. Mathis - Commissioned Bank Senior Examiner
Joel T. Futrell - Commissioned Bank Senior Examiner
Ricky T. Puloma - Bank Senior Examiner
Jace T. Denker - Bank Assistant Examiner
Jacob B. Spradlin - Bank Assistant Examiner
K. Tyler Lucas - Bank Examiner Trainee
LITTLE ROCK OFFICE
J.D. Sonnier - Bank Examinations Manager
Luke B. Webre - Certified Bank Senior Examiner
Jerry C. Corrothers - Certified Bank Senior Examiner
Thomas L. Cook - Certified Bank Senior Examiner
Derek G. Harvey - Bank Senior Examiner
Aaron C. Lockwood - Bank Junior Examiner
Kendal B. Williams – Bank Junior Examiner
Dallas E. Gipson - Bank Assistant Examiner
Lane P. Hardee – Bank Examiner Trainee
Shawn C. Smith – Bank Examiner Trainee
Paige A. Whitley – Bank Examiner Trainee

NORTHWEST ARKANSAS OFFICE
750 Mathias Drive
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
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. Nathan Elliott - Certified Bank Senior Examiner
Seth D. Parsley – Commissioned Bank Senior Examiner
Peyton L. Tillman - Bank Junior Examiner
Abigale G. Thompson - Bank Assistant Examiner
J. Tanner Ballard - Bank Examiner Trainee
Reed H. Middleton - Bank Examiner Trainee
T. Andrew Griggs - Bank Examiner Trainee

LARGE BANK SUPERVISION
Mark G. Rye - Certified Bank Senior Examiner
TRUST
Stacey D. Leder - Certified Examinations Manager
Kelly R. Davis – Commissioned Bank Senior Examiner
    M. Lance Black - Bank Senior Examiner
    Dustin R. Hill - Bank Assistant 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 - Commissioned Bank Senior Examiner
    Elliott R. Hartle - Bank Senior Examiner
    Patrick W. Seung - Bank Examiner Trainee

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

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

TRAINING
Jacklyn G. Powell – Bank Examinations Manager/Training Coordinator
    Kelly Shewmaker – Certified Bank Senior Examiner
    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
J. Kevin Douglas - Systems Specialist

Research and Development
Application Programming
Data Processing Support

ADMINISTRATION DIVISION

Jessica J. Wallace - Agency Fiscal Officer
Vicki A. Wise – Fiscal Support Manager
Devan E. May – Budget Manager

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
Barbara A. Robinson – Research Project Analyst
Melinda F. Jones - Administrative Analyst
Elizabeth A. Swaim – 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
CHARTER CONVERSIONS
FROM JULY 1, 2021 TO JUNE 30, 2022

<table>
<thead>
<tr>
<th>NAME / CHARTER / LOCATION</th>
<th>NAME / CHARTER / LOCATION</th>
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<tbody>
<tr>
<td>First National Bank of North Arkansas</td>
<td>Bank of 1889</td>
</tr>
<tr>
<td>Nationally Chartered Bank</td>
<td>State Chartered Bank</td>
</tr>
<tr>
<td>305 – 307 Public Square</td>
<td>305 – 307 Public Square</td>
</tr>
<tr>
<td>Berryville, Arkansas</td>
<td>Berryville, Arkansas</td>
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</tbody>
</table>

The above institution’s charter conversion and name change were both effective June 28, 2022.
# BRANCHES APPROVED
## FROM JULY 1, 2021 TO JUNE 30, 2022

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
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</thead>
<tbody>
<tr>
<td>Southern Bancorp Bank</td>
<td>3917 West 12th Street, Suite 101&lt;br&gt;Little Rock, Arkansas</td>
</tr>
<tr>
<td>Arkadelphia, Arkansas</td>
<td></td>
</tr>
<tr>
<td>Southern Bancorp Bank</td>
<td>648 East Pearce Street&lt;br&gt;Canton, Mississippi</td>
</tr>
<tr>
<td>Arkadelphia, Arkansas</td>
<td></td>
</tr>
<tr>
<td>FNBC Bank</td>
<td>175 West End Way&lt;br&gt;Mountain Home, Arkansas</td>
</tr>
<tr>
<td>Ash Flat, Arkansas</td>
<td></td>
</tr>
<tr>
<td>Riverwind Bank</td>
<td>901 North ASU Boulevard&lt;br&gt;Beebe, Arkansas</td>
</tr>
<tr>
<td>Augusta, Arkansas</td>
<td></td>
</tr>
<tr>
<td>First Community Bank</td>
<td>1710 East 32nd Street&lt;br&gt;Joplin, Missouri</td>
</tr>
<tr>
<td>Batesville, Arkansas</td>
<td></td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>Highway 49 &amp; Canera Drive&lt;br&gt;Jonesboro, Arkansas</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td></td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>155 East 150th Place South&lt;br&gt;Glenpool, Oklahoma</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td></td>
</tr>
<tr>
<td>Signature Bank of Arkansas</td>
<td>303 North Main Street&lt;br&gt;Harrison, Arkansas</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td></td>
</tr>
<tr>
<td>Signature Bank of Arkansas</td>
<td>111 East Jackson Street&lt;br&gt;Jonesboro, Arkansas</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
<td></td>
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<tr>
<td>Signature Bank of Arkansas</td>
<td>114 South 1st Street&lt;br&gt;Rogers, Arkansas</td>
</tr>
<tr>
<td>Fayetteville, Arkansas</td>
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<tr>
<td>Armor Bank</td>
<td>1100 South 52nd Street&lt;br&gt;Rogers, Arkansas</td>
</tr>
<tr>
<td>Forrest City, Arkansas</td>
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<tr>
<td>Partners Bank</td>
<td>1055 Steel Avenue, Suite 110&lt;br&gt;Conway, Arkansas</td>
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<tr>
<td>Helena, Arkansas</td>
<td></td>
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<tr>
<td>Horatio State Bank</td>
<td>110 Main Street&lt;br&gt;Ashdown, Arkansas</td>
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<td>Horatio, Arkansas</td>
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<tr>
<td>Bank OZK</td>
<td>17701 Biscayne Boulevard&lt;br&gt;Aventura, Florida</td>
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<tr>
<td>Little Rock, Arkansas</td>
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<tr>
<td>BANK</td>
<td>LOCATION</td>
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<tr>
<td>Bank OZK Little Rock, Arkansas</td>
<td>6072 Youngerman Circle</td>
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<td>Jacksonville, Florida</td>
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<tr>
<td>Bank OZK Little Rock, Arkansas</td>
<td>3288 Third Street South</td>
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<td>Bank OZK Little Rock, Arkansas</td>
<td>3215 Peachtree Road NE</td>
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<td>Atlanta, Georgia</td>
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<tr>
<td>Encore Bank Little Rock, Arkansas</td>
<td>2101 Old Columbiana Road</td>
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<tr>
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<td>Birmingham, Alabama</td>
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<tr>
<td>Encore Bank Little Rock, Arkansas</td>
<td>2501 N. Rocky Point Dr., Suite 360</td>
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<tr>
<td></td>
<td>Tampa, Florida</td>
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<tr>
<td>Encore Bank Little Rock, Arkansas</td>
<td>450 N. Patterson Ave., Suite 200</td>
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<td>Winston-Salem, North Carolina</td>
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<tr>
<td>Encore Bank Little Rock, Arkansas</td>
<td>1859 Summerville Ave., Suite 200</td>
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<td></td>
<td>Charleston, South Carolina</td>
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<tr>
<td>Encore Bank Little Rock, Arkansas</td>
<td>7800 N. Dallas Parkway, Suite 155</td>
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<tr>
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<td>Plano, Texas</td>
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<tr>
<td>Encore Bank Little Rock, Arkansas</td>
<td>711 Broadway Street, Suite 350</td>
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<td>San Antonio, Texas</td>
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<tr>
<td>Farmers Bank and Trust Company Magnolia, Arkansas</td>
<td>3000 Lamar Avenue</td>
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<tr>
<td></td>
<td>Paris, Arkansas</td>
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<tr>
<td>Simmons Bank Pine Bluff, Arkansas</td>
<td>17901 Chenal Parkway</td>
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<td>Simmons Bank Pine Bluff, Arkansas</td>
<td>1400 East Harding Avenue</td>
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<td>Pine Bluff, Arkansas</td>
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<td>Simmons Bank Pine Bluff, Arkansas</td>
<td>1305 Robin Road</td>
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<td>White Hall, Arkansas</td>
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<td>Simmons Bank Pine Bluff, Arkansas</td>
<td>7800 Forsyth Boulevard</td>
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<td>Simmons Bank Pine Bluff, Arkansas</td>
<td>1408 North Kingshighway Boulevard</td>
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<td>St. Louis, Missouri</td>
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<td>BANK</td>
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<tr>
<td>Simmons Bank</td>
<td>4135 Elvis Presley Boulevard, Memphis,</td>
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<tr>
<td>Pine Bluff, Arkansas</td>
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<tr>
<td>Simmons Bank</td>
<td>6075 Poplar Avenue, Memphis, Tennessee</td>
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<td>Pine Bluff, Arkansas</td>
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<tr>
<td>Simmons Bank</td>
<td>7144 Highway 70 South, Nashville,</td>
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<tr>
<td>Pine Bluff, Arkansas</td>
<td>Tennessee</td>
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<tr>
<td>Simmons Bank</td>
<td>655 West Illinois Avenue, Suite 65,</td>
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<tr>
<td>Pine Bluff, Arkansas</td>
<td>Dallas, Texas</td>
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<tr>
<td>First State Bank</td>
<td>3654 North Investment Drive, Fayetteville, Arkansas</td>
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<tr>
<td>Russellville, Arkansas</td>
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<tr>
<td>United Bank</td>
<td>2411 SW 14th Street, Bentonville, Arkansas</td>
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<tr>
<td>Springdale, Arkansas</td>
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<tr>
<td>Bodcaw Bank</td>
<td>3625 Richmond Road, Texarkana, Texas</td>
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<tr>
<td>Stamps, Arkansas</td>
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<tr>
<td>Evolve Bank &amp; Trust</td>
<td>111 East Huntington Ave., Suite A,</td>
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<tr>
<td>West Memphis, Arkansas</td>
<td>Jonesboro, Arkansas</td>
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<tr>
<td>Fidelity Bank</td>
<td>1015 Highway 64, Wynne, Arkansas</td>
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<tr>
<td>West Memphis, Arkansas</td>
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# STATE CHARTERED BANKS
## SUBCHAPTER S CORPORATIONS

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>FNBC Bank</td>
<td>Ash Flat</td>
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<tr>
<td>Bank of Bearden</td>
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<td>Farmers Bank And Trust Company</td>
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<td>Community State Bank</td>
<td>Bradley</td>
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<td>Bank of Cave City</td>
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<td>Bank of Delight</td>
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<td>CS Bank</td>
<td>Eureka Springs</td>
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<td>FBT Bank &amp; Mortgage</td>
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<td>Huntsville</td>
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<td>Magnolia</td>
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<td>Monticello</td>
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<tr>
<td>Security Bank</td>
<td>Stephens</td>
</tr>
<tr>
<td>First State Bank of Warren</td>
<td>Warren</td>
</tr>
<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
</tr>
<tr>
<td>Fidelity Bank</td>
<td>West Memphis</td>
</tr>
</tbody>
</table>
The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2021, through June 30, 2022.

### RECEIPTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Balance July 1, 2021</td>
<td>25,460,519.48</td>
</tr>
<tr>
<td>Examination and Assessment Fees</td>
<td>11,999,628.17</td>
</tr>
<tr>
<td>Charter and Amendment Fees</td>
<td>60,975.00</td>
</tr>
<tr>
<td>Interstate Sharing Fees</td>
<td>0.00</td>
</tr>
<tr>
<td>Miscellaneous/Non-Revenue Income</td>
<td>19,949.21</td>
</tr>
<tr>
<td>Reimbursement for M &amp; R Sales</td>
<td>17,250.00</td>
</tr>
<tr>
<td>Refund to Expenditures – Prior Year</td>
<td>0.00</td>
</tr>
<tr>
<td>Refund to Expenditures – Current Year</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>12,097,802.38</strong></td>
</tr>
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### DISBURSEMENTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>6,345,195.51</td>
</tr>
<tr>
<td>Extra Help Salaries</td>
<td>21,265.86</td>
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<tr>
<td>Social Security, Retirement and Insurance</td>
<td></td>
</tr>
<tr>
<td>Matching</td>
<td>1,882,565.19</td>
</tr>
<tr>
<td>Maintenance and General Operations</td>
<td>1,232,995.18</td>
</tr>
<tr>
<td>Conference Fees and Travel</td>
<td>82,222.60</td>
</tr>
<tr>
<td>Professional Fees and Services</td>
<td>38,720.36</td>
</tr>
<tr>
<td>Capital Outlay</td>
<td>153,001.27</td>
</tr>
<tr>
<td>Refunds Issued</td>
<td>0.00</td>
</tr>
<tr>
<td>Service Charge by State Treasurer</td>
<td>186,914.23</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>9,942,880.20</strong></td>
</tr>
<tr>
<td><strong>Cash Balance June 30, 2022</strong></td>
<td><strong>27,615,441.66</strong></td>
</tr>
</tbody>
</table>

$37,558,321.86
FEDERAL DEPOSIT INSURANCE CORPORATION

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

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

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/Consumer Protection
One Hundred and Eighth Report

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
Doug Kerr .................................................................Vice President
Consumer Affairs
David Whan .................................................................Vice President
People & Culture
Vacant .................................................................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

Matuschka Briggs .................................................................................. Vice President

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

Douglas Scarboro .................................................................Senior Vice President

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

Seema Sheth.................................................................Senior Vice President
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

Rohit Chopra .......................................................... Director
Zixta Martinez .................................................. Deputy Director
Jan Singelmann ............................................ Chief of Staff
Jocelyn Sutton ................................................ Deputy Chief of Staff
Melissa Brand ................................................ Civil Rights Assistant Director
Wendy Kamenshine ........................................ Ombudsman
Robert Cameron ........................................ Private Education Loan Ombudsman
Jean Chang ....................................................... Operations Chief Operating Officer
Karen Andre ............................................ Consumer Education & External Affairs Associate Director
David Uejio ................................................ Supervision, Enforcement & Fair Lending Associate Director
Janis Pappalardo ........................................ Research, Markets & Regulations Associate Director
Seth Frotman ...................................................... 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
Randy Scott ............................................................. Chairman
Chairman, President & CEO
Farmers Bank and Trust Company, Blytheville

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

Brad Chambless ................................................ Vice Chairman
President & CEO
The Farmers and Merchants Bank, Stuttgart

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

Jim Cargill ........................................................ Past Chairman
President & CEO – Central, Northeast and Southwest Arkansas
Arvest Bank, Fayetteville

EMERGING LEADERS SECTION

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

Duncan Bellingrath ................................................... Vice President
Community Banker
Simmons Bank, Pine Bluff

Latrecia Branch ........................................................ Secretary/Treasurer
Senior Vice President/Operations Manager – Little Rock
Stone Bank, Mountain View
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 Head ................................................................. President
Chairman, President & CEO
Signature Bank of Arkansas, Fayetteville

Lee Swearingen .............................................................. Vice President
SVP & Cashier
Bank of Little Rock, Little Rock

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

Kyle Baltz ................................................................. Secretary
President & CEO
RiverBank, Pocahontas

Gary Oltmann. .............................................................. Past President
Market President - Stuttgart
Southern Bancorp Bank, Arkadelphia
Jim Cooper .......................................................... President & CEO
John “Buz” Gorman ........... Executive Vice President, Office of the General Counsel
Vicki Peck ...................... Interim Executive Vice President, Products & Solutions
Jim Cooper ..................... Interim Executive Vice President, Policy & Supervision
Kelly Haire ........................... Executive Vice President, People Operations
Margaret Liu ............................ Executive Vice President, Strategic Engagement
Ngoc Vu ............................... Executive Vice President, Chief Information Officer
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, NMLS Operations
Mary Beth Quist ..................... Senior Vice President, Bank Supervision
Dana Barbieri ............................. Vice President, Legislative Policy
Laura Fisher .............................. Vice President, Communications
Leila Green ............................. Vice President, Chief Financial Officer
Sebastien Monnet ..................... Vice President, Learning & Development
Matt Comber ............................ Senior Director, Accreditation
## CONSOLIDATED REPORT OF CONDITION DATA

### 74 STATE CHARTERED COMMERCIAL BANKS

(in millions)

**JUNE 30, 2022**

### ASSETS

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount (in millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and balances due from depository institutions:</td>
<td>$11,619</td>
</tr>
<tr>
<td>a. Noninterest-bearing balances and currency and coin</td>
<td></td>
</tr>
<tr>
<td>b. Interest-bearing balances</td>
<td></td>
</tr>
<tr>
<td>Securities:</td>
<td>$29,470</td>
</tr>
<tr>
<td>a. Held to maturity</td>
<td></td>
</tr>
<tr>
<td>b. Available-for sale</td>
<td></td>
</tr>
<tr>
<td>c. Equity securities with readily determinable fair values</td>
<td></td>
</tr>
<tr>
<td>Federal funds sold and securities purchased under agreements to resell</td>
<td></td>
</tr>
<tr>
<td>Net Loans and Leases</td>
<td>$88,232</td>
</tr>
<tr>
<td>Trading assets</td>
<td>$11</td>
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<tr>
<td>Premises and fixed assets</td>
<td>$2,964</td>
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<tr>
<td>Other real estate owned</td>
<td>$37</td>
</tr>
<tr>
<td>Goodwill and other intangibles</td>
<td>$4,810</td>
</tr>
<tr>
<td>All other assets</td>
<td>$5,010</td>
</tr>
<tr>
<td>Total assets</td>
<td>$147,165</td>
</tr>
</tbody>
</table>

### LIABILITIES

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount (in millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits:</td>
<td>$122,773</td>
</tr>
<tr>
<td>a. In domestic offices</td>
<td></td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>$29,491</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>$93,282</td>
</tr>
<tr>
<td>b. In foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td></td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td></td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td></td>
</tr>
<tr>
<td>Federal funds purchased and securities sold under agreements to repurchase</td>
<td></td>
</tr>
<tr>
<td>Trading liabilities</td>
<td>$75</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>$3,659</td>
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<tr>
<td>Subordinated notes and debentures</td>
<td>$468</td>
</tr>
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<td>All other liabilities</td>
<td>$1,467</td>
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<tr>
<td>Total liabilities</td>
<td>$129,294</td>
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</table>

### EQUITY CAPITAL

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount (in millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minority interests in consolidated subsidiaries</td>
<td>$4</td>
</tr>
<tr>
<td>Perpetual preferred stock</td>
<td>$341</td>
</tr>
<tr>
<td>Common stock</td>
<td>$17</td>
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<tr>
<td>Surplus</td>
<td>$10,877</td>
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<tr>
<td>Undivided profits</td>
<td>$6,632</td>
</tr>
<tr>
<td>Total equity capital</td>
<td>$17,871</td>
</tr>
<tr>
<td>Total liabilities, minority interest and equity capital</td>
<td>$147,165</td>
</tr>
</tbody>
</table>
## CONSOLIDATED STATEMENT OF CONDITION OF THE
## 46 STATE CHARTERED TRUST DEPARTMENTS
## (in millions)
## JUNE 30, 2022

### ASSETS

1. Non-Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions ................................................. $48
   b. Other Institutions ............................................................................. 0
2. Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions ................................................. 779
   b. Other Institutions ............................................................................. 11,169
4. State, County and Municipal Obligations ............................................. 990
5. Other Short-Term Obligations ............................................................... 2
6. Other Notes and Bonds ..................................................................... 634
7. Money Market Funds ....................................................................... 1,774
8. Other Mutual Funds ........................................................................ 3,663
9. Stocks .......................................................................................... 5,499
10. Collective Investment Fund Units .......................................................... 626
11. Real Estate Mortgages ................................................................... 6
12. Real Estate .................................................................................. 709
13. Miscellaneous Assets .................................................................... 1,899
14. Other ........................................................................................ 3,227
15. Total ...................................................................................... $32,990

### LIABILITIES

Personal Accounts:
16. Personal Trusts ........................................................................... $5,574
17. Estates & Guardianships ................................................................... 94
18. Investment Management & Advisory ............................................. 2,963
19. Custodial ................................................................................ 16,622
20. Agencies .................................................................................. 1,400

Employee Benefit Accounts:
21. Trusts ..................................................................................... 2,104
22. Agencies .................................................................................. 354
23. Custodial .................................................................................. 1,573

Corporate and Municipal Securities Appointments:
24. Bond Trusteeships ................................................................... 1,366
25. Agencies ................................................................................ 352

Collective Investment Funds:
26. Personal ................................................................................. 550
27. Employee Benefit ..................................................................... 37

Internal Accounts:
28. Profit Accounts ......................................................................... 0
29. Suspense Accounts ..................................................................... 1
30. Total ...................................................................................... $32,990
CONSOLIDATED REPORT OF CONDITION DATA  
NINE NATIONAL BANKS  
(in millions)  
JUNE 30, 2022

ASSETS

Cash and balances due from depository institutions:
   a. Noninterest-bearing balances and currency and coin ....................................... $176
   b. Interest-bearing balances .................................................................................... 451

Securities:
   a. Held-to-maturity .................................................................................................... 231
   b. Available-for-sale .............................................................................................. 1,380
   c. Equity securities with readily determinable fair values ............................................ 0

Federal funds sold and securities purchased under agreements to resell ................................ 49

Net loans and leases ........................................................................................................ 5,409

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

Premises and fixed assets ................................................................................................... 221

Other real estate owned ...................................................................................................... 1

Goodwill and other intangibles .............................................................................................. 62

All other assets .................................................................................................................... 272

Total assets ..................................................................................................................... $8,252

LIABILITIES

Deposits:
   a. In domestic offices .......................................................................................... $7,179
      (1) Noninterest-bearing .................................................................... 2,075
      (2) Interest-bearing ........................................................................... 5,104
   b. In foreign offices, Edge and Agreement subsidiaries, and IBFs  
      (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 ....................................................................................................... 164

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

All other liabilities ................................................................................................................ 49

Total liabilities .................................................................................................................... 7,392

EQUITY CAPITAL

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

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

Common stock ......................................................................................................................... 5

Surplus ................................................................................................................................... 380

Undivided profits .................................................................................................................... 475

Total equity capital ................................................................................................................. 860

Total liabilities, minority interest and equity capital ........................................................ $8,252
# TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

**JUNE 30, 2022**

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>RATIO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southern Bancorp Bank</td>
<td>Arkadelphia</td>
<td>8.71</td>
</tr>
<tr>
<td>FNBC Bank</td>
<td>Ash Flat</td>
<td>9.29</td>
</tr>
<tr>
<td>RiverWind Bank</td>
<td>Augusta</td>
<td>9.73</td>
</tr>
<tr>
<td>First Community Bank</td>
<td>Batesville</td>
<td>9.04</td>
</tr>
<tr>
<td>The Citizens Bank</td>
<td>Batesville</td>
<td>8.85</td>
</tr>
<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
<td>6.90</td>
</tr>
<tr>
<td>Bank of 1889</td>
<td>Berryville</td>
<td>9.42</td>
</tr>
<tr>
<td>Farmers Bank And Trust Company</td>
<td>Blytheville</td>
<td>9.09</td>
</tr>
<tr>
<td>First Western Bank</td>
<td>Booneville</td>
<td>9.01</td>
</tr>
<tr>
<td>Community State Bank</td>
<td>Bradley</td>
<td>12.01</td>
</tr>
<tr>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
<td>29.34</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
<td>8.97</td>
</tr>
<tr>
<td>The Merchants and Planters Bank</td>
<td>Clarendon</td>
<td>12.32</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>Conway</td>
<td>9.94</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>Danville</td>
<td>11.20</td>
</tr>
<tr>
<td>Bank of Delight</td>
<td>Delight</td>
<td>13.17</td>
</tr>
<tr>
<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
<td>9.59</td>
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<tr>
<td>Merchants &amp; Farmers Bank</td>
<td>Dumas</td>
<td>10.60</td>
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<tr>
<td>First Financial Bank</td>
<td>El Dorado</td>
<td>11.47</td>
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<tr>
<td>Bank of England</td>
<td>England</td>
<td>13.43</td>
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<tr>
<td>CS Bank</td>
<td>Eureka Springs</td>
<td>9.67</td>
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<tr>
<td>Arvest Bank</td>
<td>Fayetteville</td>
<td>8.61</td>
</tr>
<tr>
<td>Signature Bank of Arkansas</td>
<td>Fayetteville</td>
<td>10.29</td>
</tr>
<tr>
<td>FBT Bank &amp; Mortgage</td>
<td>Fordyce</td>
<td>10.91</td>
</tr>
<tr>
<td>Armor Bank</td>
<td>Forrest City</td>
<td>9.07</td>
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<tr>
<td>First National Bank of Eastern Arkansas</td>
<td>Forrest City</td>
<td>9.11</td>
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<tr>
<td>The First National Bank of Fort Smith</td>
<td>Fort Smith</td>
<td>9.56</td>
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<tr>
<td>Anstaff Bank</td>
<td>Green Forest</td>
<td>8.72</td>
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<tr>
<td>First Service Bank</td>
<td>Greenbrier</td>
<td>11.53</td>
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<tr>
<td>Farmers Bank</td>
<td>Greenwood</td>
<td>15.09</td>
</tr>
<tr>
<td>Partners Bank</td>
<td>Helena</td>
<td>9.08</td>
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<tr>
<td>Horatio State Bank</td>
<td>Horatio</td>
<td>12.88</td>
</tr>
<tr>
<td>Today’s Bank</td>
<td>Huntsville</td>
<td>9.74</td>
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<tr>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
<td>10.23</td>
</tr>
<tr>
<td>Premier Bank of Arkansas</td>
<td>Jonesboro</td>
<td>7.99</td>
</tr>
<tr>
<td>BANK</td>
<td>CITY</td>
<td>RATIO</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>---------------</td>
<td>--------</td>
</tr>
<tr>
<td>Bank of Lake Village</td>
<td>Lake Village</td>
<td>12.48</td>
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<tr>
<td>Bank of Little Rock</td>
<td>Little Rock</td>
<td>8.50</td>
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<tr>
<td>Bank OZK</td>
<td>Little Rock</td>
<td>15.81</td>
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<tr>
<td>Central Bank</td>
<td>Little Rock</td>
<td>8.63</td>
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<tr>
<td>Eagle Bank &amp; Trust Company</td>
<td>Little Rock</td>
<td>14.83</td>
</tr>
<tr>
<td>Encore Bank</td>
<td>Little Rock</td>
<td>10.07</td>
</tr>
<tr>
<td>First State Bank</td>
<td>Lonoke</td>
<td>9.59</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
<td>9.83</td>
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<tr>
<td>The Peoples Bank</td>
<td>Magnolia</td>
<td>10.23</td>
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<tr>
<td>The Malvern National Bank</td>
<td>Malvern</td>
<td>9.06</td>
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<tr>
<td>First Natural State Bank</td>
<td>McGehee</td>
<td>10.19</td>
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<td>McGehee Bank</td>
<td>McGehee</td>
<td>12.09</td>
</tr>
<tr>
<td>The Union Bank of Mena</td>
<td>Mena</td>
<td>9.94</td>
</tr>
<tr>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
<td>9.57</td>
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<tr>
<td>Union Bank &amp; Trust Company</td>
<td>Monticello</td>
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<td>Petit Jean State Bank</td>
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<td>14.15</td>
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<tr>
<td>Stone Bank</td>
<td>Mountain View</td>
<td>9.75</td>
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<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
<td>9.98</td>
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<tr>
<td>Merchants &amp; Planters Bank</td>
<td>Newport</td>
<td>9.01</td>
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<td>First National Bank</td>
<td>Paragould</td>
<td>10.40</td>
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<tr>
<td>The First National Bank at Paris</td>
<td>Paris</td>
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<td>Piggott State Bank</td>
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<td>8.64</td>
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<td>Relyance Bank, National Association</td>
<td>Pine Bluff</td>
<td>12.95</td>
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<td>Simmons Bank</td>
<td>Pine Bluff</td>
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<td>RiverBank</td>
<td>Pocahontas</td>
<td>14.89</td>
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<td>Home Bank of Arkansas</td>
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<td>10.44</td>
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<td>Gateway Bank</td>
<td>Rison</td>
<td>9.94</td>
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<td>Generations Bank</td>
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<td>Logan County Bank</td>
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<td>19.38</td>
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<td>First Security Bank</td>
<td>Searcy</td>
<td>14.76</td>
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<td>Peoples Bank</td>
<td>Sheridan</td>
<td>14.37</td>
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<td>11.77</td>
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<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
<td>8.70</td>
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<tr>
<td>Legacy National Bank</td>
<td>Springdale</td>
<td>8.51</td>
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<td>United Bank</td>
<td>Springdale</td>
<td>9.45</td>
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<tr>
<td>Bodcaw Bank</td>
<td>Stamps</td>
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<td>Connect Bank</td>
<td>Star City</td>
<td>14.50</td>
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<td>Security Bank</td>
<td>Stephens</td>
<td>11.20</td>
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<tr>
<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
<td>9.38</td>
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<td>CITY</td>
<td>RATIO</td>
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<td>Citizens Bank &amp; Trust Company</td>
<td>Van Buretn</td>
<td>10.43</td>
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<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>9.57</td>
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<td>First State Bank of Warren</td>
<td>Warren</td>
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<td>Cross County Bank</td>
<td>Wynne</td>
<td>9.96</td>
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# NATIONAL BANKS
**HEADQUARTERED IN ARKANSAS**

**JUNE 30, 2022**

(000’s omitted)

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<th>BANK</th>
<th>CITY</th>
<th>ASSETS</th>
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<td>First National Bank of Eastern Arkansas</td>
<td>Forrest City</td>
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<td>The First National Bank of Fort Smith</td>
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<td>The Malvern National Bank</td>
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<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>281,549</td>
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REPORT OF THE

SEVENTY-FOUR

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2022

(000’s omitted)
## Southern Bancorp Bank

**Arkadelphia, AR**

<table>
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<tr>
<th><strong>VOICE:</strong></th>
<th>(870) 246-5811</th>
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<tr>
<td><strong>FAX:</strong></td>
<td>(870) 246-5284</td>
</tr>
<tr>
<td><strong>Charter Number:</strong></td>
<td>142</td>
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<tr>
<td><strong>Date:</strong></td>
<td>September 28, 1903</td>
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<tr>
<td><strong>FDIC Certificate Number:</strong></td>
<td>1528</td>
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<td><strong>Home Page:</strong></td>
<td><a href="http://www.banksouthern.com">www.banksouthern.com</a></td>
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<td><strong>Member of Federal Reserve System:</strong></td>
<td></td>
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<td><strong>Bank Holding Company:</strong></td>
<td></td>
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<tr>
<td><strong>Southern Bancorp Inc., Arkadelphia, AR</strong></td>
<td></td>
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**Chm:** Sherman E. Tate  
**CEO/Pres:** John Olaimey  
**CFO:** Christopher Wewers  
**TO:** Gena Jennings

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<th><strong>Cash and Due from:</strong></th>
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<td><strong>Net Loans:</strong></td>
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<td><strong>Other Assets:</strong></td>
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<td><strong>Total Trust Assets:</strong></td>
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<td><strong>Deposits:</strong></td>
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<td><strong>Other Liabilities:</strong></td>
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<td><strong>Subordinated Debt:</strong></td>
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<td><strong>Total Liabilities:</strong></td>
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<td><strong>Total Liabilities and Capital:</strong></td>
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<td><strong>Total Equity Capital:</strong></td>
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<tr>
<td><strong>Number of Shares Outstanding:</strong></td>
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</table>

**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]
One Hundred and Eighth Report

FNBC Bank
Ash Flat, AR

VOICE: (870) 994-2311 Charter Number: 793
FAX: (870) 257-1889 Date: January 16, 2014
Trust Powers: No FDIC Certificate Number: 1294

Home Page: www.fnbc.us
Member of Federal Reserve System
Bank Holding Company
FNBC Bancorp, Inc., Ash Flat, AR

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

Cash and Due from: ................................ ...... 15,076 Deposits: ................................................... 577,688
Federal Funds and Repos: ................................... 0 Federal Funds and Borrowings: ............................ 77,000
Investments: ................................................ 213,872 Other Liabilities: ........................................... 3,350
Net Loans: ................................................... 412,847 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ................................ 20,747 Total Liabilities: ...................................... 658,038
Other Real Estate: ........................................... 282
Other Assets: ............................................... 19,270 Total Equity Capital: ................................. 44,056
Total Assets: ............................................. 702,094 Total Liabilities and Capital: ....................... 702,094
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 Grove[MO], Mountain Home, Salem, West Plains[MO]

RiverWind Bank
Augusta, AR

VOICE: (870) 347-2511 Charter Number: 669
FAX: (870) 347-2654 Date: February 20, 1935
Trust Powers: Yes FDIC Certificate Number: 15035

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

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

Cash and Due from: ................................ ...... 3,601 Deposits: ................................................... 116,095
Federal Funds and Repos: ................................... 6,175 Federal Funds and Borrowings: ..................... 3,000
Investments: ............................................... 351,196 Other Liabilities: ........................................... 3,205
Net Loans: ................................................... 74,679 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ................................ 2,888 Total Liabilities: ...................................... 122,300
Other Real Estate: ........................................... 0
Other Assets: ............................................... 6,761 Total Equity Capital: ................................. 7,000
Total Assets: ............................................. 129,300 Total Liabilities and Capital: ....................... 129,300
Total Trust Assets: ........................................ 0 Number of Shares Outstanding: ................... 8,000

Directors: Dr. Steven Collier; Winston Collier; Casey Cullipher; W. P. Daniel, Jr.; W. P. Daniel, III; Charles P. Eldridge; Mark Eldridge; Ronald Jones; William D. "Bill" Patton
Branches in Town: None
Other Branches: Beebe, Searcy (2)
First Community Bank
Batesville, AR

VOICE: (870) 612-3400 1325 Harrison Street Charter Number: 770
FAX: (870) 612-3412 72501 Date: June 20, 1997
Trust Powers: Yes

FDIC Certificate Number: 34533

Home Page: www.firstcommunity.net

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

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

Cash and Due from: 36,953 Deposits: 1,791,991
Federal Funds and Repos: 0 Federal Funds and Borrowings: 178,013
Investments: 250,841 Other Liabilities: 10,255
Net Loans: 1,732,999 Subordinated Debt: 0
Premises and Fixed Assets: 68,447 Total Liabilities: 1,980,259
Other Real Estate: 480
Other Assets: 49,808 Total Equity Capital: 159,269
Total Assets: 2,139,528 Total Liabilities and Capital: 2,139,528
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; Frank Tripp; Sheila Wagnon; Keith Webb

Branches in Town: Three
Other Branches: Bald Knob, Bay, Brookland, Cabot (2), Cave City, Cherokee Village, Conway (2), 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 655 St. Louis Street Charter Number: 705
FAX: (870) 698-6241 72501 Date: February 19, 1953
Trust Powers: Yes

FDIC Certificate Number: 17211

Home Page: www.thecitizensbank.net

Member of Federal Reserve System
Bank Holding Company
Citizens Bancshares of Batesville, Inc., Batesville, AR

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

Cash and Due from: 17,210 Deposits: 1,056,774
Federal Funds and Repos: 0 Federal Funds and Borrowings: 22,706
Investments: 102,689 Other Liabilities: 3,900
Net Loans: 983,343 Subordinated Debt: 0
Premises and Fixed Assets: 43,049 Total Liabilities: 1,083,380
Other Real Estate: 0
Other Assets: 44,654 Total Equity Capital: 107,565
Total Assets: 1,190,945 Total Liabilities and Capital: 1,190,945
Number of Shares Outstanding: 16,500

Directors: John Carter, Mark Forbis; Russell Harrington; Adam Mitchell; Dr. Lackey G. Moody, M.D.; Jay F. Shell; Kay Southerland; Jeffery F. Teague

Branches in Town: Three
Other Branches: Arkadelphia, Fayetteville (2), Hot Springs (2), Imboden, Little Rock (2), Monticello, Mountain View, Pleasant Plains, Portland, Rogers
Bank of Bearden
Bearden, AR

VOICE: (870) 687-2233  1 Second Street  Charter Number: 688
FAX: (870) 687-2474  71720  Date: June 17, 1945
Trust Powers: No  FDIC Certificate Number: 16282

Home Page: www.bankofbearden.com

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

Chm/Pres: Rick Green  VP: Donnie Castleberry
EVP/Sec: Brett Wood  VP/Cash: Susan Lusby

Cash and Due from: 6,305  Deposits: 89,095
Federal Funds and Repos: 48,475  Federal Funds and Borrowings: 0
Investments: 15,327  Other Liabilities: 20
Net Loans: 23,707  Subordinated Debt: 0
Premises and Fixed Assets: 160  Total Liabilities: 89,115
Other Real Estate: 0  Total Trust Assets: 0
Other Assets: 152  Number of Shares Outstanding: 8,300
Total Assets: 94,126

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

Branches in Town: None

Other Branches: None

Bank of 1889
Berryville, AR

VOICE: (870) 423-6601  305 - 307 Public Square  Charter Number: 805
FAX: (870) 423-2786  72616  Date: June 28, 2022
Trust Powers: Yes  FDIC Certificate Number: 3854

Home Page: www.1889.bank
Member of Federal Reserve System
Bank Holding Company
First Carroll Bankshares, Inc., Berryville, AR

CEO: William A. Hudspeth, III  Pres/CLO: Doug Carr

Cash and Due from: 9,712  Deposits: 263,506
Federal Funds and Repos: 15,650  Federal Funds and Borrowings: 0
Investments: 69,913  Other Liabilities: 1,529
Net Loans: 183,394  Subordinated Debt: 0
Premises and Fixed Assets: 9,798  Total Liabilities: 265,035
Other Real Estate: 23  Total Trust Assets: 0
Other Assets: 3,808  Number of Shares Outstanding: 57,000
Total Assets: 292,298

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

Branches in Town: Two

Other Branches: Elkins, Eureka Springs, Green Forest, Harrison (2), Huntsville, Marshall, Yellville
Farmers Bank And Trust Company
Blytheville, AR

VOICE:  (870) 763-8101 400 West Main Charter Number:  253
FAX:  (870) 763-3500 72315 Date:  March 16, 1908
Trust Powers:  Yes
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  CFO:  Shelly Crosskno
EVP:  Justin Bell

Cash and Due from: ................................ 16,232 Deposits: ................................ ................ 293,875
Federal Funds and Repos: .......................... 25,000 Federal Funds and Borrowings: .................. 11,875
Investments: ................................ ......... 62,388 Other Liabilities: ................................ .... 5,245
Net Loans: ................................ .......... 473,681 Subordinated Debt: ................................. 0
Premises and Fixed Assets:.......................... 13,681 Total Liabilities: ................................ .... 541,404
Other Real Estate: ................................ ... 0 Total Equity Capital: ............................... 49,579
Other Assets: ................................ ....... 24,719 Number of Shares Outstanding: .............. 100,000
Total Assets: ................................ ... 590,983
Total Trust Assets: ................................ ... 0

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

Branches in Town:  Two
Other Branches:  Gosnell, Manila, Wilson

First Western Bank
Booneville, AR

VOICE:  (479) 936-2000 80 West Main Charter Number:  397
FAX:  (479) 878-3408 72927 Date:  April 18, 1910
Trust Powers:  Yes
FDIC Certificate Number: 13083

Home Page:  www.fwbank.com

Member of Federal Reserve System
Bank Holding Company
First Western Bancshares, Inc., Booneville, AR

Chm/CEO:  John T. Hampton  Pres/COO:  Landon Taylor
VChm:  Steve Gramling

Cash and Due from: ................................ 16,514 Deposits: ................................ ................ 524,284
Federal Funds and Repos: .......................... 0 Federal Funds and Borrowings: .................. 11,875
Investments: ................................ ......... 62,388 Other Liabilities: ................................ .... 5,245
Net Loans: ................................ .......... 473,681 Subordinated Debt: ................................. 0
Premises and Fixed Assets:.......................... 13,681 Total Liabilities: ................................ .... 541,404
Other Real Estate: ................................ ... 0 Total Equity Capital: ............................... 49,579
Other Assets: ................................ ....... 24,719 Number of Shares Outstanding: .............. 100,000
Total Assets: ................................ ... 590,983
Total Trust Assets: ................................ ... 0

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

Branches in Town:  One
Other Branches:  Bella Vista, Bentonville, Caulksville, Fort Smith, Magazine, Rogers (2), Springdale
Community State Bank
Bradley, AR

VOICE: (870) 894-3322 208 West 4th Street Charter Number: 653
FAX: (870) 894-3324 71826 Date: April 10, 1933
Trust Powers: No FDIC Certificate Number: 5619

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

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

Cash and Due from: ...................................... 1,810 Deposits: .......................................... 22,028
Federal Funds and Repos: ............................ 0 Federal Funds and Borrowings: ...................... 0
Investments: ............................................. 361 Other Liabilities: .................................. 34
Net Loans: .............................................. 22,468 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ........................... 512 Total Liabilities: ................................. 22,062
Other Real Estate: ....................................... 0 Total Trust Assets: ................................. 22,062
Other Assets: .......................................... 526 Number of Shares Outstanding: 10,000
Total Assets: ......................................... 25,677 Total Liabilities and Capital: .............. 25,677
Total Trust Assets: .................................. 0

Directors: Taylor Chandler; Jeff C. Hobbs; Derick Murway; Aaron Symank
Branches in Town: None
Other Branches: None

Bank of Cave City
Cave City, AR

VOICE: (870) 283-5301 137 South Main Street Charter Number: 209
FAX: (870) 283-6466 72521 Date: July 2, 1906
Trust Powers: Yes 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 SVP/Cash: Ronele Smith
EVP/CFO: Kim Nunnally SVP/CCO: Sandra Barr

Cash and Due from: ................................. 3,028 Deposits: ........................................ 141,564
Federal Funds and Repos: .......................... 2,375 Federal Funds and Borrowings: ............ 4,471
Investments: ......................................... 41,464 Other Liabilities: ................................. 0
Net Loans: ............................................. 97,986 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ...................... 4,954 Total Liabilities: ........................... 149,106
Other Real Estate: .................................... 277 Total Liabilities and Capital: ........... 157,464
Other Assets: ......................................... 7,380 Number of Shares Outstanding: 4,000
Total Assets: ........................................ 157,464
Total Trust Assets: .................................. 0

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

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Directors: James W. Faulkner; Joe Griffith; J. Kendall Henry; Kelly Lawless; 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
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: 2,811,643
Federal Funds and Repos: 0
Investments: 5,150,194
Net Loans: 13,629,605
Premises and Fixed Assets: 415,056
Total Assets: 24,196,505
Net Loans: 12,605,605
Premises and Fixed Assets: 415,056
Total Assets: 24,196,505

Other Branches:

**Branches in Town:** Six

**Other Branches:** Abilene[TX], Addison[TX], Allen[TX], Amarillo[TX] (11), Apalachicola[FL], Atkins, Austin[TX], Batesville (2), Bedford[TX], Beebe (2), Bentonville, Big Pine Key[FL], Blountstown[FL], Boca Raton[FL], Boerne[TX], Borger[TX], Bovina[TX], Bristol[FL], Bryant, Cabot (4), Canadian[TX], Canyon[TX], Carrabelle[FL], Clarksville, Clearwater[FL], Cooper City[FL], Coral Gables[FL], Coral Springs[FL], Crawfordville[FL], Dade City[FL], Dalhart[TX], Dania Beach[FL], Dardanelle, Davie[FL], Destin[FL], Dimmit[TX], Doral[FL], Dumas[FL], Eastpoint[FL] (2), Elberta[AL], Englewood[FL], Fairhope[AL], Fayetteville (2), Floydada[TX], Foley[AL], Fort Smith (2), Fort Worth[TX], Fredericksburg[TX], Ft. Lauderdale[FL] (3), Ft. Myers[FL], Greenbrier, Gulf Shores[AL], Happy[TX], Hart[TX], Heber Springs, Hereford[TX], Hialeah[FL], Higgins[TX], Highland, Hollywood[FL], Islamorada[FL], Jacksonville (2), Jonesboro (6), Jupiter[FL], Kerrville[TX] (2), Key Largo[FL], Key West[FL] (3), Kissimmee[FL], Lake Mary[FL], Lakeland[FL], Little Rock (7), Lockney[TX], Lubbock[TX] (4), Lutz[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Memphis[TX], Metador[TX], Mexico Beach[FL], Mobeetie[TX], Monette, Morrilton, Mountain Home, Mountain View (2), Muleshoe[TX], Naples[FL], Navarre[FL], New Braunfels[TX], New York[NY], North Little Rock (6), Olton[TX], Orange Beach[AL], Orlando[FL], Pampa[TX], Panama City[FL] (2), Panama City Beach[FL] (2), Panhandle[TX], Paragould (3), Pensacola[FL] (2), Plainview[TX] (2), Plant City[FL], Plantation[FL], Pompano Beach[FL], Port Saint Joe[FL], Post[TX], Pottsville, Punta Gorda[FL], Quincy[FL], Quitman, Rector, Rogers, Round Rock[TX], Russellville (3), Saint James City[FL], Saint Petersburg[FL], Santa Rosa Beach[FL] (2), Sarasota[FL] (2), Searcy (3), Shamrock[TX], Sherwood, Siloam Springs (2), Silverton[TX], Slaton[TX], Spring Hill[FL], Springdale, St. Cloud[FL], Stratford[TX], Sunray[TX], Tahoka[TX], Tallahassee[FL] (6), Tampa[FL] (3), Texline[TX], Tontitown, Tulia[TX], Turkey[TX], Van Buren, Venice[FL], Vilonia, Ward, West Palm Beach[FL], Weston[FL], Wewahitchka[FL], Wheeler[TX], White Deer[TX], Winter Haven[FL], Winter Park[FL], Zephyrhills[FL]
Chambers Bank
Danville, AR

VOICE: (479) 495-2236 901 Main Street Charter Number: 615
FAX: (479) 495-4650 72833 Date: October 3, 1930
Trust Powers: Yes

Home Page: www.chambers.bank

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

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

Cash and Due from: ......................................28,262 Deposits: .........................................1,022,396
Federal Funds and Repos: .....................79,425 Federal Funds and Borrowings: ............79,934
Investments: .........................................97,426 Other Liabilities: ...............................8,069
Net Loans: ..........................................977,984 Subordinated Debt: ...............................0
Premises and Fixed Assets: ...............25,895 Total Liabilities: ..........................1,110,399
Other Real Estate: ................................1,472 Total Equity Capital: .........................145,775
Other Assets: .....................................45,710 Total Liabilities and Capital: .........1,256,174
Total Assets: ......................................1,256,174 Number of Shares Outstanding: ........10,000

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

Branches in Town: One

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

Bank of Delight
Delight, AR

VOICE: (870) 379-2293 503 East Antioch Charter Number: 342
FAX: (870) 379-2575 71940 Date: June 16, 1911
Trust Powers: No

Home Page: www.bankofdelight.com

Bank Holding Company
None

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

Cash and Due from: ..............................5,528 Deposits: .........................................130,422
Federal Funds and Repos: ...............17,350 Federal Funds and Borrowings: .........10,425
Investments: ..........................17,977 Other Liabilities: ..............................129
Net Loans: .................................119,002 Subordinated Debt: ...............................0
Premises and Fixed Assets: ..........555 Total Liabilities: ..........................140,976
Other Real Estate: ............................142 Total Equity Capital: .........................21,388
Other Assets: ..............................1,810 Total Liabilities and Capital: ......162,364
Total Assets: .............................162,364 Number of Shares Outstanding: ........15,583
Total Trust Assets: ........................0

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

**Trust Powers:** No  
**Home Page:** www.fsbdequeen.com

**Member of Federal Reserve System**  
**Bank Holding Company**  
First State Bancshares, Inc., DeQueen, AR

**Chm:** Dennis Smiley  
**CEO/Pres:** Noel Bard  
**Reg Pres:** Jay O'Neal

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Other Liabilities</th>
<th>Subordinated Debt</th>
<th>Total Liabilities</th>
<th>Total Liabilities and Capital</th>
<th>Total Equity Capital</th>
<th>Number of Shares Outstanding</th>
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<td>9,754</td>
<td>274,550</td>
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<td>7,242</td>
<td>0</td>
<td>4,118</td>
<td>285,910</td>
<td>0</td>
<td>230,621</td>
<td>306,489</td>
<td>20,579</td>
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**Premises and Fixed Assets:** 6,773  
**Other Real Estate:** 11,615  
**Other Assets:** 11,615  
**Total Assets:** 306,489

**Directors:** Noel Bard; Julie Brown; Gary Dan Futrell; Pace King; Dennis Smiley; Don Stemple; Angie Walker

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

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**Merchants & Farmers Bank**  
Dumas, AR

**VOICE:** (870) 382-4311  
**FAX:** (870) 382-5901  
**Charter Number:** 278  
**Date:** May 10, 1909  
**FDIC Certificate Number:** 8735

**Trust Powers:** Yes  
**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.

<table>
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<tr>
<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Other Liabilities</th>
<th>Subordinated Debt</th>
<th>Total Liabilities</th>
<th>Total Liabilities and Capital</th>
<th>Total Equity Capital</th>
<th>Number of Shares Outstanding</th>
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<tr>
<td>5,088</td>
<td>170,186</td>
<td>10,325</td>
<td>10,143</td>
<td>155,439</td>
<td>355</td>
<td>180,684</td>
<td>0</td>
<td>179,832</td>
<td>200,516</td>
<td>19,832</td>
<td>40,000</td>
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**Premises and Fixed Assets:** 6,035  
**Other Real Estate:** 0  
**Other Assets:** 8,793  
**Total Assets:** 200,516

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

**Branches in Town:** None  
**Other Branches:** Benton, Bryant
**First Financial Bank**

El Dorado, AR

VOICE: (870) 863-7000
FAX: (870) 881-5393

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
CRO: Sean Williams

Cash and Due from: 185,895
Federal Funds and Repos: 27,498
Investments: 181,789
Net Loans: 966,337
Premises and Fixed Assets: 15,492
Other Real Estate: 6,945
Other Assets: 86,156
Total Assets: 1,470,112
Total Trust Assets: 0

Deposits: 1,230,592
Federal Funds and Borrowings: 45,083
Other Liabilities: 9,957
Total Liabilities: 1,285,632
Number of Shares Outstanding: 704,757

Number of Directors: 7
Branches in Town: Four
Other Branches: Carthage[MS], Cherry Valley, Forrest City, Harrisburg (2), Little Rock, McCrory, Mena, Senatobia[MS], Smackover, Wynne (2)

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**Bank of England**

England, AR

VOICE: (501) 842-2555
FAX: (501) 842-2422

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

Home Page: www.bankofengland-ar.com

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: 122,541
Federal Funds and Repos: 0
Investments: 43,623
Net Loans: 291,496
Premises and Fixed Assets: 9,755
Other Real Estate: 702
Other Assets: 63,211
Total Assets: 531,328
Total Trust Assets: 0

Deposits: 392,663
Federal Funds and Borrowings: 22,500
Other Liabilities: 33,902
Subordinated Debt: 0
Total Liabilities: 449,065
Total Liabilities and Capital: 531,328
Number of Shares Outstanding: 10,000

Number of Directors: 7
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
72632

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

70 South Main
Eureka Springs, AR

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: 77,965
Federal Funds and Repos: 0
Investments: 36,225
Net Loans: 355,918
Premises and Fixed Assets: 17,860
Other Real Estate: 113
Other Assets: 11,593
Total Assets: 499,694
Total Trust Assets: 0

Deposits: 412,223
Federal Funds and Borrowings: 35,560
Other Liabilities: 3,863
Subordinated Debt: 0
Total Liabilities: 451,646
Total Liabilities and Capital: 499,694
Total Equity Capital: 48,048
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
Arkansas State Bank Department

Arvest Bank
Fayetteville, AR

VOICE: (479) 750-1400 75 North East Street Charter Number: 31
FAX: (479) 770-1615 72701 Date: December 24, 1892
Trust Powers: Yes FDIC Certificate Number: 8728

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

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

Cash and Due from: .............................................. 1,713,956
Federal Funds and Repos: .................................. 15,000
Investments: .................................................... 8,579,566
Net Loans: .................................................... 14,092,087
Premises and Fixed Assets: .............................. 505,687
Other Assets: ................................................... 6,143
Total Assets: .................................................. 26,592,983

Deposits: .......................................................... 23,542,085
Federal Funds and Borrowings: ......................... 515,499
Other Liabilities: ............................................... 467,508
Subordinated Debt: ......................................... 0
Total Liabilities: ............................................... 24,525,092
Total Equity Capital: ....................................... 2,067,891
Total Liabilities and Capital: ......................... 26,592,983

Number of Shares Outstanding: ...................... 350,692

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

Branches in Town: Six

Other Branches: Alma, Anderson[MO], Aurora[MO], Bartlesville[OK] (4), Bella Vista (3), Belton[MO], Benton, Bentonville (7), Berryville, Branson[MO], Branson West[MO], Broken Arrow[OK] (3), Bryant, Cabot, Carthage[MO] (2), Cassville[MO], Centerton, Chickasha[OK], Clarksville, Conway (4), Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (3), Elgin[OK], Elkins, Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (6), Gardner[KS], Gentry, Gladstone[MO], Gravette, Greenwood, Grove[OK], Harrison (2), Hollister[MO], Hot Springs (4), Hot Springs Village, Huntsville (2), Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Jonesboro (2), Joplin[MO] (4), Kansas [OK], Kansas City[MO] (6), Lamar[MO], Lawton[OK] (4), Leawood[KS], Lebanon[MO], Lee’s Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (8), Lockwood[MO], Lowell, Marshfield[MO], McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Monett[MO], Moore[OK] (2), Morrilton, Mountain Home (3), Muskogee[OK] (2), Neosho[MO], Nevada[MO], Nixa[MO], Norman[OK] (6), North Little Rock (3), Nowata[OK] (2), Oklahoma City[OK] (5), Okmulgee[OK], Olathe[KS], Ottawa[KS], Overland Park[KS] (2), Owasso[OK] (2), Pea Ridge, Pittsburg[KS], Poteau[OK], Prairie Grove, Pryor[OK], Rogers (7), Russellville (3), Sallisaw[OK], Sapulpa[OK], Shawnee[KS], Shawnee[OK] (2), Sherwood (2), Siloam Springs (3), Springdale (7), Springfield[MO] (5), Stillwater[OK], Stilwell[OK], Tahlequah[OK] (3), Tulsa[OK] (15), Van Buren (2), Wagoner[OK], Waldron, Webb City[MO], West Fork, Westville[OK], Yellville, Yukon[OK]
Signature Bank of Arkansas
Fayetteville, AR

VOICE: (479) 684-3700
FAX: (479) 684-3795

3878 N. Crossover Road, Suite 20
72703

Charter Number: 660
Date: August 28, 1933
FDIC Certificate Number: 89

Signature Bank of Arkansas
Fayetteville, AR

Trust Powers: Yes

Home Page: www.signature.bank

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

Chm/CEO/Pres: Gary R. Head
CFO: Edward Riedeau

COO/Treas: Brant Ward

Cash and Due from: ................................ 50,559 Deposits: ............................................. 780,383
Federal Funds and Repos: .......................... 0 Federal Funds and Borrowings: ...................... 10,852
Investments: .......................................... 95,838 Other Liabilities: ...................................... 19,611
Net Loans: ............................................. 710,165 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ....................... 28,030 Total Liabilities: .................................... 810,846
Other Real Estate: ................................... 0
Other Assets: ......................................... 11,313 Total Equity Capital: .............................. 85,059
Total Assets: ........................................ 895,905 Total Liabilities and Capital: ..................... 895,905
Total Trust Assets: ................................... 0 Number of Shares Outstanding: ................. 30,000

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

Branches in Town: None

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

FBT Bank & Mortgage
Fordyce, AR

VOICE: (870) 352-3107
FAX: (870) 352-5202

200 West Fourth Street
71742

Charter Number: 631
Date: January 5, 1931
FDIC Certificate Number: 1028

FBT Bank & Mortgage
Fordyce, AR

Trust Powers: Yes

Home Page: www.fbtbank.com

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

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

Cash and Due from: ................................ 25,875 Deposits: ........................................... 171,610
Federal Funds and Repos: .......................... 0 Federal Funds and Borrowings: ..................... 18,000
Investments: .......................................... 53,680 Other Liabilities: ..................................... 623
Net Loans: ............................................. 112,199 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ....................... 2,396 Total Liabilities: .................................... 190,233
Other Real Estate: ................................... 0
Other Assets: ......................................... 6,105 Total Equity Capital: .............................. 10,022
Total Assets: ........................................ 200,255 Total Liabilities and Capital: ..................... 200,255
Total Trust Assets: ................................. 1,156 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  
**Charter Number:** 802  
**Date:** June 28, 2018  
**FDIC Certificate Number:** 28812  
**Home Page:** www.armor.bank

**Member of Federal Reserve System**  
**Bank Holding Company**  
Forrest City Financial Corporation, Marianna, AR

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

**Cash and Due from:** 8,141  
**Deposits:** 325,057

**Federal Funds and Repos:** 8,950  
**Federal Funds and Borrowings:** 18,000  
**Other Liabilities:** 562  
**Subordinated Debt:** 0

**Net Loans:** 278,639  
**Premises and Fixed Assets:** 16,835  
**Net Liabilities:** 343,619

**Other Real Estate:** 8,409  
**Total Liabilities:** 373,165  
**Total Liabilities and Capital:** 373,165

**Other Assets:** 0  
**Total Trust Assets:** 0  
**Number of Shares Outstanding:** 229,233

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

**Branches in Town:** One  
**Other Branches:** Hot Springs, Jonesboro, Little Rock (2), Marianna, Marked Tree, Trumann, Tyronza

### Anstaff Bank
**Green Forest, AR**

**VOICE:** (870) 438-5214  
**FAX:** (870) 438-5412  
**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:** 19,706  
**Deposits:** 902,725

**Federal Funds and Repos:** 61,500  
**Federal Funds and Borrowings:** 1,312  
**Other Liabilities:** 6,562  
**Subordinated Debt:** 0

**Net Loans:** 197,693  
**Premises and Fixed Assets:** 18,838  
**Net Liabilities:** 910,599

**Other Real Estate:** 85  
**Total Liabilities:** 979,903  
**Total Liabilities and Capital:** 979,903

**Other Assets:** 30,187  
**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), Norfork
First Service Bank
Greenbrier, AR

VOICE: (501) 679-7200 136 South Broadview Charter Number: 732
FAX: (501) 764-4260 72058 Date: October 15, 1976
Trust Powers: No
FDIC Certificate Number: 18519

Home Page: www.firstservicebank.com

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

CEO/Pres: Thomas H. Grumbles  COO/Mtg CEO: Robin Hackett
SVP: Darla McJunkins  CFO/TO: Andy Grumbles

Cash and Due from: ................................ ...... 15,389
Federal Funds and Repos: ......................... 18,625
Investments: ................................................ 41,774
Net Loans: .............................................. 388,715
Premises and Fixed Assets: ...................... 10,611
Other Real Estate: ....................................... 1,185
Other Assets: ................................ .............. 15,690

Total Assets: ............................................. 491,989

Total Liabilities and Capital: ....................... 491,989

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

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

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

Cash and Due from: ................................ ...... 4,858
Federal Funds and Repos: ......................... 0
Investments: ................................................ 90,764
Net Loans: .............................................. 146,654
Premises and Fixed Assets: ...................... 11,246
Other Real Estate: ....................................... 0
Other Assets: ................................ .............. 13,848

Total Assets: ............................................. 267,370

Total Liabilities and Capital: ....................... 267,370

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

Home Page: www.partnersbnk.com

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

Interim CEO/Pres: Vance G. St. Columbia
EVP/CFO: Leslie Harp
EVP: Brenda Eldridge
EVP/CCO: Phil Thomas

Cash and Due from: 77,793
Federal Funds and Repos: 0
Investments: 24,552
Net Loans: 309,942
Premises and Fixed Assets: 4,246
Other Real Estate: 0
Other Assets: 13,194
Total Assets: 429,727
Total Trust Assets: 0
Deposits: 366,324
Federal Funds and Borrowings: 30,000
Other Liabilities: 1,744
Subordinated Debt: 0
Total Liabilities: 398,068
Total Liabilities and Capital: 429,727
Number of Shares Outstanding: 50,000
Total Equity Capital: 31,659

Directors: Murray Benton; John S. Cooper; Thomas "Larry" Delk; Leslie Harp; Jerry L. Kelley; Barry Lawrence; 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 123 Main Street Charter Number: 179
FAX: (870) 832-2577 71842 Date: May 15, 1905
Trust Powers: No FDIC Certificate Number: 109

Home Page: www.horatiostatebank.com

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

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

Cash and Due from: 14,960 Deposits: 220,588
Federal Funds and Repos: 0 Federal Funds and Borrowings: 0
Investments: 28,760 Other Liabilities: 242
Net Loans: 196,881 Subordinated Debt: 0
Premises and Fixed Assets: 1,453 Total Liabilities: 220,830
Other Real Estate: 0 Total Trust Assets: 0
Other Assets: 8,401 Number of Shares Outstanding: 2,000
Total Assets: 250,455

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: Ashdown, Foreman

Today's Bank
Huntsville, AR

VOICE: (479) 582-0700 432 Harmony Road Charter Number: 756
FAX: (479) 251-8253 72740 Date: July 26, 1991
Trust Powers: Yes FDIC Certificate Number: 33470

Home Page: www.todaysbank.com

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

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

Cash and Due from: 22,872 Deposits: 240,800
Federal Funds and Repos: 0 Federal Funds and Borrowings: 28,386
Investments: 47,463 Other Liabilities: 3,685
Net Loans: 208,335 Subordinated Debt: 0
Premises and Fixed Assets: 7,984 Total Liabilities: 272,871
Other Real Estate: 203 Total Trust Assets: 0
Other Assets: 7,814 Number of Shares Outstanding: 27,000
Total Assets: 294,671

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 Charter Number: 701
FAX: (501) 982-5769 Date: August 2, 1949
Trust Powers: Yes

Home Page: www.fabandt.bank

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

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

Cash and Due from: 33,089
Federal Funds and Repos: 0
Investments: 234,623
Net Loans: 605,283
Premises and Fixed Assets: 21,452
Other Real Estate: 176
Other Assets: 71,988
Total Assets: 966,611
Total Liabilities: 880,472
Total Equity Capital: 86,139

Premier Bank of Arkansas
Jonesboro, AR

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

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

Bank Holding Company
FCB Financial Services, Inc., Marion, AR

Chm: John Olaimey
CEO/Pres: Donny Underwood
CFO: T. J. Anderson

Cash and Due from: 41,456
Federal Funds and Repos: 0
Investments: 2,169
Net Loans: 160,065
Premises and Fixed Assets: 3,522
Other Real Estate: 0
Other Assets: 18,172
Total Assets: 225,384
Total Liabilities: 195,578
Total Equity Capital: 29,806
Number of Shares Outstanding: 60,000

Directors: John Olaimey; Donny Underwood; Chris Wewers; Darrin Williams

Branches in Town: None

Other Branches: Marion, West Memphis
The Bank of Lake Village  
Lake Village, AR

VOICE: (870) 265-2241 201 Main Street  Charter Number: 675
FAX: (870) 265-2125 71653  Date: October 14, 1937
Trust Powers: No

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: 3,903  Deposits: 73,601
Federal Funds and Repos: 0  Federal Funds and Borrowings: 776
Investments: 23,522  Other Liabilities: 225
Net Loans: 52,222  Subordinated Debt: 0
Premises and Fixed Assets: 861  Total Liabilities: 74,602
Other Real Estate: 2,100  Total Liabilities and Capital: 82,608
Other Assets: 82,608  Total Equity Capital: 8,006
Total Assets: 861  Number of Shares Outstanding: 60,000

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

Branches in Town: One
Other Branches: None

Bank of Little Rock  
Little Rock, AR

VOICE: (501) 376-0800 200 North State Street  Charter Number: 748
FAX: (501) 376-1642 72201  Date: May 4, 1989
Trust Powers: Yes

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

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

Cash and Due from: 5,910  Deposits: 261,306
Federal Funds and Repos: 0  Federal Funds and Borrowings: 500
Investments: 176,419  Other Liabilities: 790
Net Loans: 93,725  Subordinated Debt: 0
Premises and Fixed Assets: 5,199  Total Liabilities: 262,596
Other Real Estate: 5,757  Total Liabilities and Capital: 238,817
Other Assets: 4,585  Total Equity Capital: 100,000
Total Assets: 286,413  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
Arkansas State Bank Department

Bank OZK
Little Rock, AR

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

Home Page: www.ozk.com

Chm/CEO: George G. Gleason, II  TO: Chris Henry
CFO: Tim Hicks

Cash and Due from:............................... 1,140,448 Deposits: ........................................ 19,984,187
Federal Funds and Repos:.......................... 0 Federal Funds and Borrowings: .................. 505,221
Investments:......................................... 3,705,807 Other Liabilities:............................. 355,929
Net Loans:........................................... 18,551,922 Subordinated Debt:........................... 467,846
Premises and Fixed Assets:...................... 687,093 Total Liabilities:............................... 21,313,183
Other Real Estate:.................................. 2,246
Other Assets:...................................... 1,832,449 Total Equity Capital: ....................... 4,606,782
Total Assets:...................................... 25,919,965 Total Liabilities and Capital: .......... 25,919,965
Total Trust Assets:...............................  2,346,384 Number of Shares Outstanding:......... 132,996,021

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

Branches in Town: Eight

Other Branches: Adairsville[GA], Advance[NC], Allen[TX], Alma, Altus, Apollo Beach[FL], Arkadelphia (2), Asheboro[NC], Atlanta[GA], Auburn[GA], Austin[TX], Aventura[FL], Bainbridge[GA] (2), Bella Vista (2), Belleair Bluffs[FL], Belmont[NC], Benton (3), Bentonville (2), Bessemer City[NC], Blairsville[GA], Blue Ridge[GA], Bogart[GA], Boiling Springs[NC], Bonita Springs[FL], Bradenton[FL] (5), Braselton[GA], Bremen[GA], Brunswick[GA], Bryant, Buchanan[GA], Buford[GA], Cabot, Cairo[GA], Calhoun[GA], Canton[GA], Cape Coral[FL] (2), Carrollton[GA] (2), Carrollton[TX], Cartersville[GA] (2), Cedar Park[TX], Charlotte[NC], Chatsworth[GA], Clarksville, Clearwater[FL] (3), Clinton, Columbus[GA], Concord[NC], Conway (4), Conyers[GA], Coral Gables[FL], Cornelia[GA], Cornelius[NC], Cumming[GA] (3), Dahlonega[GA], Dallas[GA], Dallas[TX] (2), Dalton[GA], Dawsonville[GA], Decatur[GA], Doral[FL], Douglasville[GA] (2), East Point[GA], Ellijay[GA] (2), 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], Harrisburg[NC], Harrison (2), Hope (2), Hot Springs (6), Hot Springs Village, Houston[TX] (4), Jacksonville[FL], Jacksonville Beach[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), Malvern (2), Marble Hill[GA], Marietta[GA], Marshall, Maumelle, McDonough[GA], McKinney[TX], Miami[FL], Miami Beach[FL], Mocksville[NC], Mountain Home (2), Mulberry, Newman[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Pinellas Park[FL], Plano[TX], Port Charlotte[FL] (2), Punta Gorda[FL], Riverview[FL], Rogers (3), Rome[GA], Roswell[GA], Russellville (2), San Antonio[TX], Sarasota[FL], Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, Siloam Springs, Snellville[GA], South Pasadena[FL], Southlake[TX], Springdale (2), St. Petersburg[FL] (3), St. Simons Island[GA], Statham[GA], Tallaposa[GA], Tampa[FL] (5), Texarkana, Texarkana[TX], The Colony[TX], Valdosta[GA] (3), Van Buren (2), Villa Rica[GA], Watkinsville[GA], Western Grove, Wilmington[NC], Winder[GA] (2), Winston-Salem[NC], Woodstock[GA], Yellville, Zephyrhills[FL]
Central Bank
Little Rock, AR

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

Home Page: www.centralbankar.com

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

Chm: R. Steve Roberson
CEO: Wade Ruckle
Reg Pres: David Bordovsky
SVP/Cash: Brandy Thiele

Cash and Due from: 22,083 Deposits: 363,249
Federal Funds and Repos: 44,632 Federal Funds and Borrowings: 25,724
Investments: 54,110 Other Liabilities: 788
Net Loans: 293,091 Subordinated Debt: 0
Premises and Fixed Assets: 2,088 Total Liabilities: 389,761
Other Real Estate: 0 Total Equity Capital: 389,761
Other Assets: 6,318 Number of Shares Outstanding: 184,019
Total Assets: 422,322

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

Branches in Town: One
Other Branches: Bentonville

Eagle Bank & Trust Company
Little Rock, AR

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

Home Page: www.eaglebank.com
Member of Federal Reserve System
Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Cathy H. Owen
CEO/Pres: Jeff Lynch
EVP: Paul Castleberry

Cash and Due from: 9,863 Deposits: 417,429
Federal Funds and Repos: 29,082 Federal Funds and Borrowings: 400
Investments: 251,296 Other Liabilities: 1,869
Net Loans: 156,782 Subordinated Debt: 0
Premises and Fixed Assets: 8,034 Total Liabilities: 419,698
Other Real Estate: 4,514 Total Equity Capital: 419,698
Other Assets: 4,514 Number of Shares Outstanding: 184,019
Total Assets: 477,479

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  
- **Address:** 1801 Rahling Road, Suite 100  
- **Charter Number:** 771  
- **Date:** July 30, 1997  
- **FDIC Certificate Number:** 34562

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

**Balance Sheet:**

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<th>Category</th>
<th>Amount</th>
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<td>Cash and Due from</td>
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<td>Investments</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<tr>
<td>Total Assets</td>
<td>2,431,091</td>
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</tbody>
</table>

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

**Branches in Town:** One

**Other Branches:** Austin[TX], Dallas[TX], Fayetteville, Fort Worth[TX], Jonesboro, Rogers, San Antonio[TX], Springfield[MO]

### First State Bank

**Lonoke, AR**

- **Voice:** (501) 676-3106  
- **Fax:** (501) 676-5046  
- **Trust Powers:** No  
- **Address:** 101 South Center Street  
- **Charter Number:** 670  
- **Date:** March 9, 1935  
- **FDIC Certificate Number:** 15050

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

**Bank Holding Company**

- **Lonoke Bancshares, Inc., Lonoke, AR**
  - **Chm:** Neil Bennett, Jr.  
  - **CEO/Pres:** Kevin F. "Kip" Norton  
  - **CFO:** Melissa Halpain

**Balance Sheet:**

<table>
<thead>
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<th>Category</th>
<th>Amount</th>
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<td>Net Loans</td>
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<td>Other Assets</td>
<td>4,504</td>
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<tr>
<td>Total Assets</td>
<td>289,583</td>
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</tbody>
</table>

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

**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  
Charter Number: 217

200 East Main Street  
71753  
Date: September 26, 1906

Trust Powers: Yes  
FDIC Certificate Number: 1291

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

CEO/Pres: Chris Gosnell  
CFO: Drew Chandler  
CLO: Dave White

Cash and Due from: 98,728  
Federal Funds and Repos: 0  
Investments: 628,502  
Net Loans: 1,562,771  
Premises and Fixed Assets: 52,725  
Other Assets: 125,493  
Total Assets: 2,488,219

Deposits: 2,259,821  
Federal Funds and Borrowings: 18,176  
Other Liabilities: 23,643  
Subordinated Debt: 0  
Total Liabilities: 2,301,640  
Total Liabilities and Capital: 2,488,219

Net Loans: 1,582,771  
Subordinated Debt: 0  
Total Liabilities: 2,301,640  
Total Liabilities and Capital: 2,488,219

Premises and Fixed Assets: 52,725  
Other Real Estate: 125,493  
Total Assets: 2,488,219

Total Trust Assets: 144,930  
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: Ashdown, Broken Bow[OK], Bryant, Camden (3), DeQueen, Dierks, Glenwood, Haskell, Hope (2), Idabel[OK], Lewisville, Malvern (2), Mount Ida, Nashville, New Boston[TX], Paris, Paris[TX], Prescott, Prosper[TX], Taylor, Texarkana (2), Texarkana[TX] (2)

The Peoples Bank  
Magnolia, AR

VOICE: (870) 234-5777  
FAX: (870) 912-0647  
Charter Number: 313

500 North Jackson  
71753  
Date: June 22, 1910

Trust Powers: Yes  
FDIC Certificate Number: 12531

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

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

Cash and Due from: 13,188  
Federal Funds and Repos: 5,425  
Investments: 15,260  
Net Loans: 184,091  
Premises and Fixed Assets: 5,815  
Other Real Estate: 61  
Other Assets: 9,675  
Total Assets: 233,515  
Total Trust Assets: 0

Deposits: 160,664  
Federal Funds and Borrowings: 46,578  
Other Liabilities: 779  
Subordinated Debt: 0  
Total Liabilities: 208,021  
Number of Shares Outstanding: 10,000

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

Branches in Town: Two

Other Branches: Waldo
### First Natural State Bank

**McGehee, AR**

**VOICE:** (870) 222-3880  
**FAX:** (870) 222-4853  
**Trust Powers:** Yes  
**Charter Number:** 798  
**Date:** January 21, 2016  
**FDIC Certificate Number:** 21379

- **CEO/Pres:** Jim R. Daniels  
- **SVP:** Jacob Box  
- **SVP/CFO:** Andrea Williams  
- **Cash and Due from:** $3,717  
- **Deposits:** $78,753  
- **Investments:** $16,788  
- **Net Loans:** $60,463  
- **Premises and Fixed Assets:** $707  
- **Other Real Estate:** $0  
- **Total Assets:** $86,909  
- **Total Liabilities:** $79,033  
- **Total Equity Capital:** $7,876  
- **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  
**Charter Number:** 661  
**Date:** December 5, 1933  
**FDIC Certificate Number:** 11242

- **CEO/Pres:** James M. Smith  
- **SVP:** Clarissa Herren  
- **VP/Cash:** Stephen Wilson  
- **Cash and Due from:** $3,778  
- **Deposits:** $140,030  
- **Investments:** $31,995  
- **Net Loans:** $94,828  
- **Premises and Fixed Assets:** $525  
- **Other Real Estate:** $0  
- **Total Assets:** $159,467  
- **Total Liabilities:** $140,681  
- **Total Equity Capital:** $18,786  
- **Number of Shares Outstanding:** 80,000

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

**Branches in Town:** One  
**Other Branches:** Arkansas City, Watson
The Union Bank of Mena
Mena, AR

Voice: (479) 394-2211 303 Highway 71 North Charter Number: 667
Fax: (479) 394-8901 71953 Date: July 25, 1934
Trust Powers: No

FDIC Certificate Number: 14597

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

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

Bank Holding Company

Cash and Due from: ........................................ 19,133 Deposits: ...............................................319,407
Federal Funds and Repos: .................................. 0 Federal Funds and Borrowings: .......................... 0
Investments: .................................................. 111,981 Other Liabilities: ........................................ 3,544
Net Loans: .................................................... 208,694 Subordinated Debt: ...................................... 0
Premises and Fixed Assets: ................................ 3,480 Total Liabilities: ........................................ 322,951
Other Real Estate: ........................................... 0 Total Equity Capital: ...................................... 26,998
Other Assets: ............................................... 6,661 Total Liabilities and Capital: ....................... 349,949
Total Assets: ............................................... 349,949 Number of Shares Outstanding: .............. 12,000
Total Trust Assets: ........................................... 0

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

Branches in Town: None
Other Branches: Hatfield, Wickes

Commercial Bank & Trust Company
Monticello, AR

Voice: (870) 367-6221 212 West Gaines Street Charter Number: 396
Fax: (870) 367-7700 71655 Date: November 29, 1912
Trust Powers: Yes

FDIC Certificate Number: 90

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

Chm/CEO: Bennie Ryburn, III  SVP: Michael Efird
Pres/COO: Todd D. Smith  VP/TO: Nick Temple

Cash and Due from: ...................................... 7,671 Deposits: ...............................................234,453
Federal Funds and Repos: ................................ 2,050 Federal Funds and Borrowings: .................. 0
Investments: ............................................... 88,523 Other Liabilities: ...................................... 280
Net Loans: .................................................. 136,579 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ................................ 1,432 Total Liabilities: ........................................ 234,733
Other Real Estate: .......................................... 110 Total Equity Capital: ................................. 10,238
Other Assets: .............................................. 8,606 Total Liabilities and Capital: ................... 244,971
Total Assets: ............................................. 244,971 Number of Shares Outstanding: ............... 8,000
Total Trust Assets: ......................................... 19,343

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

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

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

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

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

Cash and Due from: 9,489
Federal Funds and Repos: 0
Investments: 58,973
Net Loans: 192,367
Premises and Fixed Assets: 3,794
Other Real Estate: 0
Other Assets: 9,903
Total Assets: 274,526
Total Liabilities: 254,409
Total Equity Capital: 20,117
Number of Shares Outstanding: 80,000

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

Branches in Town: Two
Other Branches: Warren

Petit Jean State Bank
Morrilton, AR

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

Home Page: www.pjsb.com
Member of Federal Reserve System
Bank Holding Company
Petit Jean Bancshares, Inc., Morrilton, AR

Chm/Pres: Charles S. Penick  EVP: Suzanne Hartman
EVP: Susan Gunderman

Cash and Due from: 42,801
Federal Funds and Repos: 0
Investments: 80,057
Net Loans: 100,124
Premises and Fixed Assets: 1,938
Other Real Estate: 0
Other Assets: 8,082
Total Assets: 233,002
Total Liabilities: 200,397
Total Equity Capital: 32,605
Number of Shares Outstanding: 50,000

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

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

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

Home Page: www.stonebank.com

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

CEO: Marnie B. Oldner
Pres/CLO: Nick Roach
CFO: Stephen Ragland
TO: David Jessup

Cash and Due from: 10,078
Federal Funds and Repos: 15
Investments: 77,543
Net Loans: 495,748
Premises and Fixed Assets: 16,986
Other Real Estate: 346
Other Assets: 39,103
Total Assets: 639,819
Total Equity Capital: 52,447
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 319 East Main Charter Number: 175
FAX: (870) 356-2858 71958 Date: December 19, 1904
Trust Powers: No 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
CFO: Brandy Porter

Cash and Due from: 26,314
Federal Funds and Repos: 0
Investments: 141,303
Net Loans: 549,507
Premises and Fixed Assets: 12,356
Other Real Estate: 0
Other Assets: 26,879
Total Assets: 756,359
Total Equity Capital: 58,392
Number of Shares Outstanding: 172,000

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

Branches in Town: None
Other Branches: Ashdown, DeQueen, Dierks, Glenwood, Hector, Hope, Hot Springs (2), Mena, Mineral Springs, Mount Ida, Nashville (2), Russellville, Texarkana[TX]
### Merchants & Planters Bank

**Newport, AR**

- **VOICE:** (870) 523-3601  
  **FAX:** (870) 523-3473  
- **Trust Powers:** Yes  
- **Charter Number:** 694  
- **Date:** March 20, 1946  
- **FDIC Certificate Number:** 16464  
- **Home Page:** www.mandpbank.com

#### Bank Holding Company

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

- **Chm/TO:** Jim S. Gowen, Sr.  
- **CEO/Pres:** Jim S. Gowen, Jr.  
- **SVP/Cash:** Leslie Lowery

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<th>Cash and Due from</th>
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<th>Deposits</th>
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<td>Federal Funds and Borrowings</td>
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<td>140,144</td>
<td>Other Liabilities</td>
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<td>Net Loans</td>
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<td>Subordinated Debt</td>
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<td>Premises and Fixed Assets</td>
<td>10,040</td>
<td>Total Liabilities</td>
<td>322,736</td>
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<td>Other Real Estate</td>
<td>407</td>
<td>Total Equity Capital</td>
<td>27,054</td>
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<tr>
<td>Other Assets</td>
<td>17,638</td>
<td>Total Liabilities and Capital</td>
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<tr>
<td>Total Assets</td>
<td>349,790</td>
<td>Number of Shares Outstanding</td>
<td>9,000</td>
</tr>
</tbody>
</table>

#### 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) 598-2020  
- **Trust Powers:** No  
- **Charter Number:** 613  
- **Date:** March 10, 1930  
- **FDIC Certificate Number:** 5628  
- **Home Page:** www.piggottstatebank.com

#### Bank Holding Company

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

- **Chm/CEO/Pres:** Cody Knight  
- **VP:** Josh Hicks  
- **VP:** Jo Cole  
- **VP:** Jennifer Spence

<table>
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<th>Cash and Due from</th>
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<th>Deposits</th>
<th>114,241</th>
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<tr>
<td>Federal Funds and Repos</td>
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<td>Federal Funds and Borrowings</td>
<td>0</td>
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<td>Investments</td>
<td>45,815</td>
<td>Other Liabilities</td>
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<td>Net Loans</td>
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<td>Subordinated Debt</td>
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<td>Premises and Fixed Assets</td>
<td>750</td>
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<td>Other Real Estate</td>
<td>0</td>
<td>Total Equity Capital</td>
<td>4,697</td>
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<td>Other Assets</td>
<td>2,617</td>
<td>Total Liabilities and Capital</td>
<td>119,128</td>
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<td>Total Assets</td>
<td>119,128</td>
<td>Number of Shares Outstanding</td>
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</table>

#### Directors

- Steve Bell; Paula O. Blackwell; Cody Knight; Jim Poole

#### Branches in Town

- One

#### Other Branches

- Rector
Simmons Bank
Pine Bluff, AR

VOICE: (870) 541-1000 501 Main Street Charter Number: 799
FAX: (870) 850-2685 71601 Date: March 31, 2016
Trust Powers: Yes FDIC Certificate Number: 3890

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

Chm/CEO: George A. Makris, Jr. EVP/CBO: Matt Reddin
EVP/CAO: Steve Massanelli TO: Jimmy Crocker

Cash and Due from: .................................. 963,089 Deposits: ........................................ 22,242,403
Federal Funds and Repos: ................................ 0 Federal Funds and Borrowings: .............. 1,246,420
Investments: ........................................... 8,188,181 Other Liabilities: ........................................ 0
Net Loans: ............................................ 14,936,184 Total Liabilities: ................................ 23,715,064
Premises and Fixed Assets: ...................... 513,032 Subordinated Debt: ........................................ 0
Other Real Estate: .................................... 3,410 Total Liabilities and Capital: .................. 27,171,310
Other Assets: ........................................ 2,566,778 Total Trust Assets: ................................. 5,914,361
Total Assets: ........................................ 27,171,310 Number of Shares Outstanding: .................. 35,000
Total Trust Assets: ................................. 27,171,310

Directors: Dean Bass; 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; Russell Teubner; Mindy West

Branches in Town: Five

Other Branches: Ada[OK], Ardmore[OK], Arlington[TN], Arlington[TX], Athens[TN] (2), Athens[TX], Atoka[TN], Austin[TX], Beeville[TX], Benton, Bentonville, Bolivar[TN], Branson[MO], Brentwood[TN] (2), Brownsville[TN], Bryant, Burleson[TX], Cabool[MO], Cabot, Chandler[TX], Charleston, Chesterfield[MO], Chickasha[OK], Clarksville, Clinton, College Station[TX], Colleyville[TX], Collierville[TN] (2), Columbia[MO] (6), Comanche[TX], Conroe[TX], Conway (2), Corpus Christi[TX], Crane[MO], Dallas[TX] (4), 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] (6), Franklin[TN] (3), Frisco[TX], Frontenac[MO], Gainesville[TX], Gallatin[TN], Germantown[TN] (2), Goodlettsville[TN], Grapevine[TX] (2), Gunter[TX], Hamburg, Hendersonville[TN], Hensley, Hot Springs (3), Houston[MO], Houston[TX], Humboldt[TN], Hutchinson[KS], Jackson[TN] (3), Jonesboro (3), Joplin[MO], Kenton[TN], Kingston[TN], Lake Village, Lees Summit[MO], Lexington[TN], Lincoln, Little Rock (11), Lockwood[MO], Mabank[TX], Madill[OK] (2), Madisonville[TN], Magnolia[TX], Mammoth Spring, Manchester[MO], Mansfield[TX], Marshall, Marshfield[MO], Martin[TN], Maryville[TN], Maumelle, Memphis[TN] (4), Middleton[TN], Mineral Wells[TX], Mingus[TX], Montgomery[TX], Monticello, Mount Vernon[MO], Mountain View, Mountain View[MO], Nashville[TN] (2), Nixa[MO], North Little Rock (2), O’Fallon[MO], Oklahoma City[OK] (4), Olathe[KS], Ozark, Ozark[MO], Palo Pinto[TX], Paragould, Reeds Spring[MO], Rock Hill[MO], Rogers (2), Russellville (2), Saginaw[TX], Saint Peters[MO], San Antonio[TX] (2), Sano[TX], Searcy, Sedalia[MO], Seguin[TX], Seven Points[TX], Sharon[TN], Sherman[TX], Springdale, Springfield[MO] (4), St. Louis[MO] (7), Stafford[TX], Star City, Stillwater[OK] (4), Stockton[MO], Strong, Sweetwater[TN], The Woodlands[TX] (3), Tilden[TX], Tishomingo[OK], Tomball[TX], Tulsa[OK], Tyler[TX] (2), Union City[TN], Vonore[TN], Weatherford[TX], Weiner, Wentzville[MO], West Plains[MO], White Hall, White House[TN], Whitesboro[TX], Wichita[KS] (3), Willow Springs[MO], Wynnewood, Wynnewood[OK], Yorktown[TX]
RiverBank
Pocahontas, AR

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

Charter Number: 796
Date: January 15, 2015
FDIC Certificate Number: 31711
Home Page: www.eriverbank.com

CEO/Pres: Kyle Baltz
COO: Joyce Radcliff

TO: Mark Holt

Cash and Due from: 2,439
Federal Funds and Repos: 3,350
Investments: 4,572
Net Loans: 72,191
Premises and Fixed Assets: 2,187
Other Assets: 0
Total Assets: 89,397
Total Trust Assets: 3,763

Deposits: 74,183
Federal Funds and Borrowings: 927
Other Liabilities: 347
Subordinated Debt: 0
Total Liabilities: 75,457
Total Liabilities and Capital: 89,397
Number of Shares Outstanding: 37,812

Directors: Jeremy Baltz; Kyle Baltz; Gary Cochran; John Robert "Rob" Olvey; 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

Charter Number: 251
Date: January 22, 1908
FDIC Certificate Number: 5629
Home Page: www.homebankofar.com

Chm/CEO: John Stacks
Pres: Howard Beaty, Jr.
SVP: Nick B. Harness

Cash and Due from: 2,526
Federal Funds and Repos: 3,425
Investments: 10,056
Net Loans: 49,718
Premises and Fixed Assets: 2,681
Other Real Estate: 190
Other Assets: 190
Total Assets: 69,483
Total Trust Assets: 0

Deposits: 61,769
Federal Funds and Borrowings: 0
Other Liabilities: 329
Subordinated Debt: 0
Total Liabilities: 62,098
Total Liabilities and Capital: 69,483
Number of Shares Outstanding: 23,386

Directors: Tracy Bush; Roy Montgomery; John Stacks; Ryan Stacks

Branches in Town: None
Other Branches: Damascus, Greenbrier, Little Rock, Marshall
Gateway Bank  
Rison, AR

VOICE: (870) 325-6251  
FAX: (870) 325-7661  
112 Main Street  
71665  
Charter Number: 650  
Date: March 7, 1932  
FDIC Certificate Number: 8730  

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

Chm: Lewis R. Gardner  
CEO/Pres: Robi McDonald  
SVP: Amber Offutt

Cash and Due from: 13,380  
Deposits: 100,491  
Federal Funds and Repos: 0  
Federal Funds and Borrowings: 3,000  
Investments: 1,354  
Other Liabilities: 218  
Net Loans: 97,530  
Subordinated Debt: 0  
Premises and Fixed Assets: 1,658  
Total Liabilities: 103,709  
Other Real Estate: 0  
Total Liabilities and Capital: 114,916  
Other Assets: 994  
Number of Shares Outstanding: 4,000  
Total Assets: 114,916

Directors: 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  
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 Wilmott

Cash and Due from: 35,004  
Deposits: 658,646  
Federal Funds and Repos: 0  
Federal Funds and Borrowings: 45,558  
Investments: 135,029  
Other Liabilities: 5,616  
Net Loans: 567,981  
Subordinated Debt: 0  
Premises and Fixed Assets: 16,422  
Total Liabilities: 709,820  
Other Real Estate: 25  
Total Liabilities and Capital: 786,765  
Other Assets: 32,304  
Number of Shares Outstanding: 4,000  
Total Assets: 786,765

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, Kimberling City[MO], 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: ......... 67,877  
Federal Funds and Repos: .............................. 0  
Investments: ............................................ 107,979  
Net Loans: .............................................. 302,350  
Premises and Fixed Assets: ......... 8,906  
Other Real Estate: ...................................... 0  
Other Assets: ............................................ 16,060  
Total Assets: ......................................... 502,772  
Total Trust Assets: ....................... 0  

Deposits: .............................. 449,131  
Federal Funds and Borrowings: ......... 8,490  
Other Liabilities: ..................................... 1,256  
Subordinated Debt: ....................... 0  
Total Liabilities: .................................... 458,877  
Total Liabilities and Capital: ............... 502,772  
Number of Shares Outstanding: ............... 20,000

Directors: Patty Barker; Charles Blanchard; Charles B. "Chip" Blanchard; Terry Freeman; Max L. Mathis, III; Mike W. Miller; Johnny K. Morgan; James A. Streett; C. Tim White; 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: ............... 45,308  
Federal Funds and Repos: .............................. 0  
Investments: ............................................ 17,328  
Net Loans: .............................................. 111,359  
Premises and Fixed Assets: ......... 1,371  
Other Real Estate: ...................................... 0  
Other Assets: ............................................ 7,428  
Total Assets: ......................................... 182,794  
Total Trust Assets: ....................... 0  

Deposits: .............................. 164,735  
Federal Funds and Borrowings: ......... 0  
Other Liabilities: ..................................... 194  
Subordinated Debt: ....................... 0  
Total Liabilities: .................................... 164,929  
Total Liabilities and Capital: ............... 182,794  
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  524 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: Adam Fritsche  
VP/Cash: Don Fritsche

Cash and Due from: ...................................2,418  Deposits: .....................................................80,374
Federal Funds and Repos: ............................... 0  Federal Funds and Borrowings: ......................... 0
Investments: ..............................................43,223  Other Liabilities: ........................................... 74
Net Loans: ...............................................46,988  Subordinated Debt: ......................................... 0
Premises and Fixed Assets: .........................2,595  Total Liabilities: ...........................................80,448
Other Real Estate: ........................................ 0  Total Equity Capital: ......................................16,258
Other Assets: ............................................ 1,482  Total Liabilities and Capital: .......................96,706
Total Assets: ..........................................96,706  Number of Shares Outstanding: ......................4,000
Total Trust Assets: ..................................... 0

Directors: Eddie F. Ahne; Adam Fritsche; Don Fritsche; Gary Fritsche; Charles 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
Member of Federal Reserve System
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: ................................. 988,734  Deposits: ........................................ 6,645,783
Federal Funds and Repos: ......................... 27,075  Federal Funds and Borrowings: ............... 314,318
Investments: ........................................ 3,359,891  Other Liabilities: .................................. 6,348
Net Loans: .......................................... 3,308,220  Subordinated Debt: .................................. 0
Premises and Fixed Assets: ..................... 133,711  Total Liabilities: ................................ 6,966,449
Other Real Estate: ................................ 4,383
Other Assets: ...................................... 171,445  Total Equity Capital: ......................... 1,027,010
Total Assets: ...................................... 7,993,459  Total Liabilities and Capital: ............... 7,993,459
Total Trust Assets: .............................. 2,343,368  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; James Stake; Jim Tarkington; James G. Wilson

Branches in Town: Three

Peoples Bank
Sheridan, AR

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

1120 S. Rock Street
72150

Home Page: www.peoplesbankar.com

Member of Federal Reserve System
Bank Holding Company
Peoples Bancorp, Inc., Sheridan, AR

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

Cash and Due from: 26,318  Deposits: 180,660
Federal Funds and Repos: 0  Federal Funds and Borrowings: 0
Investments: 82,545  Other Liabilities: 458
Net Loans: 69,031  Subordinated Debt: 0
Premises and Fixed Assets: 2,224  Total Liabilities: 181,118
Other Real Estate: 0  Total Liabilities and Capital: 206,220
Other Assets: 0  Number of Shares Outstanding: 56,562
Total Assets: 206,220
Total Trust Assets: 0

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  Charter Number: 600
FAX: (870) 725-3049  Date: April 18, 1928
Trust Powers: Yes  FDIC Certificate Number: 5623

708 North Broadway
71762

Home Page: www.smackoverbank.com

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

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

Cash and Due from: 10,010  Deposits: 196,454
Federal Funds and Repos: 1,600  Federal Funds and Borrowings: 0
Investments: 95,419  Other Liabilities: 384
Net Loans: 108,628  Subordinated Debt: 0
Premises and Fixed Assets: 1,955  Total Liabilities: 196,838
Other Real Estate: 0  Total Liabilities and Capital: 219,724
Other Assets: 2,112  Number of Shares Outstanding: 100,000
Total Assets: 219,724
Total Trust Assets: 0

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 Commerce & Main Streets Charter Number: 457
FAX: (870) 678-2401 71763 Date: September 19, 1916
Trust Powers: No 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: 2,033 Deposits: 53,353
Federal Funds and Repos: 0 Federal Funds and Borrowings: 4,075
Investments: 1,848 Other Liabilities: 162
Net Loans: 54,418 Subordinated Debt: 0
Premises and Fixed Assets: 1,969 Total Liabilities: 57,590
Other Real Estate: 778 Total Liabilities and Capital: 57,590
Other Assets: 2,098 Total Equity Capital: 5,554
Total Assets: 63,144 Total Liabilities and Capital: 63,144
Total Trust Assets: 0 Number of Shares Outstanding: 3,000

Directors: Stephen C. Davis; Robert G. Dudley, Jr.; Charles T. Gaston; David Matchet; Donny White
Other Branches: None

Branches in Town: None

Other Branches: Little Rock

United Bank
Springdale, AR

VOICE: (479) 756-8811 2600 South Thompson Street Charter Number: 794
FAX: (866) 897-2839 72764 Date: June 11, 2014
Trust Powers: Yes 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/CLO: Sonny Delgado
EVP/CFO: Paige Mulhollan

Cash and Due from: 26,129 Deposits: 223,746
Federal Funds and Repos: 0 Federal Funds and Borrowings: 6,011
Investments: 3,310 Other Liabilities: 1,402
Net Loans: 215,326 Subordinated Debt: 0
Premises and Fixed Assets: 8,006 Total Liabilities: 231,159
Other Real Estate: Total Equity Capital: 24,380
Other Assets: 2,768 Total Liabilities and Capital: 255,539
Total Assets: 255,539 Number of Shares Outstanding: 100,000
Total Trust Assets: 0

Directors: Tom Allen; John Ervin; Nathan Gairhan; Michele A. Harrington; Nick Hobbs; Darrin Pitts; Donnie Pitts; John Scott; Craig Young
Branches in Town: One
Other Branches: Fayetteville, Rogers
Bodcaw Bank
Stamps, AR

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

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

CEO/Pres: Korey N. Keith  CLO: Chris Lannom
EVP: Gina Gore

Cash and Due from: 6,954  Deposits: 182,803
Federal Funds and Repos: 7,250  Federal Funds and Borrowings: 2,000
Investments: 17,733  Other Liabilities: 205
Net Loans: 164,940  Subordinated Debt: 0
Premises and Fixed Assets: 3,130  Total Liabilities: 185,008
Other Real Estate: 0
Other Assets: 2,112  Total Equity Capital: 17,111
Total Assets: 202,119  Total Liabilities and Capital: 202,119
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.;

Branches in Town: None
Other Branches: Magnolia, Texarkana[TX]

Connect Bank
Star City, AR

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

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

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

Cash and Due from: 3,040  Deposits: 96,270
Federal Funds and Repos: 0  Federal Funds and Borrowings: 2,151
Investments: 32,891  Other Liabilities: 95
Net Loans: 67,868  Subordinated Debt: 0
Premises and Fixed Assets: 3,179  Total Liabilities: 98,516
Other Real Estate: 0
Other Assets: 3,415  Total Equity Capital: 11,877
Total Assets: 110,393  Total Liabilities and Capital: 110,393
Number of Shares Outstanding: 15,000

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

Branches in Town: None
Other Branches: Dumas, Pine Bluff (2), White Hall
Security Bank
Stephens, AR

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

FDIC Certificate Number: 16395

Home Page: www.secbnk.com
Bank Holding Company
Smith Associated Banking Corporation, Hot Springs, AR

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

Cash and Due from: ................................ 4,704 Deposits: .................................................. 55,484
Federal Funds and Repos: .......................... 150 Federal Funds and Borrowings: .......................... 0
Investments: ............................................. 4,344 Other Liabilities: ........................................... 1,103
Net Loans: ............................................... 50,924 Subordinated Debt: ........................................... 0
Premises and Fixed Assets: ....................... 1,396 Total Liabilities: .......................................... 56,587
Other Real Estate: ........................................ 67 Total Trust Assets: ........................................ 0
Other Assets: .............................................. 1,973 Number of Shares Outstanding: .................. 20,000
Total Assets: .......................................... 63,558 Total Equity Capital: .................................... 6,971
Total Trust Assets: ..................................... 0

Directors: Duncan Grayson; Carol Reaves; Guy R. "Buck" Smith
Branches in Town: None
Other Branches: None

The Farmers and Merchants Bank
Stuttgart, AR

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

FDIC Certificate Number: 16216

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

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

Cash and Due from: .................................... 36,965 Deposits: ............................................... 1,535,842
Federal Funds and Repos: .......................... 26,024 Federal Funds and Borrowings: ....................... 13,234
Investments: ............................................. 425,400 Other Liabilities: ..................................... 11,573
Net Loans: .............................................. 1,085,076 Subordinated Debt: ................................. 0
Premises and Fixed Assets: ....................... 34,189 Total Liabilities: ....................................... 1,560,649
Other Real Estate: ...................................... 53 Total Trust Assets: ..................................... 1,744,045
Other Assets: ............................................ 136,338 Number of Shares Outstanding: .............. 1,000
Total Assets: .......................................... 1,744,045 Total Liabilities and Capital: .................. 1,744,045
Total Trust Assets: ................................. 344,033

Directors: Gerald Carter; Brad Chambless; Greg Connell; Gary Hudson; Margaret Johnston; Kyle Ludwig; Dr. Chris Morgan; Mickey Pierce; James Samuel Tarkington; Kirk Vansandt

Branches in Town: Two

Other Branches: Bentonville, Des Arc, DeWitt, Farmington, Fayetteville (4), Flippin, Gassville, Hazen, Jonesboro (2), 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

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<th>Deposits</th>
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<td>Number of Shares Outstanding</td>
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<td>Total Trust Assets</td>
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</table>

**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

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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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<td>5,959</td>
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<td>Other Assets</td>
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<td>Number of Shares Outstanding</td>
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<td>Total Trust Assets</td>
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</table>

**Directors:** Roger George; Robert E. Green, Jr.; Hugh A. Quimby; Bennie Ryburn, III; Ray Ryburn; Todd D. Smith; 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: Thomas Frazer
Pres/TO: Kelly Ashcraft

Cash and Due from: 4,328
Federal Funds and Repos: 17,900
Investments: 70,582
Net Loans: 59,465
Premises and Fixed Assets: 452
Other Real Estate: 0
Other Assets: 1,365
Total Assets: 154,092

Deposits: 133,463
Federal Funds and Borrowings: 3,490
Other Liabilities: 36
Subordinated Debt: 0
Total Liabilities: 136,989
Total Liabilities and Capital: 154,092
Number of Shares Outstanding: 48,000

Directors: Kelly Ashcraft; Dr. Donnie R. Bryant; Gerald D. Burton; 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
Charter Number: 568
Date: June 5, 1925
FDIC Certificate Number: 1299

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

Chm: B. Scot Lenoir
CEO/Pres: Scott Stafford
EVP/CFO: Mark Mosteller
TO: Andy Cook

Cash and Due from: 169,708
Federal Funds and Repos: 0
Investments: 394,344
Net Loans: 614,728
Premises and Fixed Assets: 21,290
Other Real Estate: 0
Other Assets: 99,342
Total Assets: 1,299,412

Deposits: 1,123,686
Federal Funds and Borrowings: 40,198
Other Liabilities: 47,748
Subordinated Debt: 0
Total Liabilities: 1,211,632
Total Liabilities and Capital: 1,299,412
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; Monica Wharton

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

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

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: ................................2,912  Deposits: ........................................503,546
Federal Funds and Repos: 0  Federal Funds and Borrowings: 15,065
Investments: 297,029  Other Liabilities: 1,438
Net Loans: 245,591  Subordinated Debt: 0
Premises and Fixed Assets: 3,295  Total Liabilities: 520,049
Other Real Estate: 0  Total Liabilities and Capital: 520,049
Other Assets: 12,256  Total Trust Assets: 0
Total Assets: 561,083  Number of Shares Outstanding: 20,000
Total Liabilities: 520,049
Other Real Estate: 0
Other Assets: 12,256
Total Trust Assets: 0
Total Assets: 561,083
Total Liabilities and Capital: 561,083

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; Dr. Susan Ward-Jones

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

Cross County Bank
Wynne, AR

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

Home Page: www.crosscountybank.com

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

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

Cash and Due from: 46,137  Deposits: 334,318
Federal Funds and Repos: 0  Federal Funds and Borrowings: 495
Investments: 12,712  Other Liabilities: 774
Net Loans: 299,243  Subordinated Debt: 0
Premises and Fixed Assets: 7,850  Total Liabilities: 335,587
Other Real Estate: 640  Total Liabilities and Capital: 335,587
Other Assets: 10,675  Number of Shares Outstanding: 4,000
Total Assets: 377,257
Other Real Estate: 640
Other Assets: 10,675
Total Assets: 377,257
Total Trust Assets: 19,877
Total Liabilities and Capital: 377,257

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

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

STATE CHARTERED
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2022
Arkansas Capital Corporation  
Little Rock, AR

VOICE:  (501) 374-9247  
FAX:  (501) 374-9425  
200 River Market Avenue, Suite 400  
72201  
Charter Number:  2000  
Date:  May 2, 2017  
County:  Pulaski

Home Page:  www.arcapital.com  
Trust Powers:  No  
Bank Holding Company:  None

Chm:  Kevin Burns  
CEO:  Sam Walls, III

Cash and Due from:  1,364  
Federal Funds and Repos:  0  
Investments:  9,037  
Net Loans:  14,464  
Premises and Fixed Assets:  646  
Other Real Estate:  0  
Other Assets:  2,145  
Total Assets:  27,656  
Total Trust Assets:  0

Federal Funds and Borrowings:  9,099  
Other Liabilities:  604  
Subordinated Debt:  0  
Total Liabilities:  9,703  
Total Liabilities and Capital:  27,656  
Total Equity Capital:  17,953  
Number of Shares Outstanding:  987

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

Branches in Town:  None

Other Branches:  None
Community First Trust Company
Hot Springs, AR

VOICE: (501) 520-3660  1720 Higdon Ferry Road, Suite 102  Charter Number: 35001
FAX: (501) 520-3667  71913  Date: Jun. 17, 1998
County: Garland

Home Page: www.communityfirsttrust.com

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
Perry County Industrial Development Corporation
Perryville, AR

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

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

JUNE 30, 2022
<table>
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<tr>
<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>Arkansas</td>
<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
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<tr>
<td>Ashley</td>
<td>Home Bank of Arkansas</td>
<td>Portland</td>
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<tr>
<td>Benton</td>
<td>Generations Bank</td>
<td>Rogers</td>
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<tr>
<td>Bradley</td>
<td>First State Bank of Warren</td>
<td>Warren</td>
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<tr>
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<td>Warren Bank and Trust Company</td>
<td>Warren</td>
</tr>
<tr>
<td>Carroll</td>
<td>Bank of 1889</td>
<td>Berryville</td>
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<td></td>
<td>CS Bank</td>
<td>Eureka Springs</td>
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<tr>
<td></td>
<td>Anstaff Bank</td>
<td>Green Forest</td>
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<td>Chicot</td>
<td>The Bank of Lake Village</td>
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<td>Clark</td>
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<td>Smackover State Bank</td>
<td>Smackover</td>
</tr>
<tr>
<td>Washington</td>
<td>Arvest Bank</td>
<td>Fayetteville</td>
</tr>
<tr>
<td></td>
<td>Signature Bank of Arkansas</td>
<td>Fayetteville</td>
</tr>
<tr>
<td></td>
<td>Legacy National Bank</td>
<td>Springdale</td>
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<tr>
<td></td>
<td>United Bank</td>
<td>Springdale</td>
</tr>
<tr>
<td>White</td>
<td>First Security Bank</td>
<td>Searcy</td>
</tr>
<tr>
<td>Woodruff</td>
<td>RiverWind Bank</td>
<td>Augusta</td>
</tr>
<tr>
<td>Yell</td>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
</tbody>
</table>
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2022
Southern Bancorp Inc.
Arkadelphia, AR

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

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

Subsidiaries:
- FCB Financial Services, Inc.
- Premier Bank of Arkansas
- Southern Bancorp Bank
- LH Village Real Co, LLC
- Southern Bancorp Bank 1 Investment Fund I, LLC
- Southern Bancorp CDE, LLC
- Southern Bancorp Investment Fund II, LLC
- Southern Bancorp Investment Fund III, LLC
- Southern Landlord, LLC
- Southern Development Capital Trust
- Southern Development Statutory Trust III
- Southern Development Statutory Trust IV
- Southern Property Corporation of the Delta
- SBI Acquisition II, Inc.
- SBI Acquisition III, Inc.

FNBC Bancorp, Inc.
Ash Flat, AR

RSSD Number: 1099690
VOICE: (870) 994-2311
FAX: (870) 257-1889

CEO/Pres: Martin Carpenter
VP: Marty Sellars
Sec: Terri French

Subsidiaries:
- FNBC Bank
- FNBC Capital Trust I
Citizens Bancshares of Batesville, Inc.
Batesville, AR

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

CEO: Jeffery Teague
Pres: Adam Mitchell

EVP/CFO: Karen Shaw

Subsidiaries:
The Citizens Bank
Citizens Bancshares (AR) Statutory Trust I

First Community Bancshares, Inc.
Batesville, AR

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

Chm/CEO/Pres: Dale E. Cole
EVP: Boris A. Dover
CFO: Jason Taylor
Sec: Dianne Lamberth

Subsidiaries:
First Community Bank
Batesville Insurance Agency, Inc.
WR Holding Co., LLC

Bearden Bancshares, Inc.
Bearden, AR

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

Pres: Rick Green
Sec: Brett Wood

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

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

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

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

**Subsidiaries:**

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

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

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

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

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

**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
First National Bank of North Arkansas Employee Stock Ownership Trust
Berryville, AR

RSSD Number: 2027412 305 - 307 Public Square
VOICE: (870) 423-6601 P.O. Box 367
FAX: (870) 423-2786 72616

Pres: William A. Hudspeth III

Subsidiaries:
First Carroll Bankshares, Inc. Berryville, AR
Bank of 1889 Berryville, AR
First Carroll Leasing Company Berryville, AR
First Carroll Properties, Inc. Berryville, AR
First Carroll Services, Inc. Berryville, AR

First Carroll Bankshares, Inc.
Berryville, AR

RSSD Number: 2197548 305 - 307 Public Square
VOICE: (870) 423-6601 P.O. Box 367
FAX: (870) 423-2786 72616

Bank Holding Company
First National Bank of North Arkansas Employee Stock Ownership Trust, Berryville, AR

Chm: William A. Hudspeth III Sec: John Eoff
VChm: Doug Carr

Subsidiaries:
Bank of 1889 Berryville, AR
First Carroll Leasing Company Berryville, AR
First Carroll Properties, Inc. Berryville, AR
First Carroll Services, Inc. Berryville, AR

Farmers Bancorp, Inc.
Blytheville, AR

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

Chm/Pres: Randy Scott

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

RSSD Number: 2628994 80 West Main
VOICE: (479) 675-0369 P. O. Box 87
FAX: (479) 675-0751 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

First Western Bancshares, Inc.
Booneville, AR

RSSD Number: 1100091 80 West Main
VOICE: (479) 675-0369 P. O. Box 87
FAX: (479) 675-0751 72927

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

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

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

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

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

Chm: Samuel F. Beller
CEO/Pres: John Beller
VChm: Bruce Street
CFO: Kim Nunally

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

Clarendon Holding Co.
Clarendon, AR

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

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
- Centennial Insurance Agency, Inc.
- Boomer Air LLC
- Centennial AAC NMTC Fund, LLC
- Freedom Insurance Group, Inc.
- GoldStar Trust Company
- Cook Insurance Agency, Inc.
- Regent Bank Project Finance, Inc.
- Centennial AL Holdings, Inc.
- 1908 Properties, LLC
- Ag Excite
- Air Happy, LLC
- Goldstar Protective Services, LLC
- Happy Insurance Services, Inc.
- SAPH, LLC
- HBI Insurance, Inc.
- Centennial (AR) Statutory Trust I
- Happy Capital Trust I
- Liberty Statutory Trust I
- Liberty Statutory Trust II
- Regent Capital Trust II
- Regent Capital Trust III
- Russellville Statutory Trust I
- Signature Capital Trust

Chambers Bancshares, Inc.
Danville, AR

RSSD Number: 1141487
VOICE: (479) 495-4648
FAX: (479) 495-4769
105 East 9th Street
P. O. Box 1330
72833

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

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

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

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

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

M & F Financial Corporation
Dumas, AR

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

Chm/CEO: L. Ashton Adcock
Pres: B. Page Gill
EVP: Betty B. Trites
Treas: Cindy Beatty

Subsidiaries:
Merchants & Farmers Bank
Dumas, AR

First Financial Banc Corporation
El Dorado, AR

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

CEO/Pres: Chris Hegi
EVP: Craig Mobley
EVP/CFO: Melissa Jerry
Sec: Shea Montgomery

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

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

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

MHBC Investments Limited Partnership, I LLLL
England, AR

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

Pres: Gary Canada, Jr. CFO: Amanda Robinson

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

Eureka Bancshares, Inc.
Eureka Springs, AR

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

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

Subsidiaries:
CS Bank

Eureka Springs, AR
White River Bancshares Company  
Fayetteville, AR

RSSD Number: 3306589  
3878 N. Crossover Road, Suite 20
VOICE: (479) 684-3700  
P. O. Box 8550
FAX: (479) 684-3795  
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  
200 West 4th Street
VOICE: (870) 352-3107  
71742
FAX: (870) 352-5202

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

Subsidiaries:  
FBT Bank & Mortgage  
Fordyce, AR

First Bank Corp.  
Fort Smith, AR

RSSD Number: 1491360  
602 Garrison Avenue
VOICE: (479) 782-2041  
P. O. Box 7
FAX: (479) 788-4602  
72902

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

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

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

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

Subsidiaries:
Diamond Bank
Murfreesboro, AR

First National Bancorp, Inc.
Green Forest, AR

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

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

Subsidiaries:
Anstaff Bank
Green Forest, AR

First Service Bancshares, Inc.
Greenbrier, AR

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

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

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

Chm/CEO: John Stacks
Sec: Roy Montgomery

Subsidiaries:
Home Bank of Arkansas

Wilkinson Banking Corporation
Greenwood, AR

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

Chm: Elizabeth Wilkinson
CEO/Pres: Edward Wilkinson

Subsidiaries:
Farmers Bank

Helena Bancshares, Inc.
Helena, AR

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

Chm: Harry Stephens
EVP/CFO: Leslie Harp

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

Subsidiaries:
Partners Bank
Pioneer Bancshares, Inc. of Horatio, Arkansas
Horatio, AR

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

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

Subsidiaries:
Horatio State Bank

Smith Associated Banking Corporation
Hot Springs, AR

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

Chm/CEO: Guy R. "Buck" Smith

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

First Arkansas BancShares, Inc.
Jacksonville, AR

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

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

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

Arkansas State Bank Department
Southeast Arkansas Bank Corporation
Lake Village, AR

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

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

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

Encore Bancshares, Inc.
Little Rock, AR

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

Chm/CEO: Chris Roberts
VChm/Pres: Phillip Jett
EVP/COO: Burt Hicks

Subsidiaries:
Encore Bank

Little Rock Bankshares, Inc.
Little Rock, AR

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

Chm/CEO: Eugene L. Maris
SVP: Kim Markland
SVP/Cash: Lee A. Swearingen
Sec: Cindy Spencer Hippler

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

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

Pres: Stephen C. Davis

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

State Holding Company  
Little Rock, AR

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

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

Subsidiaries:
Eagle Bank & Trust Company  
Eagle Development Company South

Lonoke Bancshares, Inc.  
Lonoke, AR

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

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

Subsidiaries:
First State Bank  
First State Land Co., Inc.
Lonoke Statutory Trust I  
Lonoke Statutory Trust II
Golden Oaks Bancshares, Inc.
Magnolia, AR

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

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

Subsidiaries:
The Peoples Bank

Magnolia Banking Corporation
Magnolia, AR

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

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

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

Big Creek Bancshares, Inc.
Marianna, AR

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

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

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

RSSD Number: 2501305 98 West Tennessee Street
VOICE: (870) 821-5100 6245 Hwy 78 West
FAX: (870) 821-5100 72360

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

Chm: Mark Waldrip  VP: Nathan M. Waldrip
CEO/Pres: Chad T. May

Subsidiaries:
Armor Bank

FCB Financial Services, Inc.
Marion, AR

RSSD Number: 3123339 205 Block Street
VOICE: (870) 739-7300 P. O. Box 747
FAX: (870) 739-7379 72364

Bank Holding Company
Southern Bancorp Inc., Arkadelphia, AR

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

Subsidiaries:
Premier Bank of Arkansas

First National Financial Corporation
McGehee, AR

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

CEO/Pres: Robert 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 301 North 2nd Street
VOICE: (870) 222-3151 P. O. Box 787
FAX: (870) 222-6159 71654

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

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

Southeast Financial Bankstock Corporation
McGehee, AR

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

CEO/Pres: James M. Smith  EVP/CFO/Sec: Jim Youngblood

Subsidiaries:
McGehee Bank  McGehee, AR
   McBank Realty  McGehee, AR

Union Bankshares, Inc.
Mena, AR

RSSD Number: 1099805 303 Hwy 71 North
VOICE: (479) 394-2211 P. O. Box 898
FAX: (479) 394-3809 71953

Chm: John Stevenson  VChm: David Maddox
CEO/Pres: Jarrod Yarnell

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

RSSD Number: 1098198
VOICE: (870) 367-6221
FAX: (870) 367-1151

212 West Gaines
P. O. Box 150
71657

Chm/CEO: Bennie Ryburn, III
Pres/COO: Todd D. Smith
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 & 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 Shackleford, Suite 200 (Little Rock, AR)  
72560 / (72211)

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 Lowrey

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 Lowrey

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) 598-2020

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

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

Subsidiaries:
Simmons Bank
- Diamond State Ventures II, LP
- Heartland Bank Liquidating Trust
- Heartland Insurance, LLC
- Simmons First Insurance Services, Inc.
- Simmons First Investment Group, Inc.
- AAC Investment Fund
- Simmons NMTC Holding, LLC
- SWC PPR, LLC
- Simmons First SW REIT, Inc.
- Simmons First REIT of TN, LLC
- Capital Partners Investment Fund 2008, L.P.
- Capital Partners Series SB, LLC
- Capital Partners Series SB II, LLC
- Capital Partners Series SB III, LLC
- Capital Partners Series SB IV, LLC
- Capital Partners Series SB V, LLC
- Capital Partners Series SB VI, LLC
- Cradduck LMB Investment Fund 2, LLC
- Cradduck LMB Investment Fund, LLC
- Cultivation Twain Seed Fund I, L.P.
- PR RT, L.L.C.
- Raintree LMB, LLC
- Beacon Village Tax Credit Fund, LLC
- Simmons First REIT of MO, LLC
- Springfield Finance and Development Corp.
- PSH, LLC
- Santa Ana Holdings, LLC
- St. Louis State Equity Fund II LLC
- The Successful Investors, LLC
- Stockton Community Development Corp.
- Providence PCC of Grenada, LLC
- Simmons First Investments, Inc.
- REI Subsidiary CDE 4, LLC
- REI Subsidiary CDE 12, LLC
- Stillwater NMTC, LLC
- Stillwater NMTC II, LLC
- Venture Holding Company, LLC
- ETN-KLC, LLC
- First State Providence PCC of Grenada, LLC
- Simmons First Auto, Inc.
- Simmons First Insurance Services of TN, LLC

Pine Bluff, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Pine Bluff, AR
Pine Bluff, AR
Chandler, AZ
Wilmington, DE
Baltimore, MD
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Columbia, MO
Dexter, MO
Springfield, MO
Springfield, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
St. Louis, MO
Stockton, MO
Grenada, MS
Las Vegas, NV
Durant, OK
Durant, OK
Stillwater, OK
Stillwater, OK
Jackson, TN
Sevierville, TN
Union City, TN
Union City, TN
Union City, TN
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<td>Simmons First Properties, Inc.</td>
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<td>Simmons First Special Assets, Inc.</td>
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<td>Harob, Inc.</td>
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<td>Simmons First Mortgage Company</td>
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<td>Landco Partners II, LP</td>
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<td>LBI Capital Trust V</td>
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<td>Gateway Neighborhood Fund, LLC</td>
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<td>Simmons First Risk Management, Inc.</td>
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<td>Community First Statutory Trust III</td>
<td>Union City, TN</td>
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<td>SWB Recovery Corp.</td>
<td>Fort Worth, TX</td>
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**Sigma Holdings, Inc.**

Rison, AR

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

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

**Subsidiaries:**

- Gateway Bank

**First State Banking Corporation**

Russellville, AR

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

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

**Subsidiaries:**

- First State Bank
- Nimrod Real Estate, Inc.
- FSB Capital Trust III
- Russellville, AR
First Security Bancorp
Searcy, AR

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

Chm/CEO/Pres: Reynie Rutledge

Subsidiaries:
First Security Bank
UFS, Inc.
Peoples Real Estate Management Co.
First Security Investment Advisors, Inc.
First Security Real Estate Management, Inc.
FNBS Investments Inc.

Crews & Associates, Inc.
Crews Dissemination Services, Inc.
First Security Finance, Inc.
Eastview of NWA, LLC
Union Air LLC
Cheyenne Aircraft LLC
Crossfirst Bankshares, Inc.

Peoples Bancorp, Inc.
Sheridan, AR

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

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

Subsidiaries:
Peoples Bank

Smackover Bancshares, Inc.
Smackover, AR

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

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

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

RSSD Number: 1951172
VOICE: (479) 750-9100
FAX: (479) 750-0953
5571 Bleaux Ave.
P. O. Box 6485
72766

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

Subsidiaries:
Today’s Bank Huntsville, AR
FSB Properties, LLC Fayetteville, AR
Property Management 40830, LLC 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
UB Financial, LLC 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  
116 North Lincoln  
VOICE: (870) 628-4286  
P. O. Drawer 69  
FAX: (870) 628-5274  
71667

Chm/CEO: Marion Burge Ryburn  
Treas: R. Mark Owen  
VChm: Keith Griffin  
Sec: Wanda R. Grace

Subsidiaries:  
Connect Bank

The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

RSSD Number: 1099672  
708 South Main  
VOICE: (870) 673-6911  
P. O. Box 1010  
FAX: (870) 672-4282  
72160

Chm: Mickey Pierce  
VChm: Gary Hudson  
CEO/Pres: Brad Chambless  
SVP/CFO: Christy Malahy

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

Bradley Bancshares, Inc.
Warren, AR

RSSD Number: 1097463  
104 South Main Street  
VOICE: (870) 226-2601  
P. O. Box 29  
FAX: (870) 226-2253  
71671

Chm: Bennie Ryburn, III

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

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

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

Subsidiaries:
Fidelity Bank
West Memphis, AR

Evolve Bancorp, Inc.
West Memphis, AR

RSSD Number: 1142411
301 Shoppingway Blvd.
VOICE: (901) 624-5500
6070 Poplar Avenue, Suite 200 (Memphis, TN)
FAX: (901) 624-5540
72301 / (38119)

Chm: Scot Lenoir
Cont: Robin Bedsole
Sec: W. Scott Stafford

Subsidiaries:
Evolve Bank & Trust
West Memphis, AR
Evolve Commercial Finance
Memphis, TN

Cross County Bancshares, Inc.
Wynne, AR

RSSD Number: 1131611
1 Cross County Plaza
VOICE: (870) 238-8171
P. O. Box 9
FAX: (870) 238-4052
72396

Chm: Dr. Willard G. Burks
CEO/Pres: David Dowd
EVP: King Casbeer
Treas/Sec: Sheila Roberts

Subsidiaries:
Central Bank
Little Rock, AR
Cross County Bank
Wynne, AR
CCB Real Estate Holdings, Inc.
Wynne, AR
CCB-EAT, LLC
Wynne, AR
Janus Title, LLC
Wynne, AR
## ABBREVIATIONS

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<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tr>
<td>Chm</td>
<td>Chairman of the Board</td>
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<td>Chm Emer</td>
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