ARKANSAS COMMUNITY BANKERS

On-Line Financial Institution Directory

March 31, 2017

An Official Publication of The Arkansas Community Bankers Association

Exclusively Serving Arkansas' *Real* Community Banks

Data Provided by S&P Global Market Intelligence

Arkadelphia: Southern Bancorp Bank

Headquarters	601 Main Street Arkadelphia, AR 71923
Phone	(501) 372-4201
Web Address	http://www.banksouthern.com

Top Executives

Name	Position
John T. Olaimey	President & CEO

Ultimate Parent	Southern Bancorp, Inc.
Federal Reserve ID#	852544
FDIC Cert#	1528
Rating Agency	FED
Rating Date	1/12/2015
Industry	Commercial Bank
Date Established	3/1/1884
Government Program Participation:	TDGP - Participated TAGP - Participated

Board of Directors

Name	
Sherman Ellis Tate	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	1,144,623	1,164,098	1,193,503	1,149,088	1,160,597
Asset Growth Rate (%)	-13.67	6.81	10.10	-14.89	4.01
Total Loans & Leases (Incl HFS) ($000)	767,725	796,136	810,643	784,303	791,211
Loan Growth Rate (%)	-4.53	14.80	7.29	-13.00	3.52
Total Loans & Leases/ Assets (%)	67.07	68.39	67.92	68.25	68.17
Total Deposits (Incl Dom & For) ($000)	925,301	914,592	925,755	953,222	941,242
Deposit Growth Rate (%)	-26.03	-4.63	4.88	11.87	-5.03
Loans/ Deposits (%)	82.97	87.05	87.57	82.28	84.06
Memo:Full-time Employees (actual)	323	327	316	320	324
Performance Measures					
Bank Net Income ($000)	2,425	2,634	2,838	2,246	2,252
ROAA (%)	0.85	0.91	0.97	0.77	0.79
ROAE (%)	6.75	7.22	7.62	6.41	6.86
Interest Income/ Avg Assets (%)	3.88	3.92	4.00	3.87	3.86
Interest Expense/ Avg Assets (%)	0.25	0.27	0.28	0.27	0.26
Net Interest Income/ Avg Assets (%)	3.63	3.65	3.73	3.60	3.60
Noninterest Income/ Avg Assets (%)	0.90	0.87	0.88	0.89	0.89
Noninterest Expense/ Avg Assets (%)	3.25	3.13	3.19	3.39	3.35
Net Interest Margin (%)	4.14	4.11	4.19	4.04	4.04
Yield/ Cost Spread (%)	4.13	4.09	4.17	4.02	4.02
Efficiency Ratio (FTE)	70.20	67.85	67.70	73.50	72.48
Capitalization					
Bank Equity Capital ($000)	144,568	147,388	150,400	129,981	132,703
Tangible Equity ($000)	107,815	110,635	113,647	93,228	95,950
Tier 1 Capital ($000)	106,777	108,911	111,749	93,995	96,247
Equity/ Assets (%)	12.63	12.66	12.60	11.31	11.43
Tang Equity/ Tang Assets (%)	9.73	9.81	9.82	8.38	8.54
Risk Based Capital Ratio (%)	14.02	14.11	14.21	12.43	12.47
Tier 1 Risk-based Ratio (%)	12.99	13.09	13.22	11.43	11.47
Leverage Ratio (%)	9.62	9.76	9.88	8.37	8.71
Common Dividnds Declrd/ Net Inc (%)	82.47	18.98	0.00	890.47	0.00

Arkadelphia: Summit Bank

Headquarters	409 Main Street Arkadelphia, AR 71923
Phone	(870) 230-1100
Web Address	http://www.summitbankdirect.com

Ultimate Parent	Bank of the Ozarks, Inc.
Federal Reserve ID#	2505787
FDIC Cert#	34433
Rating Agency	FED
Rating Date	1/9/2012
Industry	Commercial Bank
Date Established	12/2/1996
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Ross M. Whipple	Chairman & CEO
Marcus J. McCain	President & COO

Board of Directors

Name	
Ross M. Whipple	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Ash Flat: FNBC Bank

Headquarters	636 Ash Flat Drive Ash Flat, AR 72513
Phone	(870) 994-2311
Web Address	http://www.fnbc.us

Ultimate Parent	FNBC Bancorp Inc
Federal Reserve ID#	100843
FDIC Cert#	1294
Rating Agency	FED
Rating Date	2/1/2016
Industry	Commercial Bank
Date Established	1/1/1912
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Martin L. Sellars	President & CEO
Clint McBryde	VP of Operations

Board of Directors

Name	
Martin B. Carpenter	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	375,588	383,071	403,340	421,173	425,211
Asset Growth Rate (%)	0.42	7.97	21.16	17.69	3.84
Total Loans & Leases (Incl HFS) ($000)	236,813	250,312	275,930	299,383	315,111
Loan Growth Rate (%)	0.44	22.80	40.94	34.00	21.01
Total Loans & Leases/ Assets (%)	63.05	65.34	68.41	71.08	74.11
Total Deposits (Incl Dom & For) ($000)	267,245	268,600	270,169	278,042	297,989
Deposit Growth Rate (%)	-0.67	2.03	2.34	11.66	28.70
Loans/ Deposits (%)	88.61	93.19	102.13	107.68	105.75
Memo:Full-time Employees (actual)	98	97	102	103	103
Performance Measures					
Bank Net Income ($000)	714	736	899	672	825
ROAA (%)	0.77	0.79	0.93	0.66	0.78
ROAE (%)	8.59	8.91	10.57	7.64	8.98
Interest Income/ Avg Assets (%)	4.20	4.38	4.36	4.36	4.32
Interest Expense/ Avg Assets (%)	0.62	0.73	0.72	0.70	0.70
Net Interest Income/ Avg Assets (%)	3.58	3.65	3.65	3.66	3.62
Noninterest Income/ Avg Assets (%)	0.63	0.58	0.80	0.79	0.68
Noninterest Expense/ Avg Assets (%)	3.44	3.69	3.34	3.46	3.38
Net Interest Margin (%)	3.81	3.86	3.84	3.85	3.82
Yield/ Cost Spread (%)	3.59	3.60	3.58	3.61	3.58
Efficiency Ratio (FTE)	79.08	84.93	73.35	71.46	75.69
Capitalization					
Bank Equity Capital ($000)	32,731	33,346	34,712	35,675	37,861
Tangible Equity ($000)	32,731	33,346	34,712	35,675	37,861
Tier 1 Capital ($000)	38,500	39,235	40,136	39,808	40,633
Equity/ Assets (%)	8.71	8.70	8.61	8.47	8.90
Tang Equity/ Tang Assets (%)	8.71	8.70	8.61	8.47	8.90
Risk Based Capital Ratio (%)	15.98	15.65	14.74	13.70	13.38
Tier 1 Risk-based Ratio (%)	14.73	14.39	13.49	12.45	12.13
Leverage Ratio (%)	10.37	10.47	10.35	9.75	9.65
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	148.81	0.00

Augusta: Riverwind Bank

Headquarters	100 South Second Street Augusta, AR 72006
Phone	(870) 347-2511
Web Address	https://www.riverwindbank.com

Ultimate Parent	
Federal Reserve ID#	855143
FDIC Cert#	15035
Rating Agency	FDIC
Rating Date	11/1/2011
Industry	Commercial Bank
Date Established	2/20/1935
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
William D. Patton	Chief Executive Officer
Martha Ray	Executive VP & COO
Casey Cullipher	President & General Counsel

Board of Directors

Name	
Charles P. Eldridge	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	90,772	93,792	91,923	92,831	98,393
Asset Growth Rate (%)	0.24	13.31	-7.97	3.95	23.97
Total Loans & Leases (Incl HFS) ($000)	55,642	54,683	57,524	61,110	65,079
Loan Growth Rate (%)	-0.77	-6.89	20.78	24.94	25.98
Total Loans & Leases/ Assets (%)	61.30	58.30	62.58	65.83	66.14
Total Deposits (Incl Dom & For) ($000)	79,345	82,102	80,057	81,521	86,728
Deposit Growth Rate (%)	-0.03	13.90	-9.96	7.31	25.55
Loans/ Deposits (%)	70.13	66.60	71.85	74.96	75.04
Memo:Full-time Employees (actual)	29	30	30	30	31
Performance Measures					
Bank Net Income ($000)	202	170	125	129	152
ROAA (%)	0.90	0.74	0.54	0.55	0.64
ROAE (%)	8.87	7.26	5.24	5.52	6.59
Interest Income/ Avg Assets (%)	4.27	3.98	4.06	4.06	4.15
Interest Expense/ Avg Assets (%)	0.29	0.31	0.33	0.33	0.35
Net Interest Income/ Avg Assets (%)	3.98	3.67	3.73	3.73	3.80
Noninterest Income/ Avg Assets (%)	0.60	0.87	0.50	0.60	0.49
Noninterest Expense/ Avg Assets (%)	3.22	3.23	3.46	3.24	3.31
Net Interest Margin (%)	4.27	3.94	4.03	4.01	4.08
Yield/ Cost Spread (%)	4.15	3.82	3.92	3.89	3.97
Efficiency Ratio (FTE)	67.33	68.10	77.68	72.16	74.25
Capitalization					
Bank Equity Capital ($000)	9,264	9,461	9,615	9,095	9,356
Tangible Equity ($000)	9,264	9,461	9,615	9,095	9,356
Tier 1 Capital ($000)	9,199	9,369	9,495	9,504	9,656
Equity/ Assets (%)	10.21	10.09	10.46	9.80	9.51
Tang Equity/ Tang Assets (%)	10.21	10.09	10.46	9.80	9.51
Risk Based Capital Ratio (%)	16.34	16.32	16.38	15.67	14.92
Tier 1 Risk-based Ratio (%)	15.42	15.44	15.47	14.73	14.01
Leverage Ratio (%)	10.23	10.13	10.32	10.18	10.22
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	93.02	0.00

Bald Knob: Citizens State Bank

Headquarters	306 South Elm Street Bald Knob, AR 72010
Phone	(501) 724-3241
Web Address	http://www.csb-bk.com

Ultimate Parent	Southern Missouri Bancorp, Inc.
Federal Reserve ID#	101345
FDIC Cert#	8727
Rating Agency	FDIC
Rating Date	1/1/2010
Industry	Commercial Bank
Date Established	1/22/1931
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Larry E. Kircher	Chairman, Investment Officer,
E. Andrew Brock	President & COO

Board of Directors

Name	
Larry E. Kircher	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Batesville: Citizens Bank

Headquarters	200 South Third Street Batesville, AR 72501
Phone	(870) 793-4441
Web Address	http://www.thecitizensbank.net

Ultimate Parent	Citizens Bancshares of Batesville, Inc.
Federal Reserve ID#	856748
FDIC Cert#	17211
Rating Agency	FED
Rating Date	1/19/2016
Industry	Commercial Bank
Date Established	4/24/1953
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Phillip N. Baldwin	President & CEO
Janet Moore	Senior Vice President, Operat

Board of Directors

Name	
Jeffery F. Teague	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	736,213	751,981	786,635	751,060	768,581
Asset Growth Rate (%)	7.67	8.57	18.43	-18.09	9.33
Total Loans & Leases (Incl HFS) ($000)	503,122	523,364	545,421	545,265	573,614
Loan Growth Rate (%)	20.26	16.09	16.86	-0.11	20.80
Total Loans & Leases/ Assets (%)	68.34	69.60	69.34	72.60	74.63
Total Deposits (Incl Dom & For) ($000)	574,465	569,168	597,103	644,019	645,852
Deposit Growth Rate (%)	-0.21	-3.69	19.63	31.43	1.14
Loans/ Deposits (%)	87.58	91.95	91.34	84.67	88.82
Memo:Full-time Employees (actual)	176	191	186	185	181
Performance Measures					
Bank Net Income ($000)	1,317	1,557	1,783	1,645	1,470
ROAA (%)	0.72	0.84	0.94	0.85	0.79
ROAE (%)	7.88	9.11	10.15	9.07	7.88
Interest Income/ Avg Assets (%)	4.03	4.09	4.08	4.00	4.12
Interest Expense/ Avg Assets (%)	0.55	0.54	0.56	0.59	0.56
Net Interest Income/ Avg Assets (%)	3.47	3.55	3.51	3.41	3.56
Noninterest Income/ Avg Assets (%)	0.62	0.62	0.62	0.63	0.62
Noninterest Expense/ Avg Assets (%)	2.86	2.91	2.77	2.79	3.00
Net Interest Margin (%)	3.68	3.76	3.69	3.59	3.76
Yield/ Cost Spread (%)	3.58	3.66	3.60	3.47	3.66
Efficiency Ratio (FTE)	66.26	66.63	64.05	65.98	68.91
Capitalization					
Bank Equity Capital ($000)	67,248	69,494	71,083	74,010	75,321
Tangible Equity ($000)	55,665	57,138	58,735	60,955	62,274
Tier 1 Capital ($000)	54,734	55,980	57,843	61,460	62,952
Equity/ Assets (%)	9.13	9.24	9.04	9.85	9.80
Tang Equity/ Tang Assets (%)	7.68	7.73	7.59	8.26	8.24
Risk Based Capital Ratio (%)	11.97	11.79	11.70	12.36	12.09
Tier 1 Risk-based Ratio (%)	10.72	10.54	10.44	11.11	10.84
Leverage Ratio (%)	7.65	7.69	7.73	8.06	8.57
Common Dividnds Declrd/ Net Inc (%)	106.30	0.00	0.00	85.11	0.00

Batesville: First Community Bank

Headquarters	1325 Harrison Street Batesville, AR 72501
Phone	(870) 612-3400
Web Address	http://www.firstcommunity.net/

Ultimate Parent	First Community Bancshares, Inc.
Federal Reserve ID#	2596646
FDIC Cert#	34533
Rating Agency	FDIC
Rating Date	7/1/2015
Industry	Commercial Bank
Date Established	8/4/1997
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Dale E. Cole	Chairman & CEO
Boris A. Dover	President & COO

Board of Directors

Name	
Dale E. Cole	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	1,075,632	1,107,909	1,140,292	1,200,001	1,229,938
Asset Growth Rate (%)	11.24	12.00	11.69	20.95	9.98
Total Loans & Leases (Incl HFS) ($000)	848,884	878,400	900,105	925,108	950,605
Loan Growth Rate (%)	18.80	13.91	9.88	11.11	11.02
Total Loans & Leases/ Assets (%)	78.92	79.28	78.94	77.09	77.29
Total Deposits (Incl Dom & For) ($000)	859,639	878,353	887,845	948,088	980,930
Deposit Growth Rate (%)	13.93	8.71	4.32	27.14	13.86
Loans/ Deposits (%)	98.75	100.01	101.38	97.58	96.91
Memo:Full-time Employees (actual)	269	288	302	316	313
Performance Measures					
Bank Net Income ($000)	2,681	2,855	2,867	3,624	2,612
ROAA (%)	1.01	1.04	1.03	1.24	0.86
ROAE (%)	11.82	12.17	11.85	14.84	10.50
Interest Income/ Avg Assets (%)	4.31	4.31	4.37	4.30	4.20
Interest Expense/ Avg Assets (%)	0.76	0.79	0.80	0.80	0.79
Net Interest Income/ Avg Assets (%)	3.55	3.52	3.57	3.50	3.41
Noninterest Income/ Avg Assets (%)	1.00	0.99	0.96	1.36	0.89
Noninterest Expense/ Avg Assets (%)	2.73	2.71	2.77	2.89	2.83
Net Interest Margin (%)	3.76	3.72	3.78	3.71	3.62
Yield/ Cost Spread (%)	3.64	3.59	3.66	3.58	3.50
Efficiency Ratio (FTE)	58.22	58.34	59.28	57.95	63.87
Capitalization					
Bank Equity Capital ($000)	92,236	95,512	98,026	97,390	101,595
Tangible Equity ($000)	91,267	94,560	97,092	96,213	100,445
Tier 1 Capital ($000)	90,544	93,234	95,812	99,768	103,027
Equity/ Assets (%)	8.58	8.62	8.60	8.12	8.26
Tang Equity/ Tang Assets (%)	8.49	8.54	8.52	8.03	8.17
Risk Based Capital Ratio (%)	11.44	11.30	11.28	11.43	11.48
Tier 1 Risk-based Ratio (%)	10.32	10.17	10.12	10.21	10.32
Leverage Ratio (%)	8.52	8.49	8.59	8.55	8.51
Common Dividnds Declrd/ Net Inc (%)	7.46	6.13	10.46	56.57	0.00

Bearden: Bank of Bearden

Headquarters	One North Second Street Bearden, AR 71720
Phone	(870) 687-2233
Web Address	

Ultimate Parent	Bearden Bancshares, Inc.
Federal Reserve ID#	311144
FDIC Cert#	16282
Rating Agency	FDIC
Rating Date	3/1/2015
Industry	Commercial Bank
Date Established	7/5/1945
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Rick Green	Chairman, President & CEO
Susan R. Lusby	VP & Cashier

Board of Directors

Name	
Rick Green	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	46,690	43,699	42,803	45,330	47,650
Asset Growth Rate (%)	13.09	-25.62	-8.20	23.62	20.47
Total Loans & Leases (Incl HFS) ($000)	26,428	28,342	29,183	29,519	29,806
Loan Growth Rate (%)	-3.29	28.97	11.87	4.61	3.89
Total Loans & Leases/ Assets (%)	56.60	64.86	68.18	65.12	62.55
Total Deposits (Incl Dom & For) ($000)	40,655	37,597	36,173	38,970	41,523
Deposit Growth Rate (%)	14.39	-30.09	-15.15	30.93	26.20
Loans/ Deposits (%)	65.01	75.38	80.68	75.75	71.78
Memo:Full-time Employees (actual)	8	8	8	8	8
Performance Measures					
Bank Net Income ($000)	132	157	172	139	145
ROAA (%)	1.19	1.39	1.58	1.29	1.31
ROAE (%)	8.83	10.38	11.21	9.13	9.60
Interest Income/ Avg Assets (%)	3.50	3.53	3.80	3.83	3.70
Interest Expense/ Avg Assets (%)	0.16	0.16	0.16	0.19	0.21
Net Interest Income/ Avg Assets (%)	3.33	3.37	3.64	3.64	3.49
Noninterest Income/ Avg Assets (%)	0.13	0.10	0.14	0.15	0.12
Noninterest Expense/ Avg Assets (%)	2.28	2.05	2.18	2.47	2.27
Net Interest Margin (%)	3.86	3.50	3.98	4.00	3.75
Yield/ Cost Spread (%)	3.66	3.27	3.77	3.77	3.50
Efficiency Ratio (FTE)	62.02	58.64	52.24	61.72	60.07
Capitalization					
Bank Equity Capital ($000)	6,023	6,083	6,188	5,995	6,089
Tangible Equity ($000)	6,023	6,083	6,188	5,995	6,089
Tier 1 Capital ($000)	6,012	6,083	6,183	6,013	6,089
Equity/ Assets (%)	12.90	13.92	14.46	13.23	12.78
Tang Equity/ Tang Assets (%)	12.90	13.92	14.46	13.23	12.78
Risk Based Capital Ratio (%)	17.34	20.28	37.82	20.08	50.48
Tier 1 Risk-based Ratio (%)	16.52	19.32	36.56	19.11	49.21
Leverage Ratio (%)	13.57	13.46	14.22	13.99	13.80
Common Dividnds Declrd/ Net Inc (%)	50.76	69.43	36.63	238.85	40.00

Berryville: First National Bank of North Arkansas

Headquarters	305-307 Public Square Berryville, AR 72616
Phone	(870) 423-6601
Web Address	http://www.fnbna.com

Ultimate Parent	First Carroll Bankshares, Inc.
Federal Reserve ID#	864846
FDIC Cert#	3854
Rating Agency	OCC
Rating Date	9/19/2013
Industry	Commercial Bank
Date Established	2/18/1889
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
W. A. Hudspeth III	Chief Executive Officer
Lance Vanlandingham	Senior VP, Cashier & COO
Doug Carr	President

Board of Directors

Name	
Alan Hunnicutt	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	190,892	187,098	186,905	189,580	193,697
Asset Growth Rate (%)	-1.06	-7.95	-0.41	5.72	8.69
Total Loans & Leases (Incl HFS) ($000)	145,668	146,789	147,064	152,360	152,855
Loan Growth Rate (%)	-9.68	3.08	0.75	14.40	1.30
Total Loans & Leases/ Assets (%)	76.31	78.46	78.68	80.37	78.91
Total Deposits (Incl Dom & For) ($000)	168,600	164,949	163,879	167,445	170,898
Deposit Growth Rate (%)	-2.01	-8.66	-2.59	8.70	8.25
Loans/ Deposits (%)	86.40	88.99	89.74	90.99	89.44
Memo:Full-time Employees (actual)	86	88	85	83	86
Performance Measures					
Bank Net Income ($000)	554	504	513	445	657
ROAA (%)	1.17	1.06	1.10	0.94	1.39
ROAE (%)	10.83	9.73	9.80	8.59	12.77
Interest Income/ Avg Assets (%)	4.75	4.76	4.96	4.96	5.01
Interest Expense/ Avg Assets (%)	0.29	0.27	0.27	0.28	0.27
Net Interest Income/ Avg Assets (%)	4.46	4.48	4.68	4.68	4.74
Noninterest Income/ Avg Assets (%)	0.90	0.99	0.92	0.95	0.95
Noninterest Expense/ Avg Assets (%)	4.20	4.41	4.51	4.42	4.31
Net Interest Margin (%)	4.85	4.87	5.11	5.10	5.16
Yield/ Cost Spread (%)	4.79	4.80	5.05	5.04	5.11
Efficiency Ratio (FTE)	78.16	80.41	80.30	78.40	75.56
Capitalization					
Bank Equity Capital ($000)	20,736	20,688	21,193	20,249	20,905
Tangible Equity ($000)	20,486	20,439	20,946	20,005	20,660
Tier 1 Capital ($000)	20,497	20,429	20,943	20,020	20,676
Equity/ Assets (%)	10.86	11.06	11.34	10.68	10.79
Tang Equity/ Tang Assets (%)	10.75	10.94	11.22	10.57	10.68
Risk Based Capital Ratio (%)	16.84	16.66	17.13	15.99	16.21
Tier 1 Risk-based Ratio (%)	15.59	15.40	15.88	14.74	14.96
Leverage Ratio (%)	10.80	10.79	11.24	10.54	10.93
Common Dividnds Declrd/ Net Inc (%)	0.00	113.69	0.00	307.42	0.00

Blytheville: Farmers Bank and Trust Company

Headquarters	400 West Main Street Blytheville, AR 72315
Phone	(870) 763-8101
Web Address	http://www.fbtbly.com

Ultimate Parent	Farmers Bancorp Inc.
Federal Reserve ID#	33147
FDIC Cert#	1027
Rating Agency	FED
Rating Date	8/24/2015
Industry	Commercial Bank
Date Established	3/16/1908
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
James Steven Bell	Chairman & CEO
Randal Scott	President & COO

Board of Directors

Name	
James Steven Bell	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	462,081	483,152	491,287	473,604	478,288
Asset Growth Rate (%)	12.22	18.24	6.73	-14.40	3.96
Total Loans & Leases (Incl HFS) ($000)	388,125	401,874	398,014	372,275	383,561
Loan Growth Rate (%)	4.15	14.17	-3.84	-25.87	12.13
Total Loans & Leases/ Assets (%)	84.00	83.18	81.01	78.60	80.19
Total Deposits (Incl Dom & For) ($000)	395,818	415,792	423,183	425,991	430,053
Deposit Growth Rate (%)	12.57	20.19	7.11	2.65	3.81
Loans/ Deposits (%)	98.06	96.65	94.05	87.39	89.19
Memo:Full-time Employees (actual)	78	81	83	81	83
Performance Measures					
Bank Net Income ($000)	2,391	2,505	2,438	2,036	2,173
ROAA (%)	2.12	2.13	1.99	1.71	1.84
ROAE (%)	22.26	22.89	21.90	18.17	19.24
Interest Income/ Avg Assets (%)	4.63	4.49	4.31	4.32	4.29
Interest Expense/ Avg Assets (%)	0.54	0.58	0.57	0.57	0.55
Net Interest Income/ Avg Assets (%)	4.08	3.90	3.75	3.76	3.74
Noninterest Income/ Avg Assets (%)	0.59	0.62	0.55	0.52	0.54
Noninterest Expense/ Avg Assets (%)	2.37	2.27	2.26	2.53	2.40
Net Interest Margin (%)	4.29	4.09	3.93	3.94	3.92
Yield/ Cost Spread (%)	4.24	4.03	3.86	3.88	3.86
Efficiency Ratio (FTE)	50.45	49.91	52.32	58.93	55.82
Capitalization					
Bank Equity Capital ($000)	43,354	44,193	44,882	44,752	45,619
Tangible Equity ($000)	43,179	44,018	44,707	44,577	45,444
Tier 1 Capital ($000)	43,032	43,873	44,571	44,607	45,370
Equity/ Assets (%)	9.38	9.15	9.14	9.45	9.54
Tang Equity/ Tang Assets (%)	9.35	9.11	9.10	9.42	9.50
Risk Based Capital Ratio (%)	11.63	11.62	11.88	12.72	12.49
Tier 1 Risk-based Ratio (%)	10.38	10.37	10.63	11.47	11.24
Leverage Ratio (%)	9.56	9.32	9.11	9.38	9.60
Common Dividnds Declrd/ Net Inc (%)	68.88	66.43	71.37	98.23	63.23

Booneville: First Western Bank

Headquarters	80 West Main Street Booneville, AR 72927
Phone	(479) 675-3000
Web Address	http://www.fwbank.com

Ultimate Parent	First Western Bancshares, Inc.
Federal Reserve ID#	34742
FDIC Cert#	13083
Rating Agency	FED
Rating Date	5/1/2014
Industry	Commercial Bank
Date Established	4/18/1910
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
John T. Hampton	Chairman & CEO
Lynne Coan, Steven Gran	Executive VP & Chief Operati
Steven Gramling	Vice Chairman & President

Board of Directors

Name	
John T. Hampton	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	343,716	349,847	365,126	358,673	369,945
Asset Growth Rate (%)	-1.06	7.13	17.47	-7.07	12.57
Total Loans & Leases (Incl HFS) ($000)	291,102	295,975	299,655	302,357	312,213
Loan Growth Rate (%)	9.01	6.70	4.97	3.61	13.04
Total Loans & Leases/ Assets (%)	84.69	84.60	82.07	84.30	84.39
Total Deposits (Incl Dom & For) ($000)	303,360	303,257	314,122	322,678	324,116
Deposit Growth Rate (%)	1.04	-0.14	14.33	10.90	1.78
Loans/ Deposits (%)	95.96	97.60	95.39	93.70	96.33
Memo:Full-time Employees (actual)	98	99	98	102	105
Performance Measures					
Bank Net Income ($000)	639	427	377	572	485
ROAA (%)	0.74	0.50	0.43	0.64	0.54
ROAE (%)	9.10	5.96	5.19	7.79	6.54
Interest Income/ Avg Assets (%)	4.34	4.30	4.29	4.30	4.35
Interest Expense/ Avg Assets (%)	0.58	0.59	0.59	0.64	0.63
Net Interest Income/ Avg Assets (%)	3.76	3.71	3.71	3.66	3.72
Noninterest Income/ Avg Assets (%)	1.02	0.88	1.16	1.00	0.92
Noninterest Expense/ Avg Assets (%)	3.61	3.74	3.75	3.70	3.73
Net Interest Margin (%)	4.13	4.08	4.07	4.03	4.10
Yield/ Cost Spread (%)	4.08	4.02	4.02	3.97	4.04
Efficiency Ratio (FTE)	75.25	81.37	76.87	79.23	80.10
Capitalization					
Bank Equity Capital ($000)	28,417	28,857	29,239	29,508	29,823
Tangible Equity ($000)	27,847	28,287	28,669	28,938	29,253
Tier 1 Capital ($000)	27,835	28,262	28,639	29,011	29,296
Equity/ Assets (%)	8.27	8.25	8.01	8.23	8.06
Tang Equity/ Tang Assets (%)	8.12	8.10	7.86	8.08	7.92
Risk Based Capital Ratio (%)	11.32	11.29	11.27	11.22	11.01
Tier 1 Risk-based Ratio (%)	10.25	10.21	10.20	10.15	9.95
Leverage Ratio (%)	8.08	8.23	8.11	8.14	8.11
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	34.97	41.24

Bradley: Community State Bank

Headquarters	208 West Fourth Street Bradley, AR 71826
Phone	(870) 894-3322
Web Address	http://www.csbarkansas.com

Ultimate Parent	Allcorp, Inc.
Federal Reserve ID#	378044
FDIC Cert#	5619
Rating Agency	FDIC
Rating Date	10/1/2012
Industry	Commercial Bank
Date Established	4/10/1933
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Robert H. Genestet	President & CEO

Board of Directors

Name	
Alexander Peyton Golden	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	16,948	16,339	15,612	15,342	15,538
Asset Growth Rate (%)	-8.32	-14.37	-17.80	-6.92	5.11
Total Loans & Leases (Incl HFS) ($000)	7,948	8,786	8,262	7,638	6,833
Loan Growth Rate (%)	46.58	42.17	-23.86	-30.21	-42.16
Total Loans & Leases/ Assets (%)	46.90	53.77	52.92	49.78	43.98
Total Deposits (Incl Dom & For) ($000)	13,961	13,322	12,910	12,717	12,910
Deposit Growth Rate (%)	-11.11	-18.31	-12.37	-5.98	6.07
Loans/ Deposits (%)	56.93	65.95	64.00	60.06	52.93
Memo:Full-time Employees (actual)	6	6	6	6	6
Performance Measures					
Bank Net Income ($000)	23	31	-303	3	-13
ROAA (%)	0.53	0.74	-7.45	0.08	-0.34
ROAE (%)	3.13	4.17	-42.92	0.46	-2.00
Interest Income/ Avg Assets (%)	3.24	3.61	3.66	3.39	2.90
Interest Expense/ Avg Assets (%)	0.32	0.33	0.34	0.33	0.31
Net Interest Income/ Avg Assets (%)	2.92	3.28	3.32	3.06	2.59
Noninterest Income/ Avg Assets (%)	0.69	0.72	0.69	0.62	0.73
Noninterest Expense/ Avg Assets (%)	3.08	3.28	3.32	3.60	3.66
Net Interest Margin (%)	3.25	3.65	3.82	3.56	2.92
Yield/ Cost Spread (%)	3.05	3.44	3.60	3.35	2.71
Efficiency Ratio (FTE)	84.41	79.56	81.01	95.13	108.90
Capitalization					
Bank Equity Capital ($000)	2,962	2,983	2,664	2,592	2,601
Tangible Equity ($000)	2,289	2,310	1,991	1,919	1,928
Tier 1 Capital ($000)	2,284	2,298	1,977	1,980	1,968
Equity/ Assets (%)	17.48	18.26	17.06	16.89	16.74
Tang Equity/ Tang Assets (%)	14.06	14.75	13.33	13.08	12.97
Risk Based Capital Ratio (%)	31.99	30.13	27.87	29.58	31.45
Tier 1 Risk-based Ratio (%)	30.74	28.88	26.56	28.27	30.13
Leverage Ratio (%)	13.75	14.32	12.68	13.29	13.45
Common Dividnds Declrd/ Net Inc (%)	0.00	54.84	NM	0.00	0.00

Little Rock: Heartland Bank

Headquarters	5100 Kavanaugh Boulevard Little Rock, AR 72207
Phone	(501) 663-3350
Web Address	https://www.hbankusa.com

Top Executives

Name	Position
Judy R. Lawton	Chairman, President, CEO &

Ultimate Parent	Rock Bancshares, Inc.
Federal Reserve ID#	155777
FDIC Cert#	28761
Rating Agency	FED
Rating Date	7/8/2013
Industry	Commercial Bank
Date Established	1/1/1933
Government Program Participation:	TDGP - Participated TAGP - Participated

Board of Directors

Name	
Judy R. Lawton	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	231,392	227,140	219,027	205,875	199,757
Asset Growth Rate (%)	-16.65	-7.35	-14.29	-24.02	-11.89
Total Loans & Leases (Incl HFS) ($000)	183,170	177,985	170,586	164,829	130,342
Loan Growth Rate (%)	-34.89	-11.32	-16.63	-13.50	-83.69
Total Loans & Leases/ Assets (%)	79.16	78.36	77.88	80.06	65.25
Total Deposits (Incl Dom & For) ($000)	202,633	197,213	189,750	184,963	183,942
Deposit Growth Rate (%)	-17.70	-10.70	-15.14	-10.09	-2.21
Loans/ Deposits (%)	90.39	90.25	89.90	89.11	70.86
Memo:Full-time Employees (actual)	38	40	39	38	39
Performance Measures					
Bank Net Income ($000)	-655	1,185	-457	-7,961	-7,849
ROAA (%)	-1.10	2.06	-0.82	-14.68	-15.38
ROAE (%)	-9.21	16.64	-6.33	-129.86	-189.28
Interest Income/ Avg Assets (%)	5.17	6.13	4.48	4.81	3.94
Interest Expense/ Avg Assets (%)	0.73	0.76	0.77	0.77	0.82
Net Interest Income/ Avg Assets (%)	4.44	5.37	3.71	4.04	3.12
Noninterest Income/ Avg Assets (%)	0.79	0.68	0.64	0.52	0.89
Noninterest Expense/ Avg Assets (%)	3.43	3.51	4.05	5.70	8.71
Net Interest Margin (%)	4.76	5.79	4.01	4.36	3.29
Yield/ Cost Spread (%)	4.65	5.68	3.89	4.25	3.20
Efficiency Ratio (FTE)	65.48	57.99	93.08	125.10	216.86
Capitalization					
Bank Equity Capital ($000)	27,899	29,085	28,636	20,408	12,765
Tangible Equity ($000)	24,731	25,917	25,468	17,240	9,597
Tier 1 Capital ($000)	24,510	25,695	25,239	17,195	9,497
Equity/ Assets (%)	12.06	12.80	13.07	9.91	6.39
Tang Equity/ Tang Assets (%)	10.84	11.57	11.80	8.50	4.88
Risk Based Capital Ratio (%)	13.34	13.54	13.63	10.24	7.29
Tier 1 Risk-based Ratio (%)	12.07	12.27	12.37	8.93	6.01
Leverage Ratio (%)	10.44	11.34	11.46	8.05	4.72
Common Dividnds Declrd/ Net Inc (%)	NM	0.00	0.00	NM	0.00

Calico Rock: First National Bank of Izard County

Headquarters	2184 Arkansas 56 Highway P.O. Box 690 Calico Rock, AR 72519
Phone	(870) 297-3711
Web Address	http://www.fnbizardcounty.com

Ultimate Parent	Wyatt Bancshares, Inc.
Federal Reserve ID#	379649
FDIC Cert#	11252
Rating Agency	OCC
Rating Date	8/5/2013
Industry	Commercial Bank
Date Established	5/1/1914
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Kenny Thornton	President & CEO

Board of Directors

Name	
Bonnie Copp Wyatt	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	160,333	158,187	159,795	159,293	162,036
Asset Growth Rate (%)	-1.85	-5.35	4.07	-1.26	6.89
Total Loans & Leases (Incl HFS) ($000)	70,468	71,873	72,384	71,951	69,367
Loan Growth Rate (%)	-0.78	7.98	2.84	-2.39	-14.37
Total Loans & Leases/ Assets (%)	43.95	45.44	45.30	45.17	42.81
Total Deposits (Incl Dom & For) ($000)	104,832	101,928	103,125	103,247	105,176
Deposit Growth Rate (%)	-6.85	-11.08	4.70	0.47	7.47
Loans/ Deposits (%)	67.22	70.51	70.19	69.69	65.95
Memo:Full-time Employees (actual)	38	39	39	39	37
Performance Measures					
Bank Net Income ($000)	638	751	564	42	499
ROAA (%)	1.59	1.88	1.42	0.10	1.24
ROAE (%)	4.83	5.60	4.16	0.31	3.68
Interest Income/ Avg Assets (%)	3.73	3.73	3.61	3.57	3.51
Interest Expense/ Avg Assets (%)	0.17	0.17	0.17	0.18	0.18
Net Interest Income/ Avg Assets (%)	3.56	3.56	3.44	3.39	3.33
Noninterest Income/ Avg Assets (%)	0.72	0.67	0.68	0.71	0.69
Noninterest Expense/ Avg Assets (%)	2.32	2.28	2.25	3.90	2.36
Net Interest Margin (%)	4.15	4.15	4.03	3.97	3.90
Yield/ Cost Spread (%)	3.98	3.98	3.86	3.79	3.73
Efficiency Ratio (FTE)	51.52	51.34	51.87	90.33	55.89
Capitalization					
Bank Equity Capital ($000)	53,293	54,031	54,526	53,999	54,609
Tangible Equity ($000)	53,293	54,031	54,526	53,999	54,609
Tier 1 Capital ($000)	53,243	53,994	54,558	54,600	55,099
Equity/ Assets (%)	33.24	34.16	34.12	33.90	33.70
Tang Equity/ Tang Assets (%)	33.24	34.16	34.12	33.90	33.70
Risk Based Capital Ratio (%)	62.75	63.30	63.76	63.92	65.53
Tier 1 Risk-based Ratio (%)	62.13	62.68	63.14	63.31	64.93
Leverage Ratio (%)	33.21	33.72	34.34	33.75	34.22
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

Camden: Generations Bank

Headquarters	1325 Highway 278 Bypass Camden, AR 71701
Phone	(870) 837-8300
Web Address	https://www.mygenerations.bank

Ultimate Parent	Harrell Bancshares, Inc.
Federal Reserve ID#	329345
FDIC Cert#	88
Rating Agency	FDIC
Rating Date	4/1/2017
Industry	Commercial Bank
Date Established	10/8/1907
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Phillip J. Foster	President & CEO
Sandra Ferguson	Chief Operating Officer

Board of Directors

Name	
Jonathan W. Harrell	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	385,785	393,346	391,316	403,479	420,436
Asset Growth Rate (%)	1.25	7.84	-2.06	12.43	16.81
Total Loans & Leases (Incl HFS) ($000)	276,256	275,301	276,241	289,208	302,607
Loan Growth Rate (%)	-2.88	-1.38	1.37	18.78	18.53
Total Loans & Leases/ Assets (%)	71.61	69.99	70.59	71.68	71.97
Total Deposits (Incl Dom & For) ($000)	332,924	338,241	330,868	344,563	353,988
Deposit Growth Rate (%)	0.47	6.39	-8.72	16.56	10.94
Loans/ Deposits (%)	82.98	81.39	83.49	83.93	85.49
Memo:Full-time Employees (actual)	108	107	108	107	112
Performance Measures					
Bank Net Income ($000)	758	674	669	780	798
ROAA (%)	0.79	0.68	0.68	0.79	0.78
ROAE (%)	8.66	7.38	7.06	8.26	8.42
Interest Income/ Avg Assets (%)	4.23	4.13	4.18	4.77	4.20
Interest Expense/ Avg Assets (%)	0.60	0.62	0.65	0.64	0.62
Net Interest Income/ Avg Assets (%)	3.63	3.51	3.53	4.13	3.58
Noninterest Income/ Avg Assets (%)	0.98	1.00	0.95	0.84	0.75
Noninterest Expense/ Avg Assets (%)	3.30	3.40	3.41	3.29	3.08
Net Interest Margin (%)	3.89	3.72	3.74	4.38	3.80
Yield/ Cost Spread (%)	3.69	3.58	3.60	4.24	3.68
Efficiency Ratio (FTE)	69.22	72.90	73.60	64.06	68.69
Capitalization					
Bank Equity Capital ($000)	35,412	37,608	38,154	37,389	38,462
Tangible Equity ($000)	34,281	36,514	37,096	36,367	37,475
Tier 1 Capital ($000)	34,161	36,178	36,869	37,249	38,003
Equity/ Assets (%)	9.18	9.56	9.75	9.27	9.15
Tang Equity/ Tang Assets (%)	8.91	9.31	9.51	9.04	8.93
Risk Based Capital Ratio (%)	12.94	13.38	13.42	13.47	13.21
Tier 1 Risk-based Ratio (%)	11.69	12.27	12.36	12.27	12.01
Leverage Ratio (%)	8.97	9.10	9.37	9.41	9.34
Common Dividnds Declrd/ Net Inc (%)	6.60	0.00	0.00	53.85	0.00

Cave City: Bank of Cave City

Headquarters	137 South Main Street Cave City, AR 72521
Phone	(870) 283-5301
Web Address	http://www.bankofcavecity.com

Ultimate Parent	Sharp BancShares, Inc.
Federal Reserve ID#	629148
FDIC Cert#	105
Rating Agency	FED
Rating Date	4/8/2013
Industry	Commercial Bank
Date Established	7/2/1906
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
John M. Beller	President & CEO
Kim Nunnally	Executive VP & COO

Board of Directors

Name	
Samuel F. Beller	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	99,984	100,931	105,960	110,732	110,975
Asset Growth Rate (%)	8.37	3.79	19.93	18.01	0.88
Total Loans & Leases (Incl HFS) ($000)	67,410	73,212	77,366	73,289	71,700
Loan Growth Rate (%)	13.85	34.43	22.70	-21.08	-8.67
Total Loans & Leases/ Assets (%)	67.42	72.54	73.01	66.19	64.61
Total Deposits (Incl Dom & For) ($000)	86,903	85,928	86,977	92,080	92,985
Deposit Growth Rate (%)	8.56	-4.49	4.88	23.47	3.93
Loans/ Deposits (%)	77.57	85.20	88.95	79.59	77.11
Memo:Full-time Employees (actual)	33	35	35	34	34
Performance Measures					
Bank Net Income ($000)	319	339	414	257	331
ROAA (%)	1.30	1.36	1.58	0.95	1.22
ROAE (%)	14.14	14.71	17.93	11.43	15.35
Interest Income/ Avg Assets (%)	4.30	4.37	4.39	4.29	4.08
Interest Expense/ Avg Assets (%)	0.43	0.44	0.50	0.50	0.50
Net Interest Income/ Avg Assets (%)	3.87	3.93	3.90	3.79	3.59
Noninterest Income/ Avg Assets (%)	0.86	0.64	0.51	0.63	0.97
Noninterest Expense/ Avg Assets (%)	2.99	3.17	2.81	3.19	3.11
Net Interest Margin (%)	4.48	4.50	4.50	4.36	4.05
Yield/ Cost Spread (%)	4.43	4.45	4.44	4.31	4.00
Efficiency Ratio (FTE)	63.24	68.82	63.29	71.91	67.99
Capitalization					
Bank Equity Capital ($000)	9,034	9,405	9,066	8,915	8,330
Tangible Equity ($000)	8,878	9,249	8,910	8,759	8,174
Tier 1 Capital ($000)	8,834	9,174	8,889	9,145	8,476
Equity/ Assets (%)	9.04	9.32	8.56	8.05	7.51
Tang Equity/ Tang Assets (%)	8.89	9.18	8.42	7.92	7.38
Risk Based Capital Ratio (%)	15.43	15.32	14.58	15.18	14.31
Tier 1 Risk-based Ratio (%)	14.55	14.46	13.67	14.24	13.34
Leverage Ratio (%)	9.03	9.21	8.52	8.43	7.80
Common Dividnds Declrd/ Net Inc (%)	156.74	0.00	169.08	0.00	302.11

Clarendon: Merchants & Planters Bank

Headquarters	297 Madison Street Clarendon, AR 72029
Phone	(870) 747-3319
Web Address	

Ultimate Parent	Clarendon Holding Company
Federal Reserve ID#	691042
FDIC Cert#	107
Rating Agency	FDIC
Rating Date	1/1/2017
Industry	Commercial Bank
Date Established	7/23/1890
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
J. Kendall Henry	President & CEO

Board of Directors

Name	
J. Baxter Sharp III	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	47,127	45,502	45,721	46,330	47,397
Asset Growth Rate (%)	2.04	-13.79	1.93	5.33	9.21
Total Loans & Leases (Incl HFS) ($000)	9,915	10,424	10,713	11,574	11,356
Loan Growth Rate (%)	2.72	20.53	11.09	32.15	-7.53
Total Loans & Leases/ Assets (%)	21.04	22.91	23.43	24.98	23.96
Total Deposits (Incl Dom & For) ($000)	41,692	39,956	40,093	41,239	42,267
Deposit Growth Rate (%)	0.66	-16.66	1.37	11.43	9.97
Loans/ Deposits (%)	23.78	26.09	26.72	28.07	26.87
Memo:Full-time Employees (actual)	10	11	11	11	11
Performance Measures					
Bank Net Income ($000)	62	64	72	66	42
ROAA (%)	0.52	0.55	0.64	0.56	0.37
ROAE (%)	4.78	4.83	5.36	5.07	3.32
Interest Income/ Avg Assets (%)	2.89	2.92	2.85	2.68	2.89
Interest Expense/ Avg Assets (%)	0.22	0.25	0.24	0.23	0.23
Net Interest Income/ Avg Assets (%)	2.67	2.67	2.62	2.45	2.65
Noninterest Income/ Avg Assets (%)	0.31	0.32	0.44	0.36	0.30
Noninterest Expense/ Avg Assets (%)	2.46	2.42	2.50	2.24	2.57
Net Interest Margin (%)	2.81	2.82	2.78	2.58	2.78
Yield/ Cost Spread (%)	2.73	2.74	2.71	2.51	2.72
Efficiency Ratio (FTE)	77.27	75.44	76.66	74.46	81.29
Capitalization					
Bank Equity Capital ($000)	5,256	5,354	5,395	5,027	5,085
Tangible Equity ($000)	5,256	5,354	5,395	5,027	5,085
Tier 1 Capital ($000)	5,156	5,219	5,289	5,174	5,215
Equity/ Assets (%)	11.15	11.77	11.80	10.85	10.73
Tang Equity/ Tang Assets (%)	11.15	11.77	11.80	10.85	10.73
Risk Based Capital Ratio (%)	31.56	32.02	30.83	28.52	30.10
Tier 1 Risk-based Ratio (%)	30.97	31.41	30.31	28.04	29.49
Leverage Ratio (%)	10.86	11.24	11.72	11.05	11.34
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	278.79	0.00

Conway: Centennial Bank

Headquarters	620 Chestnut Street Conway, AR 72032
Phone	(501) 328-4663
Web Address	http://www.my100bank.com

Ultimate Parent	Home BancShares, Inc.
Federal Reserve ID#	456045
FDIC Cert#	11241
Rating Agency	FED
Rating Date	3/14/2016
Industry	Commercial Bank
Date Established	5/12/1903
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Tracy M. French	President & CEO
J. Stephen Tipton	Chief Operating Officer

Board of Directors

Name	
John W. Allison	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	9,370,968	9,555,022	9,751,545	9,793,959	10,703,787
Asset Growth Rate (%)	4.58	7.86	8.23	1.74	37.16
Total Loans & Leases (Incl HFS) ($000)	6,852,212	7,022,156	7,112,290	7,387,699	7,849,646
Loan Growth Rate (%)	12.69	9.92	5.13	15.49	25.01
Total Loans & Leases/ Assets (%)	73.12	73.49	72.94	75.43	73.34
Total Deposits (Incl Dom & For) ($000)	6,637,497	6,769,830	6,896,906	6,996,015	7,609,251
Deposit Growth Rate (%)	8.01	7.97	7.51	5.75	35.06
Loans/ Deposits (%)	103.23	103.73	103.12	105.60	103.16
Memo:Full-time Employees (actual)	1,426	1,454	1,466	1,502	1,529
Performance Measures					
Bank Net Income ($000)	43,388	45,616	45,252	50,136	48,444
ROAA (%)	1.86	1.91	1.89	2.05	1.90
ROAE (%)	14.58	14.86	14.33	15.51	14.10
Interest Income/ Avg Assets (%)	4.54	4.57	4.68	4.60	4.54
Interest Expense/ Avg Assets (%)	0.29	0.30	0.31	0.32	0.36
Net Interest Income/ Avg Assets (%)	4.25	4.27	4.38	4.28	4.17
Noninterest Income/ Avg Assets (%)	0.80	0.89	0.88	0.89	0.97
Noninterest Expense/ Avg Assets (%)	1.83	1.88	2.02	1.81	2.02
Net Interest Margin (%)	4.70	4.71	4.81	4.69	4.58
Yield/ Cost Spread (%)	4.60	4.60	4.70	4.58	4.45
Efficiency Ratio (FTE)	34.98	35.21	37.42	33.98	38.08
Capitalization					
Bank Equity Capital ($000)	1,208,467	1,247,071	1,278,525	1,307,487	1,442,078
Tangible Equity ($000)	809,887	849,253	881,469	911,193	999,252
Tier 1 Capital ($000)	812,202	847,156	881,667	920,232	1,004,899
Equity/ Assets (%)	12.90	13.05	13.11	13.35	13.47
Tang Equity/ Tang Assets (%)	9.03	9.27	9.42	9.70	9.74
Risk Based Capital Ratio (%)	11.11	11.30	11.70	12.07	12.36
Tier 1 Risk-based Ratio (%)	10.20	10.39	10.77	11.10	11.44
Leverage Ratio (%)	9.09	9.24	9.59	9.81	10.30
Common Dividnds Declrd/ Net Inc (%)	23.10	24.90	24.76	24.01	25.98

Pocahontas: RiverBank

Headquarters	1700 Old County Road Pocahontas, AR 72455
Phone	(870) 892-2265
Web Address	http://www.eriverbank.com

Ultimate Parent	
Federal Reserve ID#	29476
FDIC Cert#	31711
Rating Agency	FDIC
Rating Date	8/1/2013
Industry	Commercial Bank
Date Established	8/5/1974
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Kyle P. Baltz	Chairman, President & CEO
Joyce Radcliff	Chief Operating Officer

Board of Directors

Name	
Kyle P. Baltz	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	64,516	70,343	78,607	75,469	79,114
Asset Growth Rate (%)	65.43	36.13	46.99	-15.97	19.32
Total Loans & Leases (Incl HFS) ($000)	55,117	62,843	70,528	67,699	68,849
Loan Growth Rate (%)	49.81	56.07	48.92	-16.04	6.79
Total Loans & Leases/ Assets (%)	85.43	89.34	89.72	89.70	87.03
Total Deposits (Incl Dom & For) ($000)	54,844	59,135	59,998	60,671	63,658
Deposit Growth Rate (%)	89.48	31.30	5.84	4.49	19.69
Loans/ Deposits (%)	100.50	106.27	117.55	111.58	108.15
Memo:Full-time Employees (actual)	14	14	14	14	14
Performance Measures					
Bank Net Income ($000)	213	306	319	200	249
ROAA (%)	1.42	1.83	1.72	1.02	1.29
ROAE (%)	12.20	17.10	17.64	11.14	13.75
Interest Income/ Avg Assets (%)	4.64	4.90	5.02	5.15	5.11
Interest Expense/ Avg Assets (%)	0.84	0.98	0.93	0.96	0.97
Net Interest Income/ Avg Assets (%)	3.80	3.92	4.09	4.19	4.14
Noninterest Income/ Avg Assets (%)	0.26	0.33	0.22	0.24	0.19
Noninterest Expense/ Avg Assets (%)	2.62	2.23	2.42	1.47	2.10
Net Interest Margin (%)	4.05	4.21	4.36	5.01	4.40
Yield/ Cost Spread (%)	3.91	4.07	4.24	5.00	4.26
Efficiency Ratio (FTE)	61.18	49.64	54.28	32.89	48.09
Capitalization					
Bank Equity Capital ($000)	7,083	7,230	7,240	7,120	7,369
Tangible Equity ($000)	6,856	7,020	7,041	6,921	7,170
Tier 1 Capital ($000)	6,810	6,954	7,004	6,931	7,180
Equity/ Assets (%)	10.98	10.28	9.21	9.43	9.31
Tang Equity/ Tang Assets (%)	10.66	10.01	8.98	9.19	9.09
Risk Based Capital Ratio (%)	14.63	15.08	14.34	15.46	15.55
Tier 1 Risk-based Ratio (%)	13.64	14.03	13.29	14.28	14.33
Leverage Ratio (%)	11.36	10.44	9.49	8.89	9.31
Common Dividnds Declrd/ Net Inc (%)	0.00	56.21	86.21	136.50	0.00

Crossett: First National Bank of Crossett

Headquarters	218 Main Street Crossett, AR 71635
Phone	(870) 364-1300
Web Address	http://www.fnbcrossett.com

Ultimate Parent	Ashley Bancstock Company
Federal Reserve ID#	514440
FDIC Cert#	1757
Rating Agency	OCC
Rating Date	4/15/2013
Industry	Commercial Bank
Date Established	1/1/1902
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Shann Carpenter	Senior VP & COO

Board of Directors

Name	
Benjamin J. Walsh	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	143,747	143,395	152,797	151,040	152,473
Asset Growth Rate (%)	6.72	-0.98	26.23	-4.60	3.80
Total Loans & Leases (Incl HFS) ($000)	75,062	86,194	88,767	87,510	87,437
Loan Growth Rate (%)	14.63	59.32	11.94	-5.66	-0.33
Total Loans & Leases/ Assets (%)	52.22	60.11	58.09	57.94	57.35
Total Deposits (Incl Dom & For) ($000)	127,188	124,148	132,157	134,494	136,248
Deposit Growth Rate (%)	5.40	-9.56	25.80	7.07	5.22
Loans/ Deposits (%)	59.02	69.43	67.17	65.07	64.17
Memo:Full-time Employees (actual)	40	40	41	41	41
Performance Measures					
Bank Net Income ($000)	418	413	428	232	512
ROAA (%)	1.17	1.14	1.17	0.60	1.35
ROAE (%)	10.61	10.20	10.38	5.81	13.11
Interest Income/ Avg Assets (%)	4.16	4.06	4.12	4.00	4.14
Interest Expense/ Avg Assets (%)	0.16	0.17	0.17	0.17	0.17
Net Interest Income/ Avg Assets (%)	4.00	3.89	3.95	3.83	3.97
Noninterest Income/ Avg Assets (%)	1.41	1.45	1.47	1.22	1.46
Noninterest Expense/ Avg Assets (%)	3.65	3.69	3.79	4.30	3.52
Net Interest Margin (%)	4.40	4.28	4.37	4.30	4.32
Yield/ Cost Spread (%)	4.32	4.19	4.29	4.21	4.23
Efficiency Ratio (FTE)	66.28	67.40	68.01	82.55	62.80
Capitalization					
Bank Equity Capital ($000)	16,020	16,388	16,590	15,366	15,869
Tangible Equity ($000)	16,020	16,388	16,590	15,366	15,869
Tier 1 Capital ($000)	16,103	16,223	16,361	16,294	16,633
Equity/ Assets (%)	11.14	11.43	10.86	10.17	10.41
Tang Equity/ Tang Assets (%)	11.14	11.43	10.86	10.17	10.41
Risk Based Capital Ratio (%)	19.65	17.94	17.27	16.98	17.22
Tier 1 Risk-based Ratio (%)	18.40	16.69	16.01	15.72	15.96
Leverage Ratio (%)	11.28	11.20	11.16	10.54	11.00
Common Dividnds Declrd/ Net Inc (%)	53.59	70.94	67.52	128.88	33.79

Crossett: First State Bank

Headquarters	200 Pine Street Crossett, AR 71635
Phone	(870) 364-5131
Web Address	http://www.fsbcrossett.com

Ultimate Parent	Evergreen Bancshares, Inc.
Federal Reserve ID#	454340
FDIC Cert#	18987
Rating Agency	FDIC
Rating Date	5/1/2013
Industry	Commercial Bank
Date Established	1/4/1964
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Howard M. Beaty Jr.	President & CEO

Board of Directors

Name	
Richard Earl Griffin	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	33,819	36,781	37,788	36,932	36,312
Asset Growth Rate (%)	-42.69	35.03	10.95	-9.06	-6.72
Total Loans & Leases (Incl HFS) ($000)	15,573	16,372	16,547	16,424	16,985
Loan Growth Rate (%)	13.87	20.52	4.28	-2.97	13.66
Total Loans & Leases/ Assets (%)	46.05	44.51	43.79	44.47	46.78
Total Deposits (Incl Dom & For) ($000)	28,812	31,692	32,602	31,721	31,134
Deposit Growth Rate (%)	-49.85	39.98	11.49	-10.81	-7.40
Loans/ Deposits (%)	54.05	51.66	50.75	51.78	54.55
Memo:Full-time Employees (actual)	16	16	13	13	14
Performance Measures					
Bank Net Income ($000)	50	32	73	12	51
ROAA (%)	0.56	0.34	0.78	0.13	0.56
ROAE (%)	4.19	2.66	6.00	0.98	4.16
Interest Income/ Avg Assets (%)	4.03	3.97	3.99	4.61	3.90
Interest Expense/ Avg Assets (%)	0.27	0.28	0.28	0.27	0.27
Net Interest Income/ Avg Assets (%)	3.77	3.69	3.71	4.33	3.63
Noninterest Income/ Avg Assets (%)	0.97	0.98	1.12	0.83	1.09
Noninterest Expense/ Avg Assets (%)	3.91	4.10	3.86	5.04	4.08
Net Interest Margin (%)	4.31	4.23	4.12	4.80	3.88
Yield/ Cost Spread (%)	4.13	4.04	3.92	4.60	3.68
Efficiency Ratio (FTE)	82.55	87.79	79.87	97.55	86.34
Capitalization					
Bank Equity Capital ($000)	4,794	4,826	4,899	4,881	4,933
Tangible Equity ($000)	4,794	4,826	4,899	4,881	4,933
Tier 1 Capital ($000)	4,794	4,826	4,899	4,881	4,933
Equity/ Assets (%)	14.18	13.12	12.96	13.22	13.59
Tang Equity/ Tang Assets (%)	14.18	13.12	12.96	13.22	13.59
Risk Based Capital Ratio (%)	29.77	28.65	28.88	28.77	28.47
Tier 1 Risk-based Ratio (%)	28.51	27.39	27.70	27.68	27.45
Leverage Ratio (%)	13.39	12.98	13.10	12.86	13.49
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	250.00	0.00

Danville: Chambers Bank

Headquarters	901 Main Street P.O. Box 609 Danville, AR 72833
Phone	(479) 495-2236
Web Address	http://www.chambers-bank.com

Ultimate Parent	Chambers Bancshares, Inc.
Federal Reserve ID#	517049
FDIC Cert#	5615
Rating Agency	FDIC
Rating Date	1/1/2017
Industry	Commercial Bank
Date Established	10/7/1930
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
John Ed Chambers III	Chairman & CEO
Erica Preston	Senior VP & COO
Michael W. Donnell	President

Board of Directors

Name	
John Ed Chambers III	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	662,345	672,615	703,560	714,212	732,746
Asset Growth Rate (%)	-1.72	6.20	18.40	6.06	10.38
Total Loans & Leases (Incl HFS) ($000)	530,920	550,261	578,984	588,328	592,759
Loan Growth Rate (%)	0.21	14.57	20.88	6.46	3.01
Total Loans & Leases/ Assets (%)	80.16	81.81	82.29	82.37	80.90
Total Deposits (Incl Dom & For) ($000)	549,808	552,788	565,864	584,440	599,904
Deposit Growth Rate (%)	-10.21	2.17	9.46	13.13	10.58
Loans/ Deposits (%)	96.56	99.54	102.32	100.67	98.81
Memo:Full-time Employees (actual)	153	151	147	150	147
Performance Measures					
Bank Net Income ($000)	1,614	2,482	3,017	1,957	3,577
ROAA (%)	0.97	1.48	1.77	1.11	1.98
ROAE (%)	7.38	11.09	13.08	8.68	16.19
Interest Income/ Avg Assets (%)	3.94	4.32	4.75	5.00	4.90
Interest Expense/ Avg Assets (%)	0.45	0.46	0.50	0.53	0.55
Net Interest Income/ Avg Assets (%)	3.48	3.86	4.24	4.47	4.35
Noninterest Income/ Avg Assets (%)	0.49	0.60	0.48	-0.05	0.43
Noninterest Expense/ Avg Assets (%)	2.73	2.74	2.96	3.29	2.80
Net Interest Margin (%)	3.79	4.22	4.64	4.87	4.69
Yield/ Cost Spread (%)	3.69	4.11	4.53	4.76	4.56
Efficiency Ratio (FTE)	67.79	60.77	61.96	73.70	58.04
Capitalization					
Bank Equity Capital ($000)	88,287	90,762	93,772	86,543	90,170
Tangible Equity ($000)	83,627	86,102	89,112	81,883	85,510
Tier 1 Capital ($000)	83,585	86,087	89,124	82,042	85,626
Equity/ Assets (%)	13.33	13.49	13.33	12.12	12.31
Tang Equity/ Tang Assets (%)	12.72	12.89	12.75	11.54	11.74
Risk Based Capital Ratio (%)	15.23	14.98	14.82	13.76	14.08
Tier 1 Risk-based Ratio (%)	13.98	13.72	13.56	12.51	12.83
Leverage Ratio (%)	12.66	12.93	13.13	11.68	11.91
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	459.89	0.00

Dardanelle: River Town Bank

Headquarters	102 North Front Street Dardanelle, AR 72834
Phone	(479) 229-3311
Web Address	https://www.rivertownbank.com

Ultimate Parent	Bank of Dardanelle Bankshares, Inc.
Federal Reserve ID#	639343
FDIC Cert#	14749
Rating Agency	FDIC
Rating Date	3/1/2014
Industry	Commercial Bank
Date Established	1/1/1934
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Blake S. Tarpley	Chairman, President & CEO

Board of Directors

Name	
Blake S. Tarpley	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	142,880	140,242	140,690	137,995	137,781
Asset Growth Rate (%)	-2.01	-7.39	1.28	-7.66	-0.62
Total Loans & Leases (Incl HFS) ($000)	85,856	87,580	93,471	94,029	93,500
Loan Growth Rate (%)	-9.47	8.03	26.91	2.39	-2.25
Total Loans & Leases/ Assets (%)	60.09	62.45	66.44	68.14	67.86
Total Deposits (Incl Dom & For) ($000)	122,238	119,858	118,210	116,181	117,921
Deposit Growth Rate (%)	-3.06	-7.79	-5.50	-6.87	5.99
Loans/ Deposits (%)	70.24	73.07	79.07	80.93	79.29
Memo:Full-time Employees (actual)	55	55	56	56	56
Performance Measures					
Bank Net Income ($000)	119	43	103	49	74
ROAA (%)	0.33	0.12	0.30	0.14	0.22
ROAE (%)	2.78	1.00	2.40	1.16	1.78
Interest Income/ Avg Assets (%)	4.08	3.63	3.76	3.84	3.79
Interest Expense/ Avg Assets (%)	0.26	0.25	0.25	0.26	0.25
Net Interest Income/ Avg Assets (%)	3.82	3.37	3.51	3.58	3.54
Noninterest Income/ Avg Assets (%)	0.67	0.69	0.82	0.75	0.76
Noninterest Expense/ Avg Assets (%)	3.67	3.81	3.86	3.86	3.92
Net Interest Margin (%)	4.19	3.68	3.84	3.91	3.84
Yield/ Cost Spread (%)	4.06	3.55	3.71	3.78	3.71
Efficiency Ratio (FTE)	81.22	93.05	88.60	88.57	90.95
Capitalization					
Bank Equity Capital ($000)	17,293	17,066	17,248	16,552	16,778
Tangible Equity ($000)	17,293	17,066	17,248	16,552	16,778
Tier 1 Capital ($000)	16,001	15,741	15,898	15,955	16,070
Equity/ Assets (%)	12.10	12.17	12.26	11.99	12.18
Tang Equity/ Tang Assets (%)	12.10	12.17	12.26	11.99	12.18
Risk Based Capital Ratio (%)	20.85	20.40	19.89	20.00	20.37
Tier 1 Risk-based Ratio (%)	19.58	19.13	18.62	18.74	19.10
Leverage Ratio (%)	11.26	11.18	11.50	11.58	11.82
Common Dividnds Declrd/ Net Inc (%)	0.00	741.86	0.00	267.35	0.00

De Queen: First State Bank of DeQueen

Headquarters	402 West Collin Raye Drive De Queen, AR 71832
Phone	(870) 642-4423
Web Address	http://www.firststatebankdequeen.com

Ultimate Parent	First State Bancshares, Inc.
Federal Reserve ID#	519146
FDIC Cert#	21805
Rating Agency	FED
Rating Date	5/27/2014
Industry	Commercial Bank
Date Established	11/1/1974
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Gary L. Golden	Vice Chairman, President & C
Barbara Kitchens	Chief Operating Officer

Board of Directors

Name	
Dennis Smiley	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	222,012	215,293	216,416	219,584	226,225
Asset Growth Rate (%)	10.12	-12.11	2.09	5.86	12.10
Total Loans & Leases (Incl HFS) ($000)	156,084	159,536	158,038	162,241	162,583
Loan Growth Rate (%)	2.18	8.85	-3.76	10.64	0.84
Total Loans & Leases/ Assets (%)	70.30	74.10	73.03	73.89	71.87
Total Deposits (Incl Dom & For) ($000)	190,817	183,711	184,750	190,012	196,480
Deposit Growth Rate (%)	9.16	-14.90	2.26	11.39	13.62
Loans/ Deposits (%)	81.80	86.84	85.54	85.38	82.75
Memo:Full-time Employees (actual)	50	50	50	49	50
Performance Measures					
Bank Net Income ($000)	822	931	940	852	929
ROAA (%)	1.53	1.72	1.75	1.57	1.66
ROAE (%)	17.15	18.78	18.60	17.31	19.22
Interest Income/ Avg Assets (%)	4.79	4.82	4.88	4.89	4.85
Interest Expense/ Avg Assets (%)	0.72	0.73	0.75	0.76	0.81
Net Interest Income/ Avg Assets (%)	4.07	4.09	4.14	4.13	4.03
Noninterest Income/ Avg Assets (%)	0.38	0.45	0.45	0.45	0.46
Noninterest Expense/ Avg Assets (%)	2.89	2.72	2.81	2.82	2.70
Net Interest Margin (%)	4.32	4.33	4.39	4.37	4.27
Yield/ Cost Spread (%)	4.22	4.23	4.28	4.26	4.14
Efficiency Ratio (FTE)	64.19	59.21	60.48	60.78	59.22
Capitalization					
Bank Equity Capital ($000)	19,585	20,065	20,361	19,018	19,649
Tangible Equity ($000)	19,585	20,065	20,361	19,018	19,649
Tier 1 Capital ($000)	19,622	19,945	20,285	20,498	20,842
Equity/ Assets (%)	8.82	9.32	9.41	8.66	8.69
Tang Equity/ Tang Assets (%)	8.82	9.32	9.41	8.66	8.69
Risk Based Capital Ratio (%)	13.92	13.83	14.19	13.99	14.13
Tier 1 Risk-based Ratio (%)	12.66	12.57	12.93	12.73	12.87
Leverage Ratio (%)	9.12	9.23	9.45	9.44	9.33
Common Dividnds Declrd/ Net Inc (%)	66.06	65.31	63.83	75.00	62.97

De Witt: Arkansas County Bank

Headquarters	220 West Cross Street De Witt, AR 72042
Phone	(870) 946-3551
Web Address	http://www.arkansascountybank.com

Ultimate Parent	DeWitt First Bankshares Corporation
Federal Reserve ID#	705444
FDIC Cert#	3858
Rating Agency	FED
Rating Date	3/18/2013
Industry	Commercial Bank
Date Established	4/12/1912
Government Program Participation:	TDGP - Participated TAGP - Opted Out

Top Executives

Name	Position
Warren A. Jennings Jr.	President
Gena M. Jennings	VP & Trust Officer

Board of Directors

Name	
Warren A. Jennings Sr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	171,530	171,179	173,244	167,770	163,608
Asset Growth Rate (%)	-8.21	-0.82	4.83	-12.64	-9.92
Total Loans & Leases (Incl HFS) ($000)	97,081	103,999	109,266	94,354	89,711
Loan Growth Rate (%)	-24.62	28.50	20.26	-54.59	-19.68
Total Loans & Leases/ Assets (%)	56.60	60.75	63.07	56.24	54.83
Total Deposits (Incl Dom & For) ($000)	135,181	126,688	124,214	131,688	126,971
Deposit Growth Rate (%)	-10.57	-25.13	-7.81	24.07	-14.33
Loans/ Deposits (%)	71.82	82.09	87.97	71.65	70.65
Memo:Full-time Employees (actual)	54	54	52	53	50
Performance Measures					
Bank Net Income ($000)	377	635	594	580	202
ROAA (%)	0.87	1.49	1.38	1.36	0.49
ROAE (%)	8.40	13.57	12.22	12.53	4.62
Interest Income/ Avg Assets (%)	3.99	4.26	4.59	4.11	3.83
Interest Expense/ Avg Assets (%)	0.42	0.42	0.44	0.42	0.42
Net Interest Income/ Avg Assets (%)	3.58	3.85	4.14	3.69	3.41
Noninterest Income/ Avg Assets (%)	0.18	0.27	0.19	0.17	0.17
Noninterest Expense/ Avg Assets (%)	2.74	2.46	2.78	2.30	2.90
Net Interest Margin (%)	3.82	4.11	4.43	3.95	3.63
Yield/ Cost Spread (%)	3.67	3.97	4.29	3.81	3.48
Efficiency Ratio (FTE)	71.51	58.35	62.93	55.00	77.86
Capitalization					
Bank Equity Capital ($000)	18,320	19,106	19,768	17,273	17,716
Tangible Equity ($000)	18,320	19,106	19,768	17,273	17,716
Tier 1 Capital ($000)	17,561	18,196	18,790	17,369	17,571
Equity/ Assets (%)	10.68	11.16	11.41	10.30	10.83
Tang Equity/ Tang Assets (%)	10.68	11.16	11.41	10.30	10.83
Risk Based Capital Ratio (%)	18.47	18.30	17.87	18.26	19.02
Tier 1 Risk-based Ratio (%)	17.21	17.04	16.62	17.01	17.76
Leverage Ratio (%)	10.12	10.68	10.90	10.17	10.65
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	344.83	0.00

De Witt: DeWitt Bank and Trust Company

Headquarters	215 South Jefferson Street De Witt, AR 72042
Phone	(870) 946-3531
Web Address	http://www.dewittbankandtrust.com

Ultimate Parent	DBT Financial Corporation
Federal Reserve ID#	460341
FDIC Cert#	1522
Rating Agency	FDIC
Rating Date	4/1/2017
Industry	Commercial Bank
Date Established	3/1/1929
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
David L. Jessup	President & CEO

Board of Directors

Name	
Becca Rosco Mehlin	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	118,776	116,191	106,150	100,040	99,599
Asset Growth Rate (%)	-1.71	-8.71	-34.57	-23.02	-1.76
Total Loans & Leases (Incl HFS) ($000)	36,926	41,620	40,745	30,282	29,360
Loan Growth Rate (%)	-15.65	50.85	-8.41	NM	-12.18
Total Loans & Leases/ Assets (%)	31.09	35.82	38.38	30.27	29.48
Total Deposits (Incl Dom & For) ($000)	89,591	86,803	81,271	82,454	81,321
Deposit Growth Rate (%)	6.90	-12.45	-25.49	5.82	-5.50
Loans/ Deposits (%)	41.22	47.95	50.13	36.73	36.10
Memo:Full-time Employees (actual)	22	22	22	22	21
Performance Measures					
Bank Net Income ($000)	269	222	-23	-1,229	756
ROAA (%)	0.90	0.74	-0.09	-4.67	2.94
ROAE (%)	4.58	3.70	-0.38	-24.05	17.58
Interest Income/ Avg Assets (%)	3.16	3.23	3.73	3.52	3.38
Interest Expense/ Avg Assets (%)	0.42	0.40	0.42	0.16	0.16
Net Interest Income/ Avg Assets (%)	2.74	2.83	3.32	3.36	3.22
Noninterest Income/ Avg Assets (%)	0.54	0.19	0.32	0.05	1.39
Noninterest Expense/ Avg Assets (%)	2.10	2.08	4.00	2.93	2.24
Net Interest Margin (%)	2.91	3.00	3.54	3.61	3.43
Yield/ Cost Spread (%)	2.69	2.75	3.25	3.49	3.32
Efficiency Ratio (FTE)	60.34	65.21	104.68	81.60	46.93
Capitalization					
Bank Equity Capital ($000)	23,793	24,223	24,057	16,825	17,576
Tangible Equity ($000)	21,781	22,214	22,048	14,816	15,567
Tier 1 Capital ($000)	21,479	21,703	21,680	15,872	16,628
Equity/ Assets (%)	20.03	20.85	22.66	16.82	17.65
Tang Equity/ Tang Assets (%)	18.65	19.45	21.17	15.11	15.95
Risk Based Capital Ratio (%)	35.69	34.11	34.08	24.75	24.74
Tier 1 Risk-based Ratio (%)	34.41	32.83	32.80	23.47	23.47
Leverage Ratio (%)	18.21	18.47	20.48	15.37	16.51
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	NM	0.00

Decatur: Decatur State Bank

Headquarters	372 State Highway 59, North P.O. Box 38 Decatur, AR 72722
Phone	(479) 752-3281
Web Address	http://www.decaturstatebank.net

Ultimate Parent	Grand Bancorp, Inc.
Federal Reserve ID#	456447
FDIC Cert#	17346
Rating Agency	FDIC
Rating Date	1/1/2015
Industry	Commercial Bank
Date Established	8/5/1954
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Bill Donnell	Chairman & CEO
Daryen B. Wiles	President

Board of Directors

Name	
Bill Donnell	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Delight: Bank of Delight

Headquarters	503 East Antioch Street Delight, AR 71940
Phone	(870) 379-2293
Web Address	http://www.bankofdelight.com

Ultimate Parent	
Federal Reserve ID#	455945
FDIC Cert#	99
Rating Agency	FDIC
Rating Date	9/1/2013
Industry	Commercial Bank
Date Established	6/16/1911
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Darwin Hendrix	Chairman & CEO
Vince Grimes	President

Board of Directors

Name	
Darwin Hendrix	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	95,047	99,028	100,038	105,927	109,040
Asset Growth Rate (%)	9.20	16.75	4.08	23.55	11.76
Total Loans & Leases (Incl HFS) ($000)	70,297	71,821	74,419	75,495	76,930
Loan Growth Rate (%)	35.56	8.67	14.47	5.78	7.60
Total Loans & Leases/ Assets (%)	73.96	72.53	74.39	71.27	70.55
Total Deposits (Incl Dom & For) ($000)	71,960	71,317	72,517	79,149	81,493
Deposit Growth Rate (%)	-0.29	-3.57	6.73	36.58	11.85
Loans/ Deposits (%)	97.69	100.71	102.62	95.38	94.40
Memo:Full-time Employees (actual)	19	21	25	26	25
Performance Measures					
Bank Net Income ($000)	354	401	353	295	324
ROAA (%)	1.52	1.63	1.40	1.14	1.20
ROAE (%)	7.98	8.88	7.71	6.45	7.09
Interest Income/ Avg Assets (%)	4.00	3.96	4.14	4.06	3.83
Interest Expense/ Avg Assets (%)	0.59	0.59	0.63	0.69	0.73
Net Interest Income/ Avg Assets (%)	3.42	3.37	3.51	3.37	3.10
Noninterest Income/ Avg Assets (%)	0.15	0.19	0.24	0.30	0.32
Noninterest Expense/ Avg Assets (%)	2.05	1.94	2.15	2.53	2.23
Net Interest Margin (%)	3.51	3.46	3.59	3.42	3.21
Yield/ Cost Spread (%)	3.27	3.20	3.32	3.13	2.93
Efficiency Ratio (FTE)	54.20	51.52	54.44	65.54	62.70
Capitalization					
Bank Equity Capital ($000)	17,943	18,197	18,439	18,124	18,460
Tangible Equity ($000)	17,943	18,197	18,439	18,124	18,460
Tier 1 Capital ($000)	18,007	18,213	18,426	18,098	18,422
Equity/ Assets (%)	18.88	18.38	18.43	17.11	16.93
Tang Equity/ Tang Assets (%)	18.88	18.38	18.43	17.11	16.93
Risk Based Capital Ratio (%)	25.20	24.50	24.14	23.47	24.39
Tier 1 Risk-based Ratio (%)	24.23	23.55	23.14	22.48	23.39
Leverage Ratio (%)	19.30	18.45	18.33	17.45	17.00
Common Dividnds Declrd/ Net Inc (%)	0.00	48.63	39.66	211.19	0.00

Dumas: Merchants and Farmers Bank

Headquarters	500 Highway 65, South Dumas, AR 71639
Phone	(870) 382-4311
Web Address	http://www.mfbanknet.com

Top Executives

Name	Position
James Michael Jones	President & CEO

Ultimate Parent	M & F Financial Corporation
Federal Reserve ID#	644842
FDIC Cert#	8735
Rating Agency	FDIC
Rating Date	4/1/2013
Industry	Commercial Bank
Date Established	5/10/1909
Government Program Participation:	TDGP - Participated TAGP - Participated

Board of Directors

Name	
Loral Ashton Adcock	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	112,509	119,539	135,342	127,813	126,838
Asset Growth Rate (%)	-5.53	24.99	52.88	-22.25	-3.05
Total Loans & Leases (Incl HFS) ($000)	79,868	91,408	103,675	91,230	92,835
Loan Growth Rate (%)	3.77	57.80	53.68	-48.02	7.04
Total Loans & Leases/ Assets (%)	70.99	76.47	76.60	71.38	73.19
Total Deposits (Incl Dom & For) ($000)	98,793	98,185	103,112	110,158	108,918
Deposit Growth Rate (%)	-7.54	-2.46	20.07	27.33	-4.50
Loans/ Deposits (%)	80.84	93.10	100.55	82.82	85.23
Memo:Full-time Employees (actual)	30	30	33	33	33
Performance Measures					
Bank Net Income ($000)	217	186	306	265	191
ROAA (%)	0.77	0.64	1.00	0.82	0.60
ROAE (%)	7.01	5.89	9.51	8.27	6.00
Interest Income/ Avg Assets (%)	4.19	4.33	4.58	4.22	4.03
Interest Expense/ Avg Assets (%)	0.29	0.27	0.30	0.32	0.32
Net Interest Income/ Avg Assets (%)	3.91	4.06	4.28	3.90	3.71
Noninterest Income/ Avg Assets (%)	0.85	0.83	0.83	0.83	0.75
Noninterest Expense/ Avg Assets (%)	3.50	3.82	3.47	3.51	3.21
Net Interest Margin (%)	4.20	4.43	4.58	4.29	4.06
Yield/ Cost Spread (%)	4.10	4.34	4.51	4.21	3.96
Efficiency Ratio (FTE)	72.45	76.85	66.88	72.81	70.61
Capitalization					
Bank Equity Capital ($000)	12,513	12,732	13,003	12,620	12,838
Tangible Equity ($000)	12,513	12,732	13,003	12,620	12,838
Tier 1 Capital ($000)	12,399	12,585	12,892	12,657	12,848
Equity/ Assets (%)	11.12	10.65	9.61	9.87	10.12
Tang Equity/ Tang Assets (%)	11.12	10.65	9.61	9.87	10.12
Risk Based Capital Ratio (%)	14.49	13.47	12.19	13.17	12.88
Tier 1 Risk-based Ratio (%)	13.30	12.39	11.21	12.08	11.78
Leverage Ratio (%)	10.95	10.87	10.56	9.81	10.05
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	188.68	0.00

El Dorado: First Financial Bank

Headquarters	214 North Washington Street El Dorado, AR 71730
Phone	(870) 863-7000
Web Address	http://www.ffb1.com

Ultimate Parent	First Financial Banc Corporation
Federal Reserve ID#	48374
FDIC Cert#	28905
Rating Agency	FED
Rating Date	6/9/2014
Industry	Commercial Bank
Date Established	4/1/1934
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Chris Hegi	President & CEO
Chris Hegi, Melissa Jerry	Executive VP & CFO, Preside

Board of Directors

Name	
Jeffrey W. Nolan	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	869,056	886,902	901,536	916,921	919,580
Asset Growth Rate (%)	1.17	8.21	6.60	6.83	1.16
Total Loans & Leases (Incl HFS) ($000)	754,080	784,035	796,431	788,701	791,580
Loan Growth Rate (%)	-4.41	15.89	6.32	-3.88	1.46
Total Loans & Leases/ Assets (%)	86.77	88.40	88.34	86.02	86.08
Total Deposits (Incl Dom & For) ($000)	640,425	660,089	669,986	678,727	683,039
Deposit Growth Rate (%)	-0.26	12.28	6.00	5.22	2.54
Loans/ Deposits (%)	117.75	118.78	118.87	116.20	115.89
Memo:Full-time Employees (actual)	268	269	274	269	276
Performance Measures					
Bank Net Income ($000)	8,072	7,044	9,683	7,180	6,595
ROAA (%)	3.72	3.23	4.35	3.14	2.88
ROAE (%)	30.55	25.86	34.34	25.15	22.98
Interest Income/ Avg Assets (%)	5.22	5.34	5.33	5.11	5.14
Interest Expense/ Avg Assets (%)	0.66	0.68	0.70	0.73	0.74
Net Interest Income/ Avg Assets (%)	4.57	4.66	4.63	4.38	4.40
Noninterest Income/ Avg Assets (%)	3.25	2.61	4.16	2.88	2.37
Noninterest Expense/ Avg Assets (%)	3.85	3.84	4.01	3.91	3.71
Net Interest Margin (%)	4.85	4.96	4.91	4.64	4.61
Yield/ Cost Spread (%)	4.73	4.84	4.79	4.50	4.45
Efficiency Ratio (FTE)	49.20	52.76	45.64	53.79	54.88
Capitalization					
Bank Equity Capital ($000)	107,075	110,799	114,798	113,623	115,997
Tangible Equity ($000)	103,383	107,107	111,106	109,931	112,305
Tier 1 Capital ($000)	103,301	107,033	111,099	109,920	112,301
Equity/ Assets (%)	12.32	12.49	12.73	12.39	12.61
Tang Equity/ Tang Assets (%)	11.95	12.13	12.37	12.04	12.26
Risk Based Capital Ratio (%)	20.20	20.90	20.85	20.81	21.47
Tier 1 Risk-based Ratio (%)	18.94	19.64	19.59	19.55	20.22
Leverage Ratio (%)	11.95	12.32	12.53	12.06	12.30
Common Dividnds Declrd/ Net Inc (%)	65.31	47.02	58.01	116.41	63.90

El Dorado: Simmons First Bank of El Dorado

Headquarters	100 West Grove Street El Dorado, AR 71730
Phone	(870) 862-8161
Web Address	http://www.simmonsfirst.com

Ultimate Parent	Simmons First National Corporation
Federal Reserve ID#	709648
FDIC Cert#	3860
Rating Agency	FED
Rating Date	5/27/2010
Industry	Commercial Bank
Date Established	10/1/1919
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Robert L. Robinson IV	Chairman, President & CEO

Board of Directors

Name	
Robert L. Robinson IV	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

England: Bank of England

Headquarters	123 South Main Street England, AR 72046
Phone	(501) 842-2555
Web Address	http://www.bankofengland-ar.com

Ultimate Parent	MHBC Investments Limited Partnership I LLL
Federal Reserve ID#	244149
FDIC Cert#	13303
Rating Agency	FDIC
Rating Date	9/1/2016
Industry	Commercial Bank
Date Established	8/8/1898
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Gary Rector Canada Sr.	Chairman, President & CEO
Gary Canada Jr.	COO & Director

Board of Directors

Name	
Gary Rector Canada Sr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	340,668	343,943	347,993	317,715	277,925
Asset Growth Rate (%)	28.03	3.85	4.71	-34.80	-50.10
Total Loans & Leases (Incl HFS) ($000)	273,981	282,850	289,785	265,316	230,702
Loan Growth Rate (%)	26.08	12.95	9.81	-33.78	-52.19
Total Loans & Leases/ Assets (%)	80.42	82.24	83.27	83.51	83.01
Total Deposits (Incl Dom & For) ($000)	221,171	228,270	230,477	229,603	204,467
Deposit Growth Rate (%)	-23.36	12.84	3.87	-1.52	-43.79
Loans/ Deposits (%)	123.88	123.91	125.73	115.55	112.83
Memo:Full-time Employees (actual)	860	862	910	950	970
Performance Measures					
Bank Net Income ($000)	1,628	2,103	3,377	1,667	1,624
ROAA (%)	2.11	2.46	3.82	1.96	2.23
ROAE (%)	16.69	20.59	31.10	14.85	14.27
Interest Income/ Avg Assets (%)	3.52	3.73	3.43	3.48	3.80
Interest Expense/ Avg Assets (%)	0.50	0.60	0.54	0.52	0.53
Net Interest Income/ Avg Assets (%)	3.01	3.14	2.89	2.96	3.27
Noninterest Income/ Avg Assets (%)	28.63	33.50	39.89	34.28	35.13
Noninterest Expense/ Avg Assets (%)	27.99	32.33	36.06	35.11	34.63
Net Interest Margin (%)	3.61	3.76	3.49	3.54	3.79
Yield/ Cost Spread (%)	3.57	3.66	3.38	3.41	3.65
Efficiency Ratio (FTE)	88.27	88.10	84.17	94.06	90.04
Capitalization					
Bank Equity Capital ($000)	39,887	41,802	45,066	44,718	46,342
Tangible Equity ($000)	39,840	41,758	45,025	44,681	46,308
Tier 1 Capital ($000)	38,411	41,580	44,899	44,217	42,892
Equity/ Assets (%)	11.71	12.15	12.95	14.07	16.67
Tang Equity/ Tang Assets (%)	11.70	12.14	12.94	14.06	16.66
Risk Based Capital Ratio (%)	21.91	20.96	26.74	28.69	26.89
Tier 1 Risk-based Ratio (%)	20.65	19.71	25.47	27.42	25.60
Leverage Ratio (%)	12.48	12.16	12.71	13.00	14.91
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	119.98	0.00

Eudora: Eudora Bank

Headquarters	111 North Main Street Eudora, AR 71640
Phone	(870) 355-8311
Web Address	

Ultimate Parent	Delta Bancshares of Louisiana, Inc.
Federal Reserve ID#	243647
FDIC Cert#	11254
Rating Agency	FDIC
Rating Date	7/1/2008
Industry	Commercial Bank
Date Established	12/30/1930
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Robert W. Schultz	President & CEO

Board of Directors

Name	
Charles F. Poole	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date					
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Eureka Springs: Cornerstone Bank

Headquarters	152 East Van Buren Eureka Springs, AR 72632
Phone	(479) 253-2265
Web Address	http://www.cstonebank.net

Ultimate Parent	Eureka Bancshares, Inc.
Federal Reserve ID#	514048
FDIC Cert#	5635
Rating Agency	FDIC
Rating Date	12/1/2013
Industry	Commercial Bank
Date Established	5/4/1912
Government Program Participation:	TDGP - Participated TAGP - Opted Out

Top Executives

Name	Position
Charles Taff Cross	President & CEO
Diane McClelland	Senior VP & Chief Operations

Board of Directors

Name	
John F. Cross Sr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	194,658	202,384	205,482	215,446	223,217
Asset Growth Rate (%)	3.25	15.88	6.12	19.40	14.43
Total Loans & Leases (Incl HFS) ($000)	134,627	139,801	142,569	147,338	156,480
Loan Growth Rate (%)	19.24	15.37	7.92	13.38	24.82
Total Loans & Leases/ Assets (%)	69.16	69.08	69.38	68.39	70.10
Total Deposits (Incl Dom & For) ($000)	155,125	157,616	167,576	176,937	181,276
Deposit Growth Rate (%)	0.46	6.42	25.28	22.34	9.81
Loans/ Deposits (%)	86.79	88.70	85.08	83.27	86.32
Memo:Full-time Employees (actual)	55	55	60	61	67
Performance Measures					
Bank Net Income ($000)	665	820	790	692	544
ROAA (%)	1.39	1.66	1.57	1.33	1.00
ROAE (%)	13.32	15.71	14.63	12.69	9.89
Interest Income/ Avg Assets (%)	4.64	4.84	4.55	4.47	4.41
Interest Expense/ Avg Assets (%)	0.51	0.53	0.53	0.53	0.54
Net Interest Income/ Avg Assets (%)	4.13	4.31	4.02	3.94	3.87
Noninterest Income/ Avg Assets (%)	0.90	1.05	0.96	0.94	0.99
Noninterest Expense/ Avg Assets (%)	3.52	3.58	3.30	3.43	3.70
Net Interest Margin (%)	4.51	4.79	4.46	4.37	4.33
Yield/ Cost Spread (%)	4.44	4.73	4.40	4.31	4.27
Efficiency Ratio (FTE)	68.44	65.48	64.70	68.85	74.22
Capitalization					
Bank Equity Capital ($000)	20,289	21,460	21,733	21,877	22,117
Tangible Equity ($000)	20,289	21,460	21,733	21,877	22,117
Tier 1 Capital ($000)	20,289	21,460	21,733	21,877	22,117
Equity/ Assets (%)	10.42	10.60	10.58	10.15	9.91
Tang Equity/ Tang Assets (%)	10.42	10.60	10.58	10.15	9.91
Risk Based Capital Ratio (%)	14.25	14.21	15.31	14.69	14.16
Tier 1 Risk-based Ratio (%)	13.01	13.01	14.06	13.56	13.02
Leverage Ratio (%)	10.57	10.85	10.78	10.52	10.14
Common Dividnds Declrd/ Net Inc (%)	2.86	28.29	65.32	79.34	56.07

Fayetteville: Arvest Bank

Headquarters	75 North East Street Fayetteville, AR 72701
Phone	(479) 750-1400
Web Address	http://www.arvest.com

Ultimate Parent	Arvest Bank Group, Inc.
Federal Reserve ID#	311845
FDIC Cert#	8728
Rating Agency	FED
Rating Date	9/21/2015
Industry	Commercial Bank
Date Established	1/1/1871
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
K. Kevin Sabin	President & CEO
Phillip O. Porter	Executive VP & COO

Board of Directors

Name	
Jim C. Walton	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	16,419,360	16,612,521	17,046,628	16,686,060	17,049,555
Asset Growth Rate (%)	14.54	4.71	10.45	-8.46	8.71
Total Loans & Leases (Incl HFS) ($000)	9,094,274	9,357,000	9,499,552	9,700,507	9,862,329
Loan Growth Rate (%)	5.64	11.56	6.09	8.46	6.67
Total Loans & Leases/ Assets (%)	55.39	56.32	55.73	58.14	57.85
Total Deposits (Incl Dom & For) ($000)	13,904,862	14,239,251	14,721,849	14,402,433	14,734,965
Deposit Growth Rate (%)	6.20	9.62	13.56	-8.68	9.24
Loans/ Deposits (%)	65.40	65.71	64.53	67.35	66.93
Memo:Full-time Employees (actual)	5,942	6,043	6,074	6,036	5,954
Performance Measures					
Bank Net Income ($000)	22,000	16,968	31,452	31,936	32,210
ROAA (%)	0.55	0.41	0.75	0.76	0.76
ROAE (%)	5.44	4.11	7.50	7.63	7.65
Interest Income/ Avg Assets (%)	2.83	2.82	2.92	3.00	3.02
Interest Expense/ Avg Assets (%)	0.19	0.18	0.18	0.18	0.17
Net Interest Income/ Avg Assets (%)	2.65	2.63	2.73	2.82	2.85
Noninterest Income/ Avg Assets (%)	2.85	2.68	2.67	2.43	2.59
Noninterest Expense/ Avg Assets (%)	4.61	4.60	4.18	4.06	4.15
Net Interest Margin (%)	2.93	2.91	2.99	3.08	3.11
Yield/ Cost Spread (%)	2.89	2.87	2.96	3.04	3.07
Efficiency Ratio (FTE)	82.56	84.82	75.71	75.75	74.63
Capitalization					
Bank Equity Capital ($000)	1,633,346	1,672,330	1,684,702	1,665,673	1,702,281
Tangible Equity ($000)	1,333,061	1,372,761	1,385,831	1,367,402	1,404,077
Tier 1 Capital ($000)	1,234,029	1,226,332	1,244,121	1,296,092	1,285,797
Equity/ Assets (%)	9.95	10.07	9.88	9.98	9.98
Tang Equity/ Tang Assets (%)	8.27	8.42	8.27	8.34	8.38
Risk Based Capital Ratio (%)	13.60	13.06	13.06	13.17	13.18
Tier 1 Risk-based Ratio (%)	12.38	11.86	11.88	12.01	11.99
Leverage Ratio (%)	7.96	7.59	7.60	7.86	7.80
Common Dividnds Declrd/ Net Inc (%)	4.55	0.00	23.85	0.00	0.00

Fayetteville: Bank of Fayetteville

Headquarters	One South Block Avenue Fayetteville, AR 72701
Phone	(479) 444-4444
Web Address	http://www.bof.com

Ultimate Parent	Farmers and Merchants Bankshares, Inc.
Federal Reserve ID#	308443
FDIC Cert#	26975
Rating Agency	FED
Rating Date	7/27/2015
Industry	Commercial Bank
Date Established	6/5/1987
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Mary Beth Brooks	President & CEO
Billie Pelton	Executive Vice President

Board of Directors

Name	
David C. McClinton	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Fayetteville: Signature Bank of Arkansas

Headquarters	3878 North Crossover Road Suite 20 Fayetteville, AR 72703
Phone	(479) 684-3700
Web Address	https://www.sbofa.com

Ultimate Parent	White River Bancshares Company
Federal Reserve ID#	3350724
FDIC Cert#	89
Rating Agency	FDIC
Rating Date	3/1/2015
Industry	Commercial Bank
Date Established	8/18/1933
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Gary R. Head	Chairman, President & CEO
Brant Ward	Chief Operating Officer

Board of Directors

Name	
Gary R. Head	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	502,006	500,158	509,380	526,200	545,078
Asset Growth Rate (%)	-0.71	-1.47	7.38	13.21	14.35
Total Loans & Leases (Incl HFS) ($000)	405,388	418,150	425,167	431,131	453,063
Loan Growth Rate (%)	-1.91	12.59	6.71	5.61	20.35
Total Loans & Leases/ Assets (%)	80.75	83.60	83.47	81.93	83.12
Total Deposits (Incl Dom & For) ($000)	405,773	397,430	404,805	421,799	425,465
Deposit Growth Rate (%)	-2.48	-8.22	7.42	16.79	3.48
Loans/ Deposits (%)	99.91	105.21	105.03	102.21	106.49
Memo:Full-time Employees (actual)	118	125	132	136	136
Performance Measures					
Bank Net Income ($000)	1,064	931	1,057	794	730
ROAA (%)	0.85	0.75	0.83	0.62	0.56
ROAE (%)	7.02	6.02	6.72	5.00	4.58
Interest Income/ Avg Assets (%)	4.59	4.44	4.56	5.33	4.48
Interest Expense/ Avg Assets (%)	0.69	0.69	0.69	0.70	0.71
Net Interest Income/ Avg Assets (%)	3.90	3.75	3.87	4.63	3.77
Noninterest Income/ Avg Assets (%)	0.72	0.86	0.84	0.75	0.64
Noninterest Expense/ Avg Assets (%)	3.22	3.39	3.36	3.38	3.39
Net Interest Margin (%)	4.18	4.02	4.10	4.94	3.97
Yield/ Cost Spread (%)	4.00	3.84	3.89	4.73	3.77
Efficiency Ratio (FTE)	69.65	73.43	71.24	62.79	76.78
Capitalization					
Bank Equity Capital ($000)	61,259	62,379	63,412	63,631	63,881
Tangible Equity ($000)	61,208	62,335	63,375	63,602	63,859
Tier 1 Capital ($000)	61,083	62,041	63,110	63,864	64,146
Equity/ Assets (%)	12.20	12.47	12.45	12.09	11.72
Tang Equity/ Tang Assets (%)	12.19	12.46	12.44	12.09	11.72
Risk Based Capital Ratio (%)	15.14	14.90	14.86	14.91	14.41
Tier 1 Risk-based Ratio (%)	13.88	13.64	13.60	13.66	13.16
Leverage Ratio (%)	12.26	12.45	12.41	12.51	12.24
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	68.49

Flippin: Twin Lakes Community Bank

Headquarters	301 South First Street P.O. Box 1229 Flippin, AR 72634
Phone	(870) 453-8522
Web Address	http://www.tlcbank.net

Ultimate Parent	First National Bancorp, Inc.
Federal Reserve ID#	3405633
FDIC Cert#	15880
Rating Agency	FED
Rating Date	12/7/2015
Industry	Commercial Bank
Date Established	12/2/1930
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Jerry Cunningham	Chief Executive Officer
Marcus L. Walser	President & CFO

Board of Directors

Name	
Judy R. Loving	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	
Total Assets ($000)	122,466	122,801	124,952	125,516	NA
Asset Growth Rate (%)	3.00	1.09	7.01	1.81	NA
Total Loans & Leases (Incl HFS) ($000)	100,324	103,019	105,030	106,108	NA
Loan Growth Rate (%)	0.58	10.75	7.81	4.11	NA
Total Loans & Leases/ Assets (%)	81.92	83.89	84.06	84.54	NA
Total Deposits (Incl Dom & For) ($000)	102,441	102,277	104,531	105,620	NA
Deposit Growth Rate (%)	4.85	-0.64	8.82	4.17	NA
Loans/ Deposits (%)	97.93	100.73	100.48	100.46	NA
Memo:Full-time Employees (actual)	35	36	34	35	NA
Performance Measures					
Bank Net Income ($000)	656	346	355	92	NA
ROAA (%)	2.15	1.13	1.14	0.30	NA
ROAE (%)	16.86	8.62	8.65	2.21	NA
Interest Income/ Avg Assets (%)	5.82	5.87	5.12	4.89	NA
Interest Expense/ Avg Assets (%)	0.79	0.15	0.63	0.62	NA
Net Interest Income/ Avg Assets (%)	5.03	5.71	4.49	4.27	NA
Noninterest Income/ Avg Assets (%)	1.08	0.43	0.41	0.32	NA
Noninterest Expense/ Avg Assets (%)	3.13	3.21	3.28	3.40	NA
Net Interest Margin (%)	5.66	6.30	4.98	4.75	NA
Yield/ Cost Spread (%)	5.58	6.28	4.90	4.68	NA
Efficiency Ratio (FTE)	49.67	50.74	64.93	71.91	NA
Capitalization					
Bank Equity Capital ($000)	15,890	16,237	16,591	16,682	NA
Tangible Equity ($000)	10,848	11,220	11,598	11,713	NA
Tier 1 Capital ($000)	11,200	11,561	11,931	12,036	NA
Equity/ Assets (%)	12.98	13.22	13.28	13.29	NA
Tang Equity/ Tang Assets (%)	9.24	9.53	9.67	9.72	NA
Risk Based Capital Ratio (%)	12.18	12.57	12.90	13.06	NA
Tier 1 Risk-based Ratio (%)	11.97	12.04	12.32	12.30	NA
Leverage Ratio (%)	9.56	9.83	9.99	10.03	NA
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	NA

Fordyce: FBT Bank & Mortgage

Headquarters	200 West Fourth Street Fordyce, AR 71742
Phone	(870) 352-3107
Web Address	http://www.fbtbank.com

Ultimate Parent	FBT Bancshares, Inc.
Federal Reserve ID#	314444
FDIC Cert#	1028
Rating Agency	FED
Rating Date	4/18/2016
Industry	Commercial Bank
Date Established	1/6/1931
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
James V. Hulse Jr.	Chairman, President & CEO
Suzette Crutchfield	Executive VP & Secretary

Board of Directors

Name	
James V. Hulse Jr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	150,565	151,222	155,073	150,968	154,727
Asset Growth Rate (%)	2.15	1.75	10.19	-10.59	9.96
Total Loans & Leases (Incl HFS) ($000)	82,936	84,674	84,852	82,698	82,968
Loan Growth Rate (%)	-1.37	8.38	0.84	-10.15	1.31
Total Loans & Leases/ Assets (%)	55.08	55.99	54.72	54.78	53.62
Total Deposits (Incl Dom & For) ($000)	119,610	119,564	118,064	117,224	122,026
Deposit Growth Rate (%)	0.57	-0.15	-5.02	-2.85	16.39
Loans/ Deposits (%)	69.34	70.82	71.87	70.55	67.99
Memo:Full-time Employees (actual)	44	43	46	46	46
Performance Measures					
Bank Net Income ($000)	662	391	356	-90	385
ROAA (%)	1.77	1.04	0.95	-0.24	1.01
ROAE (%)	16.79	9.58	8.43	-2.30	10.54
Interest Income/ Avg Assets (%)	4.23	4.29	4.33	4.28	4.30
Interest Expense/ Avg Assets (%)	0.42	0.43	0.45	0.49	0.49
Net Interest Income/ Avg Assets (%)	3.81	3.86	3.88	3.79	3.82
Noninterest Income/ Avg Assets (%)	1.64	0.91	0.94	1.20	0.90
Noninterest Expense/ Avg Assets (%)	3.62	3.74	3.88	4.69	3.71
Net Interest Margin (%)	4.10	4.07	4.10	3.99	4.04
Yield/ Cost Spread (%)	3.95	3.90	3.94	3.81	3.85
Efficiency Ratio (FTE)	64.75	76.06	77.37	90.22	75.42
Capitalization					
Bank Equity Capital ($000)	16,003	16,663	17,106	14,217	15,007
Tangible Equity ($000)	16,003	16,663	17,106	14,217	15,007
Tier 1 Capital ($000)	16,228	16,620	16,975	16,886	17,272
Equity/ Assets (%)	10.63	11.02	11.03	9.42	9.70
Tang Equity/ Tang Assets (%)	10.63	11.02	11.03	9.42	9.70
Risk Based Capital Ratio (%)	19.93	19.82	19.44	19.97	19.93
Tier 1 Risk-based Ratio (%)	18.81	18.85	18.57	18.87	18.91
Leverage Ratio (%)	10.87	11.07	11.36	11.06	11.28
Common Dividnds Declrd/ Net Inc (%)	99.55	0.00	0.00	0.00	0.00

Forrest City: First National Bank of Eastern Arkansas

Headquarters	101 North Washington Street Forrest City, AR 72335
Phone	(870) 633-3112
Web Address	http://www.fnbea.com

Ultimate Parent	Bancshares of Eastern Arkansas, Inc.
Federal Reserve ID#	251745
FDIC Cert#	3863
Rating Agency	OCC
Rating Date	4/4/2016
Industry	Commercial Bank
Date Established	11/1/1886
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
J. Brice Fletcher	Chairman & CEO
James Hargraves	Executive VP, Cashier & COC
Curtis Gentry	President

Board of Directors

Name	
J. Brice Fletcher	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	388,026	381,584	383,292	390,954	400,248
Asset Growth Rate (%)	11.11	-6.64	1.79	8.00	9.51
Total Loans & Leases (Incl HFS) ($000)	136,077	165,778	176,185	153,903	149,756
Loan Growth Rate (%)	15.65	87.31	25.11	-50.59	-10.78
Total Loans & Leases/ Assets (%)	35.07	43.44	45.97	39.37	37.42
Total Deposits (Incl Dom & For) ($000)	346,974	340,228	341,065	349,182	358,371
Deposit Growth Rate (%)	11.53	-7.78	0.98	9.52	10.53
Loans/ Deposits (%)	39.22	48.73	51.66	44.08	41.79
Memo:Full-time Employees (actual)	106	109	104	105	108
Performance Measures					
Bank Net Income ($000)	615	792	1,085	975	805
ROAA (%)	0.65	0.83	1.15	0.99	0.82
ROAE (%)	6.31	8.01	10.77	9.66	8.09
Interest Income/ Avg Assets (%)	2.64	2.89	3.24	2.95	2.77
Interest Expense/ Avg Assets (%)	0.21	0.21	0.22	0.21	0.20
Net Interest Income/ Avg Assets (%)	2.42	2.68	3.03	2.75	2.57
Noninterest Income/ Avg Assets (%)	0.61	0.56	0.57	0.57	0.58
Noninterest Expense/ Avg Assets (%)	2.32	2.35	2.38	2.26	2.27
Net Interest Margin (%)	2.60	2.87	3.26	2.96	2.76
Yield/ Cost Spread (%)	2.47	2.75	3.14	2.83	2.64
Efficiency Ratio (FTE)	72.79	68.90	63.37	65.10	68.69
Capitalization					
Bank Equity Capital ($000)	39,200	39,879	40,749	39,999	39,627
Tangible Equity ($000)	38,847	39,547	40,439	39,710	39,359
Tier 1 Capital ($000)	37,675	37,999	38,810	39,798	38,979
Equity/ Assets (%)	10.10	10.45	10.63	10.23	9.90
Tang Equity/ Tang Assets (%)	10.02	10.37	10.56	10.16	9.84
Risk Based Capital Ratio (%)	23.02	20.55	20.54	23.12	21.99
Tier 1 Risk-based Ratio (%)	21.77	19.30	19.29	21.87	20.73
Leverage Ratio (%)	9.97	10.00	10.31	10.15	9.90
Common Dividnds Declrd/ Net Inc (%)	168.78	60.86	26.45	0.00	196.52

Forrest City: Armor Bank, National Association

Headquarters	715 North Washington Street Forrest City, AR 72335
Phone	(870) 633-1525
Web Address	http://www.armor.bank

Ultimate Parent	Big Creek Bancshares, Inc
Federal Reserve ID#	168571
FDIC Cert#	28812
Rating Agency	OCC
Rating Date	4/17/2014
Industry	Commercial Bank
Date Established	1/1/1919
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Mark Waldrip	Chairman & CEO
Sherry Shepherd	Senior VP of Operations
Dwight L. Rutland	President, CLO & CIO

Board of Directors

Name	
Mark Waldrip	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	48,866	47,947	47,013	52,972	49,732
Asset Growth Rate (%)	1.84	-7.52	-7.79	50.70	-24.47
Total Loans & Leases (Incl HFS) ($000)	18,179	18,630	18,952	18,169	18,412
Loan Growth Rate (%)	-1.43	9.92	6.91	-16.53	5.35
Total Loans & Leases/ Assets (%)	37.20	38.86	40.31	34.30	37.02
Total Deposits (Incl Dom & For) ($000)	44,036	43,049	42,184	48,328	44,008
Deposit Growth Rate (%)	2.81	-8.97	-8.04	58.26	-35.76
Loans/ Deposits (%)	41.28	43.28	44.93	37.60	41.84
Memo:Full-time Employees (actual)	13	13	13	13	13
Performance Measures					
Bank Net Income ($000)	-45	-26	-76	-51	268
ROAA (%)	-0.38	-0.22	-0.64	-0.41	2.19
ROAE (%)	-3.82	-2.22	-6.50	-4.48	21.74
Interest Income/ Avg Assets (%)	2.83	2.83	2.90	2.66	2.87
Interest Expense/ Avg Assets (%)	0.18	0.18	0.19	0.18	0.18
Net Interest Income/ Avg Assets (%)	2.65	2.65	2.71	2.48	2.69
Noninterest Income/ Avg Assets (%)	0.45	0.46	0.47	0.45	3.00
Noninterest Expense/ Avg Assets (%)	3.70	3.64	4.01	3.93	3.38
Net Interest Margin (%)	2.83	2.91	2.95	2.70	3.18
Yield/ Cost Spread (%)	2.79	2.87	2.90	2.67	3.16
Efficiency Ratio (FTE)	119.19	116.98	125.93	133.88	57.18
Capitalization					
Bank Equity Capital ($000)	4,676	4,703	4,650	4,464	5,534
Tangible Equity ($000)	4,676	4,703	4,650	4,464	4,937
Tier 1 Capital ($000)	3,419	3,370	3,275	3,178	5,040
Equity/ Assets (%)	9.57	9.81	9.89	8.43	11.13
Tang Equity/ Tang Assets (%)	9.57	9.81	9.89	8.43	10.05
Risk Based Capital Ratio (%)	14.59	14.11	13.95	13.17	23.05
Tier 1 Risk-based Ratio (%)	13.46	13.14	12.98	12.24	23.00
Leverage Ratio (%)	7.29	7.19	7.03	6.44	10.27
Common Dividnds Declrd/ Net Inc (%)	0.00	NM	0.00	0.00	0.00

Fort Smith: Benefit Bank

Headquarters	8300 Phoenix Avenue Fort Smith, AR 72903
Phone	(479) 484-7000
Web Address	http://www.benefitbank.net

Ultimate Parent	Ironhorse Financial Group, Inc.
Federal Reserve ID#	2859538
FDIC Cert#	35281
Rating Agency	FDIC
Rating Date	6/1/2010
Industry	Commercial Bank
Date Established	11/30/1999
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Rod Coleman	Chairman & CEO
Joe Edwards Jr.	President & COO

Board of Directors

Name	
Rod Coleman	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Fort Smith: First National Bank of Fort Smith

Headquarters	602 Garrison Avenue Fort Smith, AR 72901
Phone	(479) 782-2041
Web Address	http://www.fnbfs.com

Ultimate Parent	First Bank Corp
Federal Reserve ID#	397540
FDIC Cert#	3864
Rating Agency	OCC
Rating Date	2/3/2014
Industry	Commercial Bank
Date Established	3/22/1872
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Samuel T. Sicard	President & CEO
Karen Cardwell	Senior VP, Bank Operations

Board of Directors

Name	
Mont S. Echols Jr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	1,255,160	1,248,998	1,259,061	1,252,494	1,289,387
Asset Growth Rate (%)	10.06	-1.96	3.22	-2.09	11.78
Total Loans & Leases (Incl HFS) ($000)	787,020	797,623	810,331	820,230	826,174
Loan Growth Rate (%)	1.58	5.39	6.37	4.89	2.90
Total Loans & Leases/ Assets (%)	62.70	63.86	64.36	65.49	64.07
Total Deposits (Incl Dom & For) ($000)	1,045,805	1,066,753	1,073,171	1,072,693	1,102,643
Deposit Growth Rate (%)	1.52	8.01	2.41	-0.18	11.17
Loans/ Deposits (%)	75.25	74.77	75.51	76.46	74.93
Memo:Full-time Employees (actual)	284	290	286	288	285
Performance Measures					
Bank Net Income ($000)	4,454	4,556	4,342	3,572	4,802
ROAA (%)	1.46	1.46	1.39	1.14	1.53
ROAE (%)	11.03	11.30	10.81	8.88	11.90
Interest Income/ Avg Assets (%)	3.61	3.64	3.53	3.55	3.60
Interest Expense/ Avg Assets (%)	0.16	0.16	0.16	0.16	0.16
Net Interest Income/ Avg Assets (%)	3.45	3.48	3.37	3.39	3.45
Noninterest Income/ Avg Assets (%)	1.24	1.11	1.14	1.18	1.24
Noninterest Expense/ Avg Assets (%)	2.46	2.36	2.43	2.64	2.34
Net Interest Margin (%)	3.77	3.80	3.69	3.72	3.78
Yield/ Cost Spread (%)	3.66	3.69	3.59	3.61	3.67
Efficiency Ratio (FTE)	51.65	50.63	53.14	56.94	49.13
Capitalization					
Bank Equity Capital ($000)	163,874	158,587	162,831	158,992	163,883
Tangible Equity ($000)	145,538	140,251	144,495	140,656	145,547
Tier 1 Capital ($000)	145,319	139,875	144,246	140,789	145,591
Equity/ Assets (%)	13.06	12.70	12.93	12.69	12.71
Tang Equity/ Tang Assets (%)	11.77	11.40	11.65	11.40	11.45
Risk Based Capital Ratio (%)	16.49	15.73	16.21	15.82	16.19
Tier 1 Risk-based Ratio (%)	15.24	14.48	14.96	14.57	14.94
Leverage Ratio (%)	12.12	11.41	11.76	11.45	11.81
Common Dividnds Declrd/ Net Inc (%)	0.00	219.49	0.00	195.97	0.00

Gravette: Bank of Gravett

Headquarters	211 Main Street, SE Gravette, AR 72736
Phone	(479) 787-5251
Web Address	http://www.bankofgravett.net

Ultimate Parent	Gravett Bancshares, Inc.
Federal Reserve ID#	400945
FDIC Cert#	5636
Rating Agency	FDIC
Rating Date	3/1/2014
Industry	Commercial Bank
Date Established	3/1/1898
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Richard T. Pollreis	Chairman & CFO
Sharron Y. Edmondson	President

Board of Directors

Name	
Richard T. Pollreis	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	124,337	123,043	113,476	115,695	117,130
Asset Growth Rate (%)	4.00	-4.16	-31.10	7.82	4.96
Total Loans & Leases (Incl HFS) ($000)	77,817	78,943	78,138	78,056	78,977
Loan Growth Rate (%)	-14.22	5.79	-4.08	-0.42	4.72
Total Loans & Leases/ Assets (%)	62.59	64.16	68.86	67.47	67.43
Total Deposits (Incl Dom & For) ($000)	107,041	105,181	94,405	97,390	100,544
Deposit Growth Rate (%)	6.10	-6.95	-40.98	12.65	12.95
Loans/ Deposits (%)	72.70	75.05	82.77	80.15	78.55
Memo:Full-time Employees (actual)	40	42	41	42	42
Performance Measures					
Bank Net Income ($000)	258	265	216	181	206
ROAA (%)	0.82	0.85	0.70	0.63	0.70
ROAE (%)	6.06	6.40	5.24	4.44	5.10
Interest Income/ Avg Assets (%)	3.97	4.10	4.04	4.16	4.13
Interest Expense/ Avg Assets (%)	0.38	0.37	0.38	0.39	0.38
Net Interest Income/ Avg Assets (%)	3.59	3.72	3.65	3.77	3.75
Noninterest Income/ Avg Assets (%)	0.67	0.63	0.62	0.74	0.75
Noninterest Expense/ Avg Assets (%)	3.42	3.57	3.62	3.86	3.77
Net Interest Margin (%)	4.04	4.20	4.13	4.29	4.24
Yield/ Cost Spread (%)	3.97	4.14	4.05	4.22	4.16
Efficiency Ratio (FTE)	79.56	81.48	84.47	85.27	83.57
Capitalization					
Bank Equity Capital ($000)	16,750	16,385	16,560	16,047	16,282
Tangible Equity ($000)	16,750	16,385	16,560	16,047	16,282
Tier 1 Capital ($000)	16,673	16,218	16,435	16,283	16,489
Equity/ Assets (%)	13.47	13.32	14.59	13.87	13.90
Tang Equity/ Tang Assets (%)	13.47	13.32	14.59	13.87	13.90
Risk Based Capital Ratio (%)	22.41	21.70	22.02	22.22	22.18
Tier 1 Risk-based Ratio (%)	21.16	20.44	20.76	20.96	20.93
Leverage Ratio (%)	13.28	12.95	13.40	14.12	14.01
Common Dividnds Declrd/ Net Inc (%)	357.36	271.70	0.00	183.43	0.00

Green Forest: Anstaff Bank

Headquarters	100 First National Avenue Green Forest, AR 72638
Phone	(870) 438-5214
Web Address	https://www.anstaffbank.com

Ultimate Parent	First National Bancorp, Inc.
Federal Reserve ID#	261940
FDIC Cert#	3869
Rating Agency	FDIC
Rating Date	7/15/2013
Industry	Commercial Bank
Date Established	5/4/1931
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Stephen E. Stafford	Chairman & CEO
Byron R. Russ	Senior VP & COO
Brad King	President

Board of Directors

Name	
Stephen E. Stafford	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	437,678	434,635	443,963	439,732	580,447
Asset Growth Rate (%)	11.60	-2.78	8.58	-3.81	128.00
Total Loans & Leases (Incl HFS) ($000)	268,340	269,544	284,552	298,468	411,802
Loan Growth Rate (%)	16.91	1.79	22.27	19.56	151.89
Total Loans & Leases/ Assets (%)	61.31	62.02	64.09	67.87	70.95
Total Deposits (Incl Dom & For) ($000)	382,426	378,424	381,709	389,324	509,204
Deposit Growth Rate (%)	11.42	-4.19	3.47	7.98	123.17
Loans/ Deposits (%)	70.17	71.23	74.55	76.66	80.87
Memo:Full-time Employees (actual)	95	95	96	101	137
Performance Measures					
Bank Net Income ($000)	1,455	1,384	1,486	1,236	1,700
ROAA (%)	1.36	1.26	1.37	1.11	1.20
ROAE (%)	15.04	13.94	14.62	12.20	13.93
Interest Income/ Avg Assets (%)	3.68	3.58	3.79	3.72	4.04
Interest Expense/ Avg Assets (%)	0.47	0.48	0.47	0.48	0.51
Net Interest Income/ Avg Assets (%)	3.21	3.11	3.32	3.24	3.53
Noninterest Income/ Avg Assets (%)	0.50	0.55	0.55	0.53	0.49
Noninterest Expense/ Avg Assets (%)	2.37	2.42	2.51	2.43	2.74
Net Interest Margin (%)	3.44	3.33	3.57	3.48	3.85
Yield/ Cost Spread (%)	3.37	3.25	3.49	3.37	3.64
Efficiency Ratio (FTE)	60.97	63.26	61.99	61.86	66.63
Capitalization					
Bank Equity Capital ($000)	39,244	40,156	41,149	39,903	57,751
Tangible Equity ($000)	38,594	39,506	40,499	39,253	52,156
Tier 1 Capital ($000)	38,437	39,071	39,987	39,423	52,368
Equity/ Assets (%)	8.97	9.24	9.27	9.07	9.95
Tang Equity/ Tang Assets (%)	8.83	9.10	9.14	8.94	9.07
Risk Based Capital Ratio (%)	13.29	13.71	13.24	12.77	12.72
Tier 1 Risk-based Ratio (%)	12.34	12.73	12.31	11.75	11.79
Leverage Ratio (%)	9.01	8.94	9.22	8.88	9.30
Common Dividnds Declrd/ Net Inc (%)	44.67	54.19	38.36	145.63	38.24

Greenbrier: First Service Bank

Headquarters	134 South Broadview Street Greenbrier, AR 72058
Phone	(501) 679-7300
Web Address	http://www.1stservicebank.com

Ultimate Parent	First Service Bancshares, Inc.
Federal Reserve ID#	458544
FDIC Cert#	18519
Rating Agency	FDIC
Rating Date	5/1/2017
Industry	Commercial Bank
Date Established	5/7/1962
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Thomas H. Grumbles	Chairman, President & CEO
Kenneth Barnard	CFO & COO

Board of Directors

Name	
Thomas H. Grumbles	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	271,799	268,674	283,510	281,470	283,870
Asset Growth Rate (%)	11.67	-4.60	22.09	-2.88	3.41
Total Loans & Leases (Incl HFS) ($000)	203,135	212,279	222,751	225,550	226,990
Loan Growth Rate (%)	0.27	18.01	19.73	5.03	2.55
Total Loans & Leases/ Assets (%)	74.74	79.01	78.57	80.13	79.96
Total Deposits (Incl Dom & For) ($000)	224,244	215,407	213,836	223,190	233,467
Deposit Growth Rate (%)	26.25	-15.76	-2.92	17.50	18.42
Loans/ Deposits (%)	90.59	98.55	104.17	101.06	97.23
Memo:Full-time Employees (actual)	95	95	96	95	98
Performance Measures					
Bank Net Income ($000)	740	666	851	934	1,122
ROAA (%)	1.13	1.01	1.26	1.29	1.62
ROAE (%)	10.94	9.78	12.41	13.42	15.80
Interest Income/ Avg Assets (%)	4.43	4.56	4.65	4.37	4.55
Interest Expense/ Avg Assets (%)	0.36	0.41	0.41	0.43	0.43
Net Interest Income/ Avg Assets (%)	4.08	4.14	4.25	3.93	4.11
Noninterest Income/ Avg Assets (%)	1.13	1.01	1.20	1.34	1.55
Noninterest Expense/ Avg Assets (%)	4.08	4.14	4.19	3.98	3.96
Net Interest Margin (%)	4.42	4.50	4.60	4.26	4.51
Yield/ Cost Spread (%)	4.34	4.42	4.52	4.15	4.42
Efficiency Ratio (FTE)	77.08	79.06	75.84	74.53	69.09
Capitalization					
Bank Equity Capital ($000)	27,250	27,252	27,589	28,090	28,719
Tangible Equity ($000)	27,250	27,252	27,589	28,090	28,719
Tier 1 Capital ($000)	27,050	26,987	27,334	27,990	28,609
Equity/ Assets (%)	10.03	10.14	9.73	9.98	10.12
Tang Equity/ Tang Assets (%)	10.03	10.14	9.73	9.98	10.12
Risk Based Capital Ratio (%)	15.39	14.98	14.13	14.13	14.36
Tier 1 Risk-based Ratio (%)	14.13	13.73	12.88	13.01	13.23
Leverage Ratio (%)	10.31	10.28	10.11	9.69	10.30
Common Dividnds Declrd/ Net Inc (%)	68.24	109.31	58.99	29.98	44.83

Greenwood: Farmers Bank

Headquarters	71 West Center Street Greenwood, AR 72936
Phone	(479) 996-4171
Web Address	http://www.gofarmersbank.com

Top Executives

Name	Position
Stanhope Wilkinson	Chief Executive Officer
James Edward Wilkinson	President & COO

Ultimate Parent	Wilkinson Banking Corporation
Federal Reserve ID#	325141
FDIC Cert#	1296
Rating Agency	FDIC
Rating Date	2/1/2015
Industry	Commercial Bank
Date Established	9/25/1907
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Board of Directors

Name	
Elizabeth J. Wilkinson	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	202,343	201,179	198,165	199,231	202,314
Asset Growth Rate (%)	-2.83	-2.30	-5.99	2.15	6.19
Total Loans & Leases (Incl HFS) ($000)	88,036	89,388	91,022	94,867	97,703
Loan Growth Rate (%)	26.89	6.14	7.31	16.90	11.96
Total Loans & Leases/ Assets (%)	43.51	44.43	45.93	47.62	48.29
Total Deposits (Incl Dom & For) ($000)	163,530	161,916	158,533	159,864	163,498
Deposit Growth Rate (%)	-1.66	-3.95	-8.36	3.36	9.09
Loans/ Deposits (%)	53.83	55.21	57.42	59.34	59.76
Memo:Full-time Employees (actual)	61	62	62	62	62
Performance Measures					
Bank Net Income ($000)	361	391	336	202	447
ROAA (%)	0.71	0.78	0.68	0.41	0.90
ROAE (%)	3.73	4.06	3.45	2.07	4.62
Interest Income/ Avg Assets (%)	3.71	3.78	3.63	3.80	3.80
Interest Expense/ Avg Assets (%)	0.16	0.15	0.15	0.16	0.16
Net Interest Income/ Avg Assets (%)	3.56	3.63	3.49	3.64	3.64
Noninterest Income/ Avg Assets (%)	1.00	1.22	1.30	1.04	1.16
Noninterest Expense/ Avg Assets (%)	3.78	4.01	3.92	4.07	3.68
Net Interest Margin (%)	4.11	4.20	4.06	4.25	4.22
Yield/ Cost Spread (%)	4.05	4.14	4.00	4.18	4.15
Efficiency Ratio (FTE)	81.36	81.33	80.54	85.51	75.35
Capitalization					
Bank Equity Capital ($000)	38,360	38,755	39,089	39,018	38,372
Tangible Equity ($000)	36,723	37,118	37,452	37,381	36,735
Tier 1 Capital ($000)	36,723	37,118	37,452	37,641	36,890
Equity/ Assets (%)	18.96	19.26	19.73	19.58	18.97
Tang Equity/ Tang Assets (%)	18.30	18.60	19.06	18.92	18.31
Risk Based Capital Ratio (%)	34.89	35.04	35.01	34.10	32.58
Tier 1 Risk-based Ratio (%)	33.91	34.11	34.10	33.23	31.75
Leverage Ratio (%)	18.27	18.56	19.05	19.16	18.70
Common Dividnds Declrd/ Net Inc (%)	318.56	0.00	0.00	0.00	268.46

Hamburg: Farmers Bank

Headquarters	210 North Main Street Hamburg, AR 71646
Phone	(870) 853-5222
Web Address	http://www.farmersbankhamburg.com

Ultimate Parent	Southern Bancorp, Inc.
Federal Reserve ID#	401447
FDIC Cert#	15810
Rating Agency	FDIC
Rating Date	10/1/2013
Industry	Commercial Bank
Date Established	4/15/1941
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Kenneth Allbritton	President, CEO & CFO

Board of Directors

Name	
Jack H. Shell	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	42,614	41,797	41,182	42,199	42,687
Asset Growth Rate (%)	0.51	-7.67	-5.89	9.88	4.63
Total Loans & Leases (Incl HFS) ($000)	10,251	9,679	9,732	10,110	9,629
Loan Growth Rate (%)	-3.17	-22.32	2.19	15.54	-19.03
Total Loans & Leases/ Assets (%)	24.06	23.16	23.63	23.96	22.56
Total Deposits (Incl Dom & For) ($000)	38,457	37,382	36,676	37,608	38,157
Deposit Growth Rate (%)	0.33	-11.18	-7.55	10.16	5.84
Loans/ Deposits (%)	26.66	25.89	26.54	26.88	25.24
Memo:Full-time Employees (actual)	13	12	12	12	12
Performance Measures					
Bank Net Income ($000)	2	-25	-50	-16	-21
ROAA (%)	0.02	-0.23	-0.49	-0.15	-0.21
ROAE (%)	0.20	-2.37	-4.56	-1.43	-1.87
Interest Income/ Avg Assets (%)	2.63	2.37	2.23	2.24	2.45
Interest Expense/ Avg Assets (%)	0.30	0.31	0.31	0.31	0.31
Net Interest Income/ Avg Assets (%)	2.32	2.06	1.92	1.93	2.14
Noninterest Income/ Avg Assets (%)	0.24	0.19	0.21	0.37	0.20
Noninterest Expense/ Avg Assets (%)	2.58	2.52	2.85	2.63	2.55
Net Interest Margin (%)	2.38	2.15	1.99	2.00	2.11
Yield/ Cost Spread (%)	2.27	2.02	1.86	1.87	1.99
Efficiency Ratio (FTE)	100.74	112.03	133.79	114.71	109.05
Capitalization					
Bank Equity Capital ($000)	4,095	4,346	4,425	4,517	4,463
Tangible Equity ($000)	4,095	4,346	4,425	4,517	4,463
Tier 1 Capital ($000)	4,771	4,745	4,697	4,680	4,659
Equity/ Assets (%)	9.61	10.40	10.74	10.70	10.46
Tang Equity/ Tang Assets (%)	9.61	10.40	10.74	10.70	10.46
Risk Based Capital Ratio (%)	24.83	27.58	27.93	25.35	23.73
Tier 1 Risk-based Ratio (%)	23.84	26.47	26.80	24.31	22.76
Leverage Ratio (%)	11.36	11.05	11.44	11.29	11.76
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

Harrison: Community First Bank

Headquarters	200 East Ridge Avenue Harrison, AR 72601
Phone	(870) 391-8000
Web Address	http://www.communityfirstbank.com

Ultimate Parent	Equity Bancshares, Inc.
Federal Reserve ID#	2619732
FDIC Cert#	34611
Rating Agency	FDIC
Rating Date	7/1/2015
Industry	Commercial Bank
Date Established	10/30/1997
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
David C. Morton	President & CEO
Ann B. Main	Executive VP, CFO & COO

Board of Directors

Name	
Jerry P. Maland	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**		
Total Assets ($000)	475,208	484,440	469,488	NA	NA
Asset Growth Rate (%)	5.38	7.77	-12.35	NA	NA
Total Loans & Leases (Incl HFS) ($000)	358,020	377,420	364,584	NA	NA
Loan Growth Rate (%)	4.43	21.67	-13.60	NA	NA
Total Loans & Leases/ Assets (%)	75.34	77.91	77.66	NA	NA
Total Deposits (Incl Dom & For) ($000)	394,947	385,138	377,118	NA	NA
Deposit Growth Rate (%)	-0.32	-9.93	-8.33	NA	NA
Loans/ Deposits (%)	90.65	98.00	96.68	NA	NA
Memo:Full-time Employees (actual)	132	137	122	NA	NA
Performance Measures					
Bank Net Income ($000)	1,578	1,780	787	NA	NA
ROAA (%)	1.34	1.49	0.66	NA	NA
ROAE (%)	11.26	12.65	5.65	NA	NA
Interest Income/ Avg Assets (%)	4.69	4.72	4.75	NA	NA
Interest Expense/ Avg Assets (%)	0.48	0.50	0.51	NA	NA
Net Interest Income/ Avg Assets (%)	4.21	4.22	4.24	NA	NA
Noninterest Income/ Avg Assets (%)	0.86	0.94	1.02	NA	NA
Noninterest Expense/ Avg Assets (%)	3.04	2.99	4.26	NA	NA
Net Interest Margin (%)	4.41	4.40	4.42	NA	NA
Yield/ Cost Spread (%)	4.32	4.30	4.31	NA	NA
Efficiency Ratio (FTE)	58.29	56.41	78.71	NA	NA
Capitalization					
Bank Equity Capital ($000)	56,649	55,894	55,542	NA	NA
Tangible Equity ($000)	56,649	55,894	55,542	NA	NA
Tier 1 Capital ($000)	56,625	55,521	55,257	NA	NA
Equity/ Assets (%)	11.92	11.54	11.83	NA	NA
Tang Equity/ Tang Assets (%)	11.92	11.54	11.83	NA	NA
Risk Based Capital Ratio (%)	16.69	15.88	16.36	NA	NA
Tier 1 Risk-based Ratio (%)	15.44	14.63	15.10	NA	NA
Leverage Ratio (%)	12.04	11.58	11.54	NA	NA
Common Dividnds Declrd/ Net Inc (%)	41.19	162.02	133.42	NA	NA

Harrison: First Federal Bank

Headquarters	1401 Highway 62-65 North Harrison, AR 72601
Phone	(870) 741-7641
Web Address	http://www.ffbh.com

Ultimate Parent	Bear State Financial Holdings, LLC
Federal Reserve ID#	687072
FDIC Cert#	28982
Rating Agency	OCC
Rating Date	4/4/2011
Industry	Savings & Loan Assoc
Date Established	5/25/1934
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Christopher M. Wewers	President & CEO

Board of Directors

Name	
Richard N. Massey	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Helena: Helena National Bank

Headquarters	302 Cherry Street Helena, AR 72342
Phone	(870) 338-6451
Web Address	http://www.hnb.com

Ultimate Parent	Helena Bancshares, Inc.
Federal Reserve ID#	335346
FDIC Cert#	15729
Rating Agency	OCC
Rating Date	6/1/2015
Industry	Commercial Bank
Date Established	4/1/1940
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Tommie E. Shackelford Jr	President, Secretary & CEO
Jeff Steele	VP & Cashier

Board of Directors

Name	
John L. Robbins Jr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	187,882	184,857	179,452	177,355	180,500
Asset Growth Rate (%)	-0.24	-6.44	-11.70	-4.67	7.09
Total Loans & Leases (Incl HFS) ($000)	64,130	77,097	81,089	57,744	57,746
Loan Growth Rate (%)	-33.71	80.88	20.71	NM	0.01
Total Loans & Leases/ Assets (%)	34.13	41.71	45.19	32.56	31.99
Total Deposits (Incl Dom & For) ($000)	160,055	156,658	151,184	152,057	154,792
Deposit Growth Rate (%)	-0.96	-8.49	-13.98	2.31	7.19
Loans/ Deposits (%)	40.07	49.21	53.64	37.98	37.31
Memo:Full-time Employees (actual)	52	51	50	50	50
Performance Measures					
Bank Net Income ($000)	159	87	321	346	177
ROAA (%)	0.34	0.19	0.71	0.76	0.39
ROAE (%)	2.33	1.26	4.63	5.25	2.82
Interest Income/ Avg Assets (%)	3.01	3.23	3.55	3.05	2.81
Interest Expense/ Avg Assets (%)	0.24	0.24	0.25	0.24	0.23
Net Interest Income/ Avg Assets (%)	2.77	2.99	3.31	2.81	2.58
Noninterest Income/ Avg Assets (%)	0.42	0.39	0.43	0.43	0.45
Noninterest Expense/ Avg Assets (%)	2.80	2.90	2.75	2.76	2.66
Net Interest Margin (%)	2.95	3.19	3.53	2.99	2.76
Yield/ Cost Spread (%)	2.82	3.06	3.39	2.85	2.62
Efficiency Ratio (FTE)	81.75	80.35	69.57	80.36	82.87
Capitalization					
Bank Equity Capital ($000)	27,595	27,558	27,930	24,769	25,467
Tangible Equity ($000)	27,595	27,558	27,930	24,769	25,467
Tier 1 Capital ($000)	27,459	27,207	27,560	26,258	26,277
Equity/ Assets (%)	14.69	14.91	15.56	13.97	14.11
Tang Equity/ Tang Assets (%)	14.69	14.91	15.56	13.97	14.11
Risk Based Capital Ratio (%)	30.65	28.69	29.00	33.39	30.73
Tier 1 Risk-based Ratio (%)	29.39	27.43	27.73	32.12	29.46
Leverage Ratio (%)	14.74	14.81	15.34	14.41	14.36
Common Dividnds Declrd/ Net Inc (%)	0.00	405.75	0.00	476.01	0.00

Horatio: Horatio State Bank

Headquarters	123 West Main Street Horatio, AR 71842
Phone	(870) 832-2501
Web Address	https://www.horatiostatebank.com

Ultimate Parent	Pioneer Bancshares, Inc. of Horatio, Ark
Federal Reserve ID#	458142
FDIC Cert#	109
Rating Agency	FDIC
Rating Date	9/1/2013
Industry	Commercial Bank
Date Established	5/5/1905
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Carl E. Hendrix III	Chairman, President & CEO

Board of Directors

Name	
Carl E. Hendrix III	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	168,095	173,239	178,007	184,735	190,474
Asset Growth Rate (%)	3.45	12.24	11.01	15.12	12.43
Total Loans & Leases (Incl HFS) ($000)	123,443	129,373	133,504	137,547	139,211
Loan Growth Rate (%)	4.87	19.22	12.77	12.11	4.84
Total Loans & Leases/ Assets (%)	73.44	74.68	75.00	74.46	73.09
Total Deposits (Incl Dom & For) ($000)	149,070	154,149	158,531	165,156	170,084
Deposit Growth Rate (%)	1.70	13.63	11.37	16.72	11.94
Loans/ Deposits (%)	82.81	83.93	84.21	83.28	81.85
Memo:Full-time Employees (actual)	35	34	34	40	40
Performance Measures					
Bank Net Income ($000)	636	580	674	616	699
ROAA (%)	1.52	1.35	1.53	1.36	1.49
ROAE (%)	13.95	12.42	14.18	12.81	14.26
Interest Income/ Avg Assets (%)	5.26	5.35	5.57	5.39	5.38
Interest Expense/ Avg Assets (%)	1.01	0.99	1.06	1.00	1.02
Net Interest Income/ Avg Assets (%)	4.24	4.36	4.51	4.39	4.36
Noninterest Income/ Avg Assets (%)	0.24	0.17	0.25	0.15	0.21
Noninterest Expense/ Avg Assets (%)	1.82	2.06	1.94	2.18	2.00
Net Interest Margin (%)	4.32	4.45	4.61	4.49	4.47
Yield/ Cost Spread (%)	4.12	4.26	4.43	4.32	4.29
Efficiency Ratio (FTE)	40.37	45.19	40.50	47.54	43.55
Capitalization					
Bank Equity Capital ($000)	18,480	18,877	19,151	19,330	19,891
Tangible Equity ($000)	18,480	18,877	19,151	19,330	19,891
Tier 1 Capital ($000)	18,394	18,774	19,052	19,471	19,975
Equity/ Assets (%)	10.99	10.90	10.76	10.46	10.44
Tang Equity/ Tang Assets (%)	10.99	10.90	10.76	10.46	10.44
Risk Based Capital Ratio (%)	18.83	18.16	17.88	17.66	17.77
Tier 1 Risk-based Ratio (%)	17.57	16.90	16.62	16.41	16.51
Leverage Ratio (%)	10.96	10.93	10.83	10.73	10.65
Common Dividnds Declrd/ Net Inc (%)	31.60	34.48	58.75	31.82	28.04

Little Rock: Bear State Bank

Headquarters	5315 Highland Drive Little Rock, AR 72223
Phone	(501) 219-4100
Web Address	https://www.bearstatebank.com

Ultimate Parent	Bear State Financial, Inc.
Federal Reserve ID#	324649
FDIC Cert#	3857
Rating Agency	FED
Rating Date	6/3/2013
Industry	Commercial Bank
Date Established	12/6/1897
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
James Matthew Machen	President & CEO

Board of Directors

Name	
Richard N. Massey	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	1,918,917	1,986,246	2,003,747	2,051,121	2,172,704
Asset Growth Rate (%)	125.36	14.03	3.52	9.46	23.71
Total Loans & Leases (Incl HFS) ($000)	1,467,691	1,498,557	1,529,161	1,565,343	1,642,540
Loan Growth Rate (%)	133.15	8.41	8.17	9.46	19.73
Total Loans & Leases/ Assets (%)	76.49	75.45	76.32	76.32	75.60
Total Deposits (Incl Dom & For) ($000)	1,612,674	1,642,248	1,654,838	1,645,462	1,671,437
Deposit Growth Rate (%)	131.23	7.34	3.07	-2.27	6.31
Loans/ Deposits (%)	91.01	91.25	92.41	95.13	98.27
Memo:Full-time Employees (actual)	525	508	482	484	437
Performance Measures					
Bank Net Income ($000)	3,656	5,133	5,388	5,088	5,856
ROAA (%)	0.76	1.06	1.09	1.01	1.12
ROAE (%)	6.86	8.40	8.68	8.14	9.39
Interest Income/ Avg Assets (%)	3.92	3.84	3.82	3.81	4.02
Interest Expense/ Avg Assets (%)	0.36	0.37	0.37	0.39	0.40
Net Interest Income/ Avg Assets (%)	3.57	3.47	3.44	3.43	3.62
Noninterest Income/ Avg Assets (%)	0.74	0.89	0.94	0.86	0.80
Noninterest Expense/ Avg Assets (%)	3.10	2.93	2.65	2.60	2.49
Net Interest Margin (%)	4.01	3.88	3.85	3.81	4.01
Yield/ Cost Spread (%)	3.88	3.81	3.77	3.73	3.94
Efficiency Ratio (FTE)	69.99	65.37	58.49	58.34	54.04
Capitalization					
Bank Equity Capital ($000)	241,913	246,812	250,047	250,211	248,547
Tangible Equity ($000)	190,598	195,753	199,243	199,662	198,253
Tier 1 Capital ($000)	191,498	196,168	200,920	204,319	200,974
Equity/ Assets (%)	12.61	12.43	12.48	12.20	11.44
Tang Equity/ Tang Assets (%)	10.21	10.12	10.20	9.98	9.34
Risk Based Capital Ratio (%)	12.86	12.99	13.16	13.02	12.16
Tier 1 Risk-based Ratio (%)	11.93	12.08	12.24	12.10	11.22
Leverage Ratio (%)	10.26	10.42	10.42	10.38	9.83
Common Dividnds Declrd/ Net Inc (%)	0.00	19.48	37.12	39.31	136.61

Hot Springs: Hot Springs Bank & Trust Company

Headquarters	4446 Central Avenue Hot Springs, AR 71913
Phone	(501) 525-1033
Web Address	http://www.hsbanking.com

Ultimate Parent	Jefferson Bancshares, Inc.
Federal Reserve ID#	3377954
FDIC Cert#	3855
Rating Agency	FDIC
Rating Date	5/1/2012
Industry	Commercial Bank
Date Established	12/31/2005
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Harold Hardwick	President & CEO
Todd Green	VP & Controller

Board of Directors

Name	
John P. Garrison	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Hot Springs: Simmons First Bank of Hot Springs

Headquarters	100 Werner Street Hot Springs, AR 71913
Phone	(501) 318-1000
Web Address	http://www.simmonsfirst.com

Ultimate Parent	Simmons First National Corporation
Federal Reserve ID#	2571081
FDIC Cert#	34473
Rating Agency	FED
Rating Date	8/20/2012
Industry	Commercial Bank
Date Established	5/1/1997
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Steven W. Trusty	President & CEO

Board of Directors

Name	
David L. Bartlett	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Huntsville: Today's Bank

Headquarters	432 Madison 1650 P.O. Box 667 Huntsville, AR 72740
Phone	(479) 738-2147
Web Address	http://www.todaysbank.com

Ultimate Parent	Mathias Bancshares, Inc.
Federal Reserve ID#	1879016
FDIC Cert#	33470
Rating Agency	FDIC
Rating Date	4/1/2014
Industry	Commercial Bank
Date Established	7/26/1991
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Larry Olson	President & CEO
Marivel Radcliffe	Executive VP & COO

Board of Directors

Name	
Sam Mathias	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	115,885	116,028	184,338	181,417	186,718
Asset Growth Rate (%)	14.95	0.49	235.49	-6.34	11.69
Total Loans & Leases (Incl HFS) ($000)	80,939	81,882	118,338	123,614	125,293
Loan Growth Rate (%)	-9.37	4.66	178.09	17.83	5.43
Total Loans & Leases/ Assets (%)	69.84	70.57	64.20	68.14	67.10
Total Deposits (Incl Dom & For) ($000)	90,467	92,116	158,013	154,906	159,662
Deposit Growth Rate (%)	21.94	7.29	286.15	-7.87	12.28
Loans/ Deposits (%)	89.47	88.89	74.89	79.80	78.47
Memo:Full-time Employees (actual)	41	40	80	75	79
Performance Measures					
Bank Net Income ($000)	492	587	393	587	224
ROAA (%)	1.73	2.02	1.21	1.28	0.49
ROAE (%)	11.73	13.67	8.97	13.16	4.94
Interest Income/ Avg Assets (%)	6.06	5.43	4.66	5.44	6.10
Interest Expense/ Avg Assets (%)	0.76	0.76	0.77	0.70	0.69
Net Interest Income/ Avg Assets (%)	5.31	4.67	3.89	4.74	5.42
Noninterest Income/ Avg Assets (%)	2.13	2.34	1.54	1.48	0.35
Noninterest Expense/ Avg Assets (%)	5.66	5.14	4.07	4.76	4.93
Net Interest Margin (%)	5.77	5.13	4.36	5.38	6.06
Yield/ Cost Spread (%)	5.66	5.04	4.39	5.29	5.97
Efficiency Ratio (FTE)	75.37	72.59	74.01	75.96	84.43
Capitalization					
Bank Equity Capital ($000)	16,955	17,390	17,656	18,025	18,214
Tangible Equity ($000)	16,955	17,390	17,185	17,579	17,794
Tier 1 Capital ($000)	16,725	17,162	17,171	18,424	18,479
Equity/ Assets (%)	14.63	14.99	9.58	9.94	9.75
Tang Equity/ Tang Assets (%)	14.63	14.99	9.35	9.71	9.55
Risk Based Capital Ratio (%)	19.77	20.44	13.42	13.83	14.54
Tier 1 Risk-based Ratio (%)	18.82	19.58	12.82	13.18	13.77
Leverage Ratio (%)	14.70	14.80	13.23	10.05	10.06
Common Dividnds Declrd/ Net Inc (%)	42.68	25.55	25.45	17.04	44.64

Jacksonville: First Arkansas Bank and Trust

Headquarters	600 West Main Street Jacksonville, AR 72076
Phone	(501) 982-4511
Web Address	https://www.fabandt.com

Ultimate Parent	First Arkansas BancShares, Inc.
Federal Reserve ID#	466240
FDIC Cert#	16849
Rating Agency	FDIC
Rating Date	9/1/2014
Industry	Commercial Bank
Date Established	11/5/1949
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Larry Timothy Wilson	Chairman, President & CEO
Larry Daniel	Senior VP & Director of Retail

Board of Directors

Name	
Larry Timothy Wilson	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	670,571	716,003	728,131	702,959	711,964
Asset Growth Rate (%)	-22.62	27.10	6.78	-13.83	5.12
Total Loans & Leases (Incl HFS) ($000)	413,494	427,243	451,911	442,845	447,462
Loan Growth Rate (%)	-9.53	13.30	23.10	-8.02	4.17
Total Loans & Leases/ Assets (%)	61.66	59.67	62.06	63.00	62.85
Total Deposits (Incl Dom & For) ($000)	527,771	546,108	516,794	534,978	528,917
Deposit Growth Rate (%)	-28.00	13.90	-21.47	14.07	-4.53
Loans/ Deposits (%)	78.35	78.23	87.45	82.78	84.60
Memo:Full-time Employees (actual)	265	258	256	257	259
Performance Measures					
Bank Net Income ($000)	1,674	1,172	2,728	93	2,851
ROAA (%)	0.98	0.68	1.54	0.05	1.62
ROAE (%)	5.05	3.49	8.05	0.28	8.81
Interest Income/ Avg Assets (%)	3.94	3.72	3.81	3.87	3.97
Interest Expense/ Avg Assets (%)	0.18	0.18	0.19	0.19	0.18
Net Interest Income/ Avg Assets (%)	3.75	3.54	3.62	3.68	3.79
Noninterest Income/ Avg Assets (%)	3.20	3.35	3.27	3.38	3.41
Noninterest Expense/ Avg Assets (%)	5.82	5.69	5.28	5.27	5.41
Net Interest Margin (%)	4.28	3.93	4.07	4.11	4.26
Yield/ Cost Spread (%)	4.20	3.85	4.00	4.04	4.20
Efficiency Ratio (FTE)	76.35	75.07	69.58	68.09	68.50
Capitalization					
Bank Equity Capital ($000)	133,173	135,200	136,021	128,282	130,531
Tangible Equity ($000)	98,283	100,752	102,015	94,718	97,408
Tier 1 Capital ($000)	99,747	100,544	102,087	102,220	104,142
Equity/ Assets (%)	19.86	18.88	18.68	18.25	18.33
Tang Equity/ Tang Assets (%)	15.46	14.78	14.70	14.15	14.35
Risk Based Capital Ratio (%)	21.84	21.53	20.58	21.19	21.36
Tier 1 Risk-based Ratio (%)	20.56	20.26	19.30	19.93	20.10
Leverage Ratio (%)	15.36	15.26	15.06	14.93	15.50
Common Dividnds Declrd/ Net Inc (%)	54.96	54.61	53.15	241.94	9.12

Jonesboro: Heritage Bank, National Association

Headquarters	2009 Browns Lane Jonesboro, AR 72401
Phone	(870) 802-2300
Web Address	http://www.heritagebankark.com

Ultimate Parent	Bear State Financial Holdings, LLC
Federal Reserve ID#	416348
FDIC Cert#	16983
Rating Agency	OCC
Rating Date	4/8/2013
Industry	Commercial Bank
Date Established	8/20/1934
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Stephen May, Steve May	Chief Executive Officer and Pr
Stephen May	President & CEO

Board of Directors

Name	
Richard N. Massey	Chariman of the Board

Balance Sheet Highlights	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1
End of Period Date					
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Jonesboro: Liberty Bank of Arkansas

Headquarters	2901 East Highland Drive Jonesboro, AR 72401
Phone	(870) 934-9000
Web Address	http://www.mylibertybank.com

Ultimate Parent	Home BancShares, Inc.
Federal Reserve ID#	2967349
FDIC Cert#	3878
Rating Agency	FED
Rating Date	9/21/2011
Industry	Commercial Bank
Date Established	2/1/1920
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Wallace W. Fowler	Chairman & CEO
Terri Coleman	Executive Vice President, Ret
John C. Freeman	President

Board of Directors

Name	
Wallace W. Fowler	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Jonesboro: Simmons First Bank of Northeast Arkansas

Headquarters	1720 South Caraway Road Jonesboro, AR 72401
Phone	(870) 933-8000
Web Address	http://www.simmonsfirst.com

Ultimate Parent	Simmons First National Corporation
Federal Reserve ID#	471749
FDIC Cert#	16715
Rating Agency	FED
Rating Date	11/12/2013
Industry	Commercial Bank
Date Established	7/21/1948
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Barry K. Ledbetter	Chairman, President & CEO
Kent P. Bridger	Senior Vice President

Board of Directors

Name	
Barry K. Ledbetter	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date					
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Lake Village: Bank of Lake Village

Headquarters	201 Main Street Lake Village, AR 71653
Phone	(870) 265-2241
Web Address	http://www.bankoflakevillage.com

Ultimate Parent	Southeast Arkansas Bank Corporation
Federal Reserve ID#	476445
FDIC Cert#	15547
Rating Agency	FED
Rating Date	9/26/2016
Industry	Commercial Bank
Date Established	1/1/1934
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Terence J. Alpe	President & CEO
Shannon M. Hill	VP & Senior Operating Officer

Board of Directors

Name	
Charles H. Weissinger Jr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	63,457	63,659	65,278	64,301	64,209
Asset Growth Rate (%)	9.34	1.27	10.17	-5.99	-0.57
Total Loans & Leases (Incl HFS) ($000)	27,219	34,580	39,042	26,676	26,551
Loan Growth Rate (%)	-43.11	108.17	51.61	NM	-1.87
Total Loans & Leases/ Assets (%)	42.89	54.32	59.81	41.49	41.35
Total Deposits (Incl Dom & For) ($000)	56,209	54,489	55,607	57,305	57,191
Deposit Growth Rate (%)	8.08	-12.24	8.21	12.21	-0.80
Loans/ Deposits (%)	48.42	63.46	70.21	46.55	46.43
Memo:Full-time Employees (actual)	15	15	15	15	15
Performance Measures					
Bank Net Income ($000)	208	-4	152	71	19
ROAA (%)	1.33	-0.03	0.94	0.43	0.12
ROAE (%)	11.93	-0.23	8.61	4.07	1.10
Interest Income/ Avg Assets (%)	3.34	3.81	4.22	3.51	3.23
Interest Expense/ Avg Assets (%)	0.21	0.22	0.24	0.21	0.21
Net Interest Income/ Avg Assets (%)	3.13	3.60	3.98	3.29	3.02
Noninterest Income/ Avg Assets (%)	1.98	0.24	0.24	0.22	0.28
Noninterest Expense/ Avg Assets (%)	3.26	3.27	3.14	3.29	3.14
Net Interest Margin (%)	3.41	3.75	4.20	3.48	3.23
Yield/ Cost Spread (%)	3.31	3.64	4.09	3.37	3.13
Efficiency Ratio (FTE)	62.85	83.33	73.18	91.78	93.03
Capitalization					
Bank Equity Capital ($000)	7,073	7,062	7,068	6,889	6,925
Tangible Equity ($000)	7,073	7,062	7,068	6,889	6,925
Tier 1 Capital ($000)	7,011	6,938	7,019	7,020	6,970
Equity/ Assets (%)	11.15	11.09	10.83	10.71	10.79
Tang Equity/ Tang Assets (%)	11.15	11.09	10.83	10.71	10.79
Risk Based Capital Ratio (%)	23.93	22.41	21.36	24.40	24.24
Tier 1 Risk-based Ratio (%)	22.67	21.15	20.10	23.15	22.99
Leverage Ratio (%)	11.20	11.00	10.89	10.69	10.94
Common Dividnds Declrd/ Net Inc (%)	33.65	NM	46.05	98.59	368.42

Lake Village: Simmons First Bank of South Arkansas

Headquarters	417 Main Street Lake Village, AR 71653
Phone	(870) 265-5366
Web Address	http://www.simmonsfirst.com

Ultimate Parent	Simmons First National Corporation
Federal Reserve ID#	355746
FDIC Cert#	18590
Rating Agency	FED
Rating Date	1/1/2011
Industry	Commercial Bank
Date Established	9/19/1962
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Freddie G. Black	Chairman & CEO
Tommy R. Jarrett	President

Board of Directors

Name	
Freddie G. Black	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Lepanto: Little River Bank

Headquarters	202 Greenwood Avenue Lepanto, AR 72354
Phone	(870) 475-2306
Web Address	http://www.littleriverbank.com

Ultimate Parent	First Community Bancshares, Inc.
Federal Reserve ID#	50546
FDIC Cert#	1298
Rating Agency	FDIC
Rating Date	11/1/2012
Industry	Commercial Bank
Date Established	11/21/1919
Government Program Participation:	TDGP - Participated TAGP - Opted Out

Top Executives

Name	Position
Frankie L. Pratt	Chief Executive Officer
Lois Criddle	President

Board of Directors

Name	
E. Ritter Arnold	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**		
Total Assets ($000)	35,989	33,278	31,510	NA	NA
Asset Growth Rate (%)	-10.81	-30.13	-21.25	NA	NA
Total Loans & Leases (Incl HFS) ($000)	10,960	13,050	13,888	NA	NA
Loan Growth Rate (%)	9.11	76.28	25.69	NA	NA
Total Loans & Leases/ Assets (%)	30.45	39.22	44.07	NA	NA
Total Deposits (Incl Dom & For) ($000)	31,371	28,704	26,998	NA	NA
Deposit Growth Rate (%)	-14.58	-34.01	-23.77	NA	NA
Loans/ Deposits (%)	34.94	45.46	51.44	NA	NA
Memo:Full-time Employees (actual)	12	10	9	NA	NA
Performance Measures					
Bank Net Income ($000)	-31	-92	-42	NA	NA
ROAA (%)	-0.34	-1.06	-0.52	NA	NA
ROAE (%)	-2.81	-8.22	-3.78	NA	NA
Interest Income/ Avg Assets (%)	2.78	2.70	2.81	NA	NA
Interest Expense/ Avg Assets (%)	0.14	0.16	0.16	NA	NA
Net Interest Income/ Avg Assets (%)	2.64	2.54	2.65	NA	NA
Noninterest Income/ Avg Assets (%)	0.42	0.42	0.68	NA	NA
Noninterest Expense/ Avg Assets (%)	3.53	3.75	3.57	NA	NA
Net Interest Margin (%)	3.10	2.97	3.12	NA	NA
Yield/ Cost Spread (%)	3.05	2.92	3.07	NA	NA
Efficiency Ratio (FTE)	115.47	126.95	107.09	NA	NA
Capitalization					
Bank Equity Capital ($000)	4,501	4,450	4,429	NA	NA
Tangible Equity ($000)	4,501	4,450	4,429	NA	NA
Tier 1 Capital ($000)	4,515	4,424	4,382	NA	NA
Equity/ Assets (%)	12.51	13.37	14.06	NA	NA
Tang Equity/ Tang Assets (%)	12.51	13.37	14.06	NA	NA
Risk Based Capital Ratio (%)	32.05	31.75	30.90	NA	NA
Tier 1 Risk-based Ratio (%)	30.79	30.49	29.64	NA	NA
Leverage Ratio (%)	12.41	12.76	13.61	NA	NA
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	NA	NA

Little Rock: Bank of Little Rock

Headquarters	200 North State Street Little Rock, AR 72201
Phone	(501) 376-0800
Web Address	http://www.bankoflittlerock.com

Top Executives

Name	Position
Eugene L. Maris	Chairman, President & CEO

Ultimate Parent	Little Rock Bankshares, Inc.
Federal Reserve ID#	1397471
FDIC Cert#	91280
Rating Agency	FED
Rating Date	1/11/2016
Industry	Commercial Bank
Date Established	10/21/1927
Government Program Participation:	TDGP - Participated TAGP - Participated

Board of Directors

Name	
Eugene L. Maris	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	202,040	201,618	210,292	206,323	208,571
Asset Growth Rate (%)	-6.50	-0.84	17.21	-7.55	4.36
Total Loans & Leases (Incl HFS) ($000)	107,216	117,404	113,702	108,249	109,784
Loan Growth Rate (%)	-10.33	38.01	-12.61	-19.18	5.67
Total Loans & Leases/ Assets (%)	53.07	58.23	54.07	52.47	52.64
Total Deposits (Incl Dom & For) ($000)	179,271	178,501	187,132	183,496	185,995
Deposit Growth Rate (%)	-6.83	-1.72	19.34	-7.77	5.45
Loans/ Deposits (%)	59.81	65.77	60.76	58.99	59.03
Memo:Full-time Employees (actual)	101	102	114	114	119
Performance Measures					
Bank Net Income ($000)	338	302	-63	299	242
ROAA (%)	0.68	0.60	-0.12	0.58	0.47
ROAE (%)	6.22	5.54	-1.15	5.44	4.43
Interest Income/ Avg Assets (%)	3.91	3.92	3.77	3.88	3.82
Interest Expense/ Avg Assets (%)	0.52	0.52	0.51	0.51	0.50
Net Interest Income/ Avg Assets (%)	3.39	3.40	3.26	3.37	3.32
Noninterest Income/ Avg Assets (%)	4.69	6.63	7.16	5.73	5.09
Noninterest Expense/ Avg Assets (%)	7.15	8.65	8.98	7.83	7.63
Net Interest Margin (%)	3.73	3.76	3.63	3.73	3.66
Yield/ Cost Spread (%)	3.64	3.66	3.53	3.64	3.57
Efficiency Ratio (FTE)	87.61	85.61	85.55	84.74	89.67
Capitalization					
Bank Equity Capital ($000)	21,661	21,961	21,895	22,043	21,689
Tangible Equity ($000)	21,454	21,754	21,688	21,836	21,482
Tier 1 Capital ($000)	21,446	21,749	21,679	21,986	21,628
Equity/ Assets (%)	10.72	10.89	10.41	10.68	10.40
Tang Equity/ Tang Assets (%)	10.63	10.80	10.32	10.59	10.31
Risk Based Capital Ratio (%)	16.98	17.34	17.50	17.98	17.52
Tier 1 Risk-based Ratio (%)	15.73	16.09	16.35	16.77	16.27
Leverage Ratio (%)	10.75	10.78	10.51	10.76	10.56
Common Dividnds Declrd/ Net Inc (%)	162.72	0.00	0.00	0.00	247.93

Little Rock: Bank of the Ozarks

Headquarters	17901 Chenal Parkway Little Rock, AR 72223
Phone	(501) 978-2265
Web Address	http://www.bankozarks.com

Ultimate Parent	
Federal Reserve ID#	107244
FDIC Cert#	110
Rating Agency	FDIC
Rating Date	8/1/2016
Industry	Commercial Bank
Date Established	3/3/1903
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
George G. Gleason II	Chairman & CEO
Tyler A. Vance	Chief Banking Officer & COO

Board of Directors

Name	
George G. Gleason II	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	11,416,826	12,266,210	18,430,019	18,874,479	19,139,217
Asset Growth Rate (%)	62.67	29.76	201.00	9.65	5.61
Total Loans & Leases (Incl HFS) ($000)	9,269,689	9,730,004	14,159,597	14,563,116	14,796,921
Loan Growth Rate (%)	44.87	19.86	182.10	11.40	6.42
Total Loans & Leases/ Assets (%)	81.19	79.32	76.83	77.16	77.31
Total Deposits (Incl Dom & For) ($000)	9,638,668	10,209,334	15,135,839	15,597,059	15,731,920
Deposit Growth Rate (%)	82.53	23.68	193.02	12.19	3.46
Loans/ Deposits (%)	96.17	95.30	93.55	93.37	94.06
Memo:Full-time Employees (actual)	1,646	1,662	2,315	2,315	2,344
Performance Measures					
Bank Net Income ($000)	54,504	58,052	81,538	92,703	93,923
ROAA (%)	2.08	2.03	1.95	2.04	2.00
ROAE (%)	13.81	13.38	13.19	12.01	11.96
Interest Income/ Avg Assets (%)	4.65	4.59	4.64	4.74	4.56
Interest Expense/ Avg Assets (%)	0.31	0.37	0.35	0.36	0.40
Net Interest Income/ Avg Assets (%)	4.34	4.22	4.28	4.38	4.16
Noninterest Income/ Avg Assets (%)	0.77	0.81	0.71	0.68	0.63
Noninterest Expense/ Avg Assets (%)	1.68	1.63	1.78	1.65	1.57
Net Interest Margin (%)	4.86	4.77	4.95	5.07	4.82
Yield/ Cost Spread (%)	4.77	4.68	4.80	4.98	4.71
Efficiency Ratio (FTE)	31.26	30.88	34.22	30.97	30.99
Capitalization					
Bank Equity Capital ($000)	1,600,924	1,869,986	3,073,807	3,102,061	3,178,096
Tangible Equity ($000)	1,451,151	1,721,174	2,352,747	2,382,204	2,460,713
Tier 1 Capital ($000)	1,424,234	1,689,336	2,335,739	2,405,095	2,463,577
Equity/ Assets (%)	14.02	15.25	16.68	16.44	16.61
Tang Equity/ Tang Assets (%)	12.88	14.20	13.29	13.12	13.36
Risk Based Capital Ratio (%)	11.18	12.29	12.12	11.85	11.72
Tier 1 Risk-based Ratio (%)	10.71	11.83	11.77	11.48	11.36
Leverage Ratio (%)	13.82	15.00	14.56	13.77	13.66
Common Dividnds Declrd/ Net Inc (%)	21.47	28.22	22.96	26.50	27.41

Little Rock: Capital Bank

Headquarters	12224 Chenal Parkway Little Rock, AR 72211
Phone	(501) 228-6000
Web Address	http://www.thecapitalbank.com

Ultimate Parent	Capital Bancshares, Inc.
Federal Reserve ID#	2594240
FDIC Cert#	34562
Rating Agency	FED
Rating Date	4/1/2013
Industry	Commercial Bank
Date Established	9/8/1997
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Kyle E. Patton	President & CEO
Sue May Fields	Chief Operating Officer

Board of Directors

Name	
G. Warren Stephenson	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	145,387	145,591	150,704	143,047	154,371
Asset Growth Rate (%)	-0.45	0.56	14.05	-20.32	31.67
Total Loans & Leases (Incl HFS) ($000)	52,690	52,607	54,938	57,507	56,074
Loan Growth Rate (%)	-14.51	-0.63	17.72	18.70	-9.97
Total Loans & Leases/ Assets (%)	36.24	36.13	36.45	40.20	36.32
Total Deposits (Incl Dom & For) ($000)	98,758	97,613	97,711	94,861	102,288
Deposit Growth Rate (%)	-17.78	-4.64	0.40	-11.67	31.32
Loans/ Deposits (%)	53.35	53.89	56.22	60.62	54.82
Memo:Full-time Employees (actual)	15	14	12	10	12
Performance Measures					
Bank Net Income ($000)	266	223	250	272	225
ROAA (%)	0.75	0.64	0.70	0.75	0.62
ROAE (%)	6.75	5.52	6.08	7.06	6.23
Interest Income/ Avg Assets (%)	3.36	3.26	3.24	3.23	3.24
Interest Expense/ Avg Assets (%)	0.83	0.88	0.92	0.93	0.98
Net Interest Income/ Avg Assets (%)	2.53	2.38	2.32	2.30	2.26
Noninterest Income/ Avg Assets (%)	0.11	0.36	-0.16	-0.03	0.10
Noninterest Expense/ Avg Assets (%)	1.83	2.15	1.50	1.65	1.72
Net Interest Margin (%)	2.64	2.46	2.43	2.40	2.31
Yield/ Cost Spread (%)	2.55	2.37	2.34	2.29	2.19
Efficiency Ratio (FTE)	69.23	78.15	53.79	66.79	67.41
Capitalization					
Bank Equity Capital ($000)	15,937	16,408	16,482	14,332	14,563
Tangible Equity ($000)	15,937	16,408	16,482	14,332	14,563
Tier 1 Capital ($000)	13,261	13,530	13,821	13,923	13,685
Equity/ Assets (%)	10.96	11.27	10.94	10.02	9.43
Tang Equity/ Tang Assets (%)	10.96	11.27	10.94	10.02	9.43
Risk Based Capital Ratio (%)	18.77	17.56	17.76	17.92	16.99
Tier 1 Risk-based Ratio (%)	17.60	16.53	16.69	16.85	15.76
Leverage Ratio (%)	9.56	9.86	9.83	9.75	9.61
Common Dividnds Declrd/ Net Inc (%)	39.10	34.53	10.40	57.72	235.11

Little Rock: Central Bank

Headquarters	1506 Market Street Suite C180 Little Rock, AR 72211
Phone	(501) 221-6400
Web Address	http://www.centralbankar.com

Ultimate Parent	
Federal Reserve ID#	3488579
FDIC Cert#	1756
Rating Agency	FDIC
Rating Date	3/1/2013
Industry	Commercial Bank
Date Established	8/12/1912
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Wade A. Ruckle	President, CEO & Director

Board of Directors

Name	
R. Steve Roberson	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	113,020	115,280	117,881	116,244	124,324
Asset Growth Rate (%)	-1.99	8.00	9.02	-5.55	27.80
Total Loans & Leases (Incl HFS) ($000)	63,904	68,511	71,486	69,293	71,656
Loan Growth Rate (%)	-5.22	28.84	17.37	-12.27	13.64
Total Loans & Leases/ Assets (%)	56.54	59.43	60.64	59.61	57.64
Total Deposits (Incl Dom & For) ($000)	92,831	94,654	96,118	95,466	103,182
Deposit Growth Rate (%)	-4.67	7.86	6.19	-2.71	32.33
Loans/ Deposits (%)	68.84	72.38	74.37	72.58	69.45
Memo:Full-time Employees (actual)	14	14	14	14	13
Performance Measures					
Bank Net Income ($000)	247	207	212	162	198
ROAA (%)	0.84	0.74	0.72	0.55	0.65
ROAE (%)	5.84	4.76	4.79	3.74	4.64
Interest Income/ Avg Assets (%)	3.53	3.64	3.56	3.55	3.47
Interest Expense/ Avg Assets (%)	0.57	0.62	0.65	0.67	0.69
Net Interest Income/ Avg Assets (%)	2.96	3.02	2.91	2.88	2.77
Noninterest Income/ Avg Assets (%)	0.18	0.09	0.23	0.04	0.07
Noninterest Expense/ Avg Assets (%)	2.02	2.15	2.47	2.16	1.93
Net Interest Margin (%)	3.07	3.12	2.99	2.93	2.81
Yield/ Cost Spread (%)	2.91	2.97	2.80	2.74	2.63
Efficiency Ratio (FTE)	60.51	64.47	73.93	69.25	63.41
Capitalization					
Bank Equity Capital ($000)	17,144	17,647	17,792	16,894	17,262
Tangible Equity ($000)	16,894	17,397	17,542	16,644	17,012
Tier 1 Capital ($000)	16,638	16,844	17,057	16,823	17,259
Equity/ Assets (%)	15.17	15.31	15.09	14.53	13.88
Tang Equity/ Tang Assets (%)	14.98	15.12	14.91	14.35	13.71
Risk Based Capital Ratio (%)	24.95	23.83	24.22	24.46	24.13
Tier 1 Risk-based Ratio (%)	23.68	22.56	22.95	23.29	22.96
Leverage Ratio (%)	14.18	15.02	14.54	14.27	14.18
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	98.77	0.00

Little Rock: Eagle Bank and Trust Company

Headquarters	One Financial Center 650 South Shackleford Road, Suite 150 Little Rock, AR 72211
Phone	(501) 223-2000
Web Address	http://www.eaglebank.com

Ultimate Parent	State Holding Company
Federal Reserve ID#	453446
FDIC Cert#	3873
Rating Agency	FED
Rating Date	3/10/2014
Industry	Commercial Bank
Date Established	7/1/1919
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Jeffrey L. Lynch	President & CEO
Janice Parrott	Executive VP & COO

Board of Directors

Name	
Catherine Hastings Owen	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	392,849	395,884	392,491	393,340	399,787
Asset Growth Rate (%)	2.89	3.09	-3.43	0.87	6.56
Total Loans & Leases (Incl HFS) ($000)	168,647	176,065	173,631	190,723	200,616
Loan Growth Rate (%)	8.10	17.59	-5.53	39.38	20.75
Total Loans & Leases/ Assets (%)	42.93	44.47	44.24	48.49	50.18
Total Deposits (Incl Dom & For) ($000)	315,107	309,156	301,204	307,838	309,673
Deposit Growth Rate (%)	-1.50	-7.55	-10.29	8.81	2.38
Loans/ Deposits (%)	53.52	56.95	57.65	61.96	64.78
Memo:Full-time Employees (actual)	103	107	111	111	113
Performance Measures					
Bank Net Income ($000)	624	662	568	437	396
ROAA (%)	0.64	0.67	0.59	0.44	0.40
ROAE (%)	5.47	5.64	4.76	3.74	3.45
Interest Income/ Avg Assets (%)	3.33	3.22	3.20	3.17	3.30
Interest Expense/ Avg Assets (%)	0.50	0.49	0.47	0.44	0.47
Net Interest Income/ Avg Assets (%)	2.84	2.73	2.73	2.73	2.83
Noninterest Income/ Avg Assets (%)	0.93	1.15	1.38	1.12	1.17
Noninterest Expense/ Avg Assets (%)	2.87	2.98	3.31	3.17	3.34
Net Interest Margin (%)	3.06	2.96	2.93	2.93	3.00
Yield/ Cost Spread (%)	2.92	2.82	2.81	2.81	2.87
Efficiency Ratio (FTE)	71.35	71.88	76.04	77.08	78.61
Capitalization					
Bank Equity Capital ($000)	46,397	47,477	48,020	45,407	46,346
Tangible Equity ($000)	46,397	47,477	48,020	45,407	46,346
Tier 1 Capital ($000)	44,411	45,073	45,641	45,632	46,028
Equity/ Assets (%)	11.81	11.99	12.23	11.54	11.59
Tang Equity/ Tang Assets (%)	11.81	11.99	12.23	11.54	11.59
Risk Based Capital Ratio (%)	21.77	21.86	21.97	21.35	19.72
Tier 1 Risk-based Ratio (%)	20.71	20.79	20.89	20.20	18.62
Leverage Ratio (%)	11.42	11.48	11.77	11.48	11.72
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	101.83	0.00

Headquarters		0
	,	
Phone		
Web Address		

Top Executives

Name	Position

Ultimate Parent		
Federal Reserve ID#	NA	
FDIC Cert#	NA	
Rating Agency		0
Rating Date		
Industry		0
Date Established	1/0/1900	
Government Program Participation:	TDGP - TAGP -	

Board of Directors

Name	
	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date					
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Little Rock: One Bank & Trust, National Association

Headquarters	300 West Capitol Avenue Little Rock, AR 72201
Phone	(501) 370-4400
Web Address	http://www.onebanc.com

Ultimate Parent	
Federal Reserve ID#	568144
FDIC Cert#	17800
Rating Agency	OCC
Rating Date	6/3/2013
Industry	Commercial Bank
Date Established	8/30/1957
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Gerald F. Pavlas	President & CEO
James T. Schnoes	Executive VP & CFO

Board of Directors

Name	
Paul Berry	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	324,365	316,624	310,666	305,966	298,459
Asset Growth Rate (%)	-1.94	-9.55	-7.53	-6.05	-9.81
Total Loans & Leases (Incl HFS) ($000)	235,052	221,302	209,783	209,681	218,944
Loan Growth Rate (%)	9.12	-23.40	-20.82	-0.19	17.67
Total Loans & Leases/ Assets (%)	72.47	69.89	67.53	68.53	73.36
Total Deposits (Incl Dom & For) ($000)	274,024	269,010	264,658	263,633	257,719
Deposit Growth Rate (%)	2.02	-7.32	-6.47	-1.55	-8.97
Loans/ Deposits (%)	85.78	82.27	79.27	79.54	84.95
Memo:Full-time Employees (actual)	77	74	73	73	72
Performance Measures					
Bank Net Income ($000)	-1,356	-2,079	-1,299	-1,113	-1,638
ROAA (%)	-1.68	-2.60	-1.64	-1.45	-2.18
ROAE (%)	-31.59	-52.27	-36.26	-34.77	-58.33
Interest Income/ Avg Assets (%)	3.57	3.59	3.47	3.34	3.44
Interest Expense/ Avg Assets (%)	0.70	0.72	0.76	0.73	0.73
Net Interest Income/ Avg Assets (%)	2.87	2.87	2.71	2.61	2.71
Noninterest Income/ Avg Assets (%)	0.52	0.79	0.54	0.61	0.56
Noninterest Expense/ Avg Assets (%)	5.04	4.78	4.90	4.67	4.79
Net Interest Margin (%)	2.99	2.99	2.82	2.71	2.82
Yield/ Cost Spread (%)	2.88	2.89	2.71	2.62	2.74
Efficiency Ratio (FTE)	149.05	130.39	150.45	144.95	146.32
Capitalization					
Bank Equity Capital ($000)	16,736	15,081	13,576	12,034	10,432
Tangible Equity ($000)	16,736	15,081	13,576	12,034	10,432
Tier 1 Capital ($000)	16,948	15,163	13,866	12,752	11,114
Equity/ Assets (%)	5.16	4.76	4.37	3.93	3.50
Tang Equity/ Tang Assets (%)	5.16	4.76	4.37	3.93	3.50
Risk Based Capital Ratio (%)	8.97	8.36	8.29	7.50	6.76
Tier 1 Risk-based Ratio (%)	7.71	7.10	7.03	6.25	5.50
Leverage Ratio (%)	5.24	4.74	4.38	4.15	3.70
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

Lonoke: First State Bank

Headquarters	101 South Center Street Lonoke, AR 72086
Phone	(501) 676-3106
Web Address	http://www.firststatebk.com

Top Executives

Name	Position
David R. Estes	President & CEO

Ultimate Parent	Lonoke Bancshares, Inc.
Federal Reserve ID#	10849
FDIC Cert#	15050
Rating Agency	FDIC
Rating Date	12/1/2014
Industry	Commercial Bank
Date Established	3/18/1935
Government Program Participation:	TDGP - Participated TAGP - Participated

Board of Directors

Name	
Neil Bennett Jr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	262,782	264,553	262,785	267,893	262,359
Asset Growth Rate (%)	16.72	2.70	-2.67	7.78	-8.26
Total Loans & Leases (Incl HFS) ($000)	122,107	127,764	127,636	123,188	125,366
Loan Growth Rate (%)	19.05	18.53	-0.40	-13.94	7.07
Total Loans & Leases/ Assets (%)	46.47	48.29	48.57	45.98	47.78
Total Deposits (Incl Dom & For) ($000)	235,529	236,845	235,220	241,489	235,363
Deposit Growth Rate (%)	17.12	2.23	-2.74	10.66	-10.15
Loans/ Deposits (%)	51.84	53.94	54.26	51.01	53.26
Memo:Full-time Employees (actual)	55	54	54	55	53
Performance Measures					
Bank Net Income ($000)	195	216	-11	107	208
ROAA (%)	0.31	0.33	-0.02	0.16	0.32
ROAE (%)	2.95	3.20	-0.16	1.61	3.17
Interest Income/ Avg Assets (%)	2.98	2.91	2.98	2.86	2.92
Interest Expense/ Avg Assets (%)	0.39	0.41	0.44	0.46	0.48
Net Interest Income/ Avg Assets (%)	2.59	2.50	2.53	2.40	2.44
Noninterest Income/ Avg Assets (%)	0.32	0.33	-0.50	0.39	0.40
Noninterest Expense/ Avg Assets (%)	2.60	2.54	2.64	2.63	2.47
Net Interest Margin (%)	2.92	2.84	2.85	2.80	2.74
Yield/ Cost Spread (%)	2.86	2.78	2.78	2.75	2.68
Efficiency Ratio (FTE)	89.17	89.11	129.41	94.05	86.99
Capitalization					
Bank Equity Capital ($000)	26,791	27,239	27,153	26,010	26,505
Tangible Equity ($000)	26,097	26,545	26,459	25,316	25,811
Tier 1 Capital ($000)	25,004	25,220	25,209	25,316	25,524
Equity/ Assets (%)	10.20	10.30	10.33	9.71	10.10
Tang Equity/ Tang Assets (%)	9.96	10.06	10.10	9.47	9.86
Risk Based Capital Ratio (%)	18.73	18.12	18.71	19.18	18.86
Tier 1 Risk-based Ratio (%)	17.67	17.09	17.65	18.10	17.78
Leverage Ratio (%)	9.89	9.54	9.63	9.52	9.82
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

Magnolia: Farmers Bank & Trust Company

Headquarters	200 East Main Street Magnolia, AR 71753
Phone	(870) 235-7000
Web Address	http://www.myfarmers.bank

Ultimate Parent	Magnolia Banking Corporation
Federal Reserve ID#	12946
FDIC Cert#	1291
Rating Agency	FED
Rating Date	1/23/2017
Industry	Commercial Bank
Date Established	9/26/1906
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Chris Gosnell	President & CEO
J. Michael Cross	Chief Operating Officer

Board of Directors

Name	
Robert L. Burns	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	1,264,214	1,286,369	1,302,440	1,317,074	1,353,574
Asset Growth Rate (%)	-7.30	7.01	5.00	4.49	11.09
Total Loans & Leases (Incl HFS) ($000)	1,008,591	1,032,678	1,050,663	1,042,107	1,015,558
Loan Growth Rate (%)	6.96	9.55	6.97	-3.26	-10.19
Total Loans & Leases/ Assets (%)	79.78	80.28	80.67	79.12	75.03
Total Deposits (Incl Dom & For) ($000)	1,120,624	1,130,246	1,132,903	1,171,173	1,198,741
Deposit Growth Rate (%)	-6.69	3.43	0.94	13.51	9.42
Loans/ Deposits (%)	90.00	91.37	92.74	88.98	84.72
Memo:Full-time Employees (actual)	263	268	267	256	258
Performance Measures					
Bank Net Income ($000)	5,303	5,789	5,269	4,555	5,843
ROAA (%)	1.66	1.82	1.64	1.40	1.76
ROAE (%)	15.97	17.25	15.45	13.37	16.91
Interest Income/ Avg Assets (%)	4.42	4.56	4.51	4.41	4.54
Interest Expense/ Avg Assets (%)	0.56	0.57	0.58	0.58	0.57
Net Interest Income/ Avg Assets (%)	3.86	3.99	3.94	3.83	3.97
Noninterest Income/ Avg Assets (%)	0.51	0.65	0.58	0.70	0.70
Noninterest Expense/ Avg Assets (%)	2.68	2.73	2.61	2.33	2.63
Net Interest Margin (%)	4.10	4.25	4.18	4.06	4.21
Yield/ Cost Spread (%)	3.97	4.12	4.05	3.93	4.08
Efficiency Ratio (FTE)	59.01	56.62	55.69	49.70	54.39
Capitalization					
Bank Equity Capital ($000)	133,361	135,085	137,815	134,754	141,751
Tangible Equity ($000)	115,056	116,852	119,653	116,655	123,713
Tier 1 Capital ($000)	112,578	113,009	115,622	118,828	124,708
Equity/ Assets (%)	10.55	10.50	10.58	10.23	10.47
Tang Equity/ Tang Assets (%)	9.23	9.21	9.32	8.98	9.26
Risk Based Capital Ratio (%)	12.08	11.99	11.98	12.13	13.17
Tier 1 Risk-based Ratio (%)	10.82	10.73	10.71	10.86	11.90
Leverage Ratio (%)	8.95	9.03	9.10	9.25	9.53
Common Dividnds Declrd/ Net Inc (%)	98.89	93.28	51.24	118.53	0.00

Magnolia: Peoples Bank

Headquarters	500 North Jackson Street Magnolia, AR 71753
Phone	(870) 234-5777
Web Address	https://www.pbmag.com

Ultimate Parent	Golden Oaks Bancshares, Inc.
Federal Reserve ID#	712648
FDIC Cert#	12531
Rating Agency	FDIC
Rating Date	11/1/2012
Industry	Commercial Bank
Date Established	6/22/1910
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Mary L. Fowler	Chief Executive Officer
Jill McClinton	Executive VP & COO

Board of Directors

Name	
Steven Clark Fincher	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	151,604	152,688	160,604	175,748	190,972
Asset Growth Rate (%)	-2.44	2.86	20.74	37.72	34.65
Total Loans & Leases (Incl HFS) ($000)	92,682	98,405	105,317	112,309	118,329
Loan Growth Rate (%)	23.49	24.70	28.10	26.56	21.44
Total Loans & Leases/ Assets (%)	61.13	64.45	65.58	63.90	61.96
Total Deposits (Incl Dom & For) ($000)	91,092	89,185	96,464	115,281	130,093
Deposit Growth Rate (%)	-22.67	-8.37	32.65	78.03	51.39
Loans/ Deposits (%)	101.75	110.34	109.18	97.42	90.96
Memo:Full-time Employees (actual)	45	47	45	47	48
Performance Measures					
Bank Net Income ($000)	609	616	672	716	697
ROAA (%)	1.61	1.63	1.77	1.67	1.53
ROAE (%)	14.53	14.13	14.93	16.04	15.77
Interest Income/ Avg Assets (%)	4.93	5.13	5.32	4.99	4.84
Interest Expense/ Avg Assets (%)	1.35	1.45	1.38	1.50	1.36
Net Interest Income/ Avg Assets (%)	3.58	3.69	3.94	3.50	3.48
Noninterest Income/ Avg Assets (%)	0.74	0.71	0.79	0.73	0.72
Noninterest Expense/ Avg Assets (%)	2.62	2.64	2.77	2.35	2.47
Net Interest Margin (%)	3.80	3.92	4.19	3.70	3.68
Yield/ Cost Spread (%)	3.61	3.71	4.03	3.46	3.53
Efficiency Ratio (FTE)	58.03	57.71	56.68	53.97	57.34
Capitalization					
Bank Equity Capital ($000)	17,135	17,749	18,269	17,439	17,924
Tangible Equity ($000)	17,135	17,749	18,269	17,439	17,924
Tier 1 Capital ($000)	16,148	16,564	17,087	17,003	17,325
Equity/ Assets (%)	11.30	11.62	11.38	9.92	9.39
Tang Equity/ Tang Assets (%)	11.30	11.62	11.38	9.92	9.39
Risk Based Capital Ratio (%)	21.82	21.10	20.32	19.13	18.28
Tier 1 Risk-based Ratio (%)	21.15	20.50	19.70	18.51	17.87
Leverage Ratio (%)	10.69	10.97	11.22	9.94	9.53
Common Dividnds Declrd/ Net Inc (%)	0.00	32.47	22.32	111.73	53.80

Malvern: Malvern National Bank

Headquarters	501 South Main Street Malvern, AR 72104
Phone	(501) 332-6955
Web Address	http://www.mnbbank.com

Ultimate Parent	MNB Bancshares, Inc.
Federal Reserve ID#	906241
FDIC Cert#	14644
Rating Agency	OCC
Rating Date	9/15/2014
Industry	Commercial Bank
Date Established	7/28/1934
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
James Mark Roberts	President
Brian Coker	Chief Operating Officer

Board of Directors

Name	
Lambert Lynn Marshall	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	511,553	503,168	511,174	526,616	520,022
Asset Growth Rate (%)	8.10	-6.56	6.36	12.08	-5.01
Total Loans & Leases (Incl HFS) ($000)	258,309	251,274	257,362	261,613	268,504
Loan Growth Rate (%)	5.80	-10.89	9.69	6.61	10.54
Total Loans & Leases/ Assets (%)	50.50	49.94	50.35	49.68	51.63
Total Deposits (Incl Dom & For) ($000)	391,977	406,789	406,577	414,952	421,007
Deposit Growth Rate (%)	9.91	15.12	-0.21	8.24	5.84
Loans/ Deposits (%)	65.90	61.77	63.30	63.05	63.78
Memo:Full-time Employees (actual)	132	131	131	131	138
Performance Measures					
Bank Net Income ($000)	188	114	323	659	184
ROAA (%)	0.15	0.09	0.26	0.51	0.14
ROAE (%)	1.50	0.90	2.57	5.40	1.54
Interest Income/ Avg Assets (%)	3.23	3.17	3.12	3.03	3.08
Interest Expense/ Avg Assets (%)	0.55	0.53	0.53	0.54	0.56
Net Interest Income/ Avg Assets (%)	2.68	2.64	2.58	2.48	2.53
Noninterest Income/ Avg Assets (%)	0.49	0.57	0.61	0.58	0.53
Noninterest Expense/ Avg Assets (%)	2.94	3.00	3.04	2.48	2.85
Net Interest Margin (%)	2.89	2.87	2.81	2.71	2.78
Yield/ Cost Spread (%)	2.79	2.78	2.71	2.61	2.69
Efficiency Ratio (FTE)	84.18	85.36	86.81	74.03	84.64
Capitalization					
Bank Equity Capital ($000)	50,316	50,480	50,237	47,445	48,174
Tangible Equity ($000)	50,316	50,480	50,237	47,445	48,174
Tier 1 Capital ($000)	49,844	49,757	49,892	50,372	50,400
Equity/ Assets (%)	9.84	10.03	9.83	9.01	9.26
Tang Equity/ Tang Assets (%)	9.84	10.03	9.83	9.01	9.26
Risk Based Capital Ratio (%)	16.41	16.71	16.39	15.70	15.26
Tier 1 Risk-based Ratio (%)	15.16	15.46	15.14	14.45	14.01
Leverage Ratio (%)	9.95	10.00	9.98	9.79	9.75
Common Dividnds Declrd/ Net Inc (%)	80.32	177.19	58.20	27.01	85.33

Marion: First Community Bank of Eastern Arkansas

Headquarters	205 Block Street Marion, AR 72364
Phone	(870) 739-7300
Web Address	http://www.fcbea.com

Ultimate Parent	FCB Financial Services, Inc
Federal Reserve ID#	2716828
FDIC Cert#	34887
Rating Agency	FED
Rating Date	1/9/2017
Industry	Commercial Bank
Date Established	10/13/1998
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
M. Donny Underwood III	President & CEO

Board of Directors

Name	
Michael Denny East	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	148,274	150,764	151,002	159,363	150,441
Asset Growth Rate (%)	-8.18	6.72	0.63	22.15	-22.39
Total Loans & Leases (Incl HFS) ($000)	107,178	111,716	109,989	101,277	100,856
Loan Growth Rate (%)	5.90	16.94	-6.18	-31.68	-1.66
Total Loans & Leases/ Assets (%)	72.28	74.10	72.84	63.55	67.04
Total Deposits (Incl Dom & For) ($000)	128,061	130,199	130,326	138,712	129,148
Deposit Growth Rate (%)	-11.24	6.68	0.39	25.74	-27.58
Loans/ Deposits (%)	83.69	85.80	84.40	73.01	78.09
Memo:Full-time Employees (actual)	29	27	28	26	27
Performance Measures					
Bank Net Income ($000)	349	371	386	418	381
ROAA (%)	0.95	0.99	1.04	1.06	1.00
ROAE (%)	7.41	7.72	7.88	8.42	7.57
Interest Income/ Avg Assets (%)	3.95	3.88	4.04	3.74	3.73
Interest Expense/ Avg Assets (%)	0.40	0.41	0.41	0.39	0.37
Net Interest Income/ Avg Assets (%)	3.55	3.47	3.63	3.35	3.35
Noninterest Income/ Avg Assets (%)	0.48	0.53	0.52	0.49	0.45
Noninterest Expense/ Avg Assets (%)	2.57	2.46	2.53	2.18	2.24
Net Interest Margin (%)	3.89	3.78	3.96	3.67	3.68
Yield/ Cost Spread (%)	3.75	3.62	3.80	3.49	3.52
Efficiency Ratio (FTE)	63.71	61.64	61.06	56.90	58.97
Capitalization					
Bank Equity Capital ($000)	19,044	19,424	19,786	19,936	20,340
Tangible Equity ($000)	19,044	19,424	19,786	19,936	20,340
Tier 1 Capital ($000)	17,572	17,945	18,328	18,745	19,125
Equity/ Assets (%)	12.84	12.88	13.10	12.51	13.52
Tang Equity/ Tang Assets (%)	12.84	12.88	13.10	12.51	13.52
Risk Based Capital Ratio (%)	17.56	17.23	17.47	19.07	19.32
Tier 1 Risk-based Ratio (%)	16.30	15.99	16.24	17.82	18.07
Leverage Ratio (%)	12.01	12.03	12.44	12.00	12.65
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

Marked Tree: First Delta Bank

Headquarters	214 Hester Parker Drive Marked Tree, AR 72365
Phone	(870) 358-6000
Web Address	http://www.firstdeltabank.com

Ultimate Parent	Tyronza Bancshares, Inc.
Federal Reserve ID#	713140
FDIC Cert#	17047
Rating Agency	FED
Rating Date	3/7/2016
Industry	Commercial Bank
Date Established	10/17/1951
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Chris M. Lehman	President & CEO

Board of Directors

Name	
Charles F. Luter	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	56,872	58,005	59,085	58,696	56,953
Asset Growth Rate (%)	-2.90	7.97	7.45	-2.63	-11.88
Total Loans & Leases (Incl HFS) ($000)	16,781	24,311	28,771	19,360	19,369
Loan Growth Rate (%)	-1.54	179.49	73.38	NM	0.19
Total Loans & Leases/ Assets (%)	29.51	41.91	48.69	32.98	34.01
Total Deposits (Incl Dom & For) ($000)	50,516	48,615	48,569	52,625	50,624
Deposit Growth Rate (%)	-4.08	-15.05	-0.38	33.40	-15.21
Loans/ Deposits (%)	33.22	50.01	59.24	36.79	38.26
Memo:Full-time Employees (actual)	16	17	17	17	17
Performance Measures					
Bank Net Income ($000)	38	69	187	147	50
ROAA (%)	0.26	0.50	1.30	1.01	0.35
ROAE (%)	2.54	4.45	11.72	9.64	3.43
Interest Income/ Avg Assets (%)	3.05	3.36	3.82	3.40	3.11
Interest Expense/ Avg Assets (%)	0.21	0.25	0.28	0.24	0.23
Net Interest Income/ Avg Assets (%)	2.84	3.11	3.54	3.16	2.88
Noninterest Income/ Avg Assets (%)	0.43	0.48	0.46	0.49	0.50
Noninterest Expense/ Avg Assets (%)	2.64	2.72	2.34	2.63	2.66
Net Interest Margin (%)	2.96	3.17	3.67	3.29	3.02
Yield/ Cost Spread (%)	2.87	3.07	3.57	3.19	2.92
Efficiency Ratio (FTE)	78.81	74.00	57.34	70.41	77.06
Capitalization					
Bank Equity Capital ($000)	6,113	6,296	6,464	5,731	5,944
Tangible Equity ($000)	6,113	6,296	6,464	5,731	5,944
Tier 1 Capital ($000)	6,058	6,117	6,308	5,980	6,210
Equity/ Assets (%)	10.75	10.85	10.94	9.76	10.44
Tang Equity/ Tang Assets (%)	10.75	10.85	10.94	9.76	10.44
Risk Based Capital Ratio (%)	22.39	19.30	20.05	22.33	22.47
Tier 1 Risk-based Ratio (%)	21.13	18.05	18.79	21.08	21.21
Leverage Ratio (%)	10.48	11.02	10.93	10.30	10.84
Common Dividnds Declrd/ Net Inc (%)	13.16	0.00	0.00	204.08	0.00

McCrory: Bank of McCrory

Headquarters	124 North Edmonds Avenue P.O. Box 370 McCrory, AR 72101
Phone	(870) 731-2521
Web Address	http://www.bofmc.com

Top Executives

Name	Position
Vance M. Thompson III	Vice Chairman, President, CE

Ultimate Parent	
Federal Reserve ID#	898140
FDIC Cert#	1523
Rating Agency	FED
Rating Date	4/4/2016
Industry	Commercial Bank
Date Established	6/8/1903
Government Program Participation:	TDGP - Participated TAGP - Participated

Board of Directors

Name	
John D. Eldridge III	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	75,790	77,444	79,894	82,604	75,616
Asset Growth Rate (%)	-25.34	8.73	12.65	13.57	-33.84
Total Loans & Leases (Incl HFS) ($000)	21,600	27,880	31,495	23,368	19,017
Loan Growth Rate (%)	-66.71	116.30	51.87	NM	-74.48
Total Loans & Leases/ Assets (%)	28.50	36.00	39.42	28.29	25.15
Total Deposits (Incl Dom & For) ($000)	67,428	68,814	71,299	74,560	67,296
Deposit Growth Rate (%)	-29.48	8.22	14.44	18.29	-38.97
Loans/ Deposits (%)	32.03	40.52	44.17	31.34	28.26
Memo:Full-time Employees (actual)	14	15	15	15	15
Performance Measures					
Bank Net Income ($000)	133	131	96	42	127
ROAA (%)	0.67	0.68	0.48	0.21	0.65
ROAE (%)	6.48	6.23	4.50	2.03	6.22
Interest Income/ Avg Assets (%)	2.26	2.49	2.89	2.35	2.67
Interest Expense/ Avg Assets (%)	0.13	0.12	0.14	0.15	0.15
Net Interest Income/ Avg Assets (%)	2.14	2.36	2.75	2.20	2.52
Noninterest Income/ Avg Assets (%)	0.34	0.26	0.27	0.24	0.24
Noninterest Expense/ Avg Assets (%)	1.81	1.84	1.78	2.52	1.83
Net Interest Margin (%)	2.20	2.43	2.83	2.26	2.59
Yield/ Cost Spread (%)	2.12	2.35	2.74	2.18	2.50
Efficiency Ratio (FTE)	63.10	61.06	52.48	88.97	57.45
Capitalization					
Bank Equity Capital ($000)	8,311	8,517	8,535	8,026	8,305
Tangible Equity ($000)	8,311	8,517	8,535	8,026	8,305
Tier 1 Capital ($000)	8,219	8,349	8,446	8,247	8,374
Equity/ Assets (%)	10.97	11.00	10.68	9.72	10.98
Tang Equity/ Tang Assets (%)	10.97	11.00	10.68	9.72	10.98
Risk Based Capital Ratio (%)	24.29	23.34	22.65	25.12	28.33
Tier 1 Risk-based Ratio (%)	23.51	22.55	21.69	24.07	27.65
Leverage Ratio (%)	10.31	10.81	10.54	10.29	10.73
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	571.43	0.00

McGehee: First NaturalState Bank

Headquarters	500 North Second Street McGehee, AR 71654
Phone	(870) 222-3880
Web Address	http://www.fnbmcgehee.com

Ultimate Parent	First National Financial Corporation
Federal Reserve ID#	78241
FDIC Cert#	21379
Rating Agency	FED
Rating Date	7/21/2014
Industry	Commercial Bank
Date Established	1/2/1974
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
James R. Daniels	President & CEO

Board of Directors

Name	
Robert Emmett Lucky Sr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	52,922	50,385	51,593	51,665	53,575
Asset Growth Rate (%)	11.28	-19.18	9.59	0.56	14.79
Total Loans & Leases (Incl HFS) ($000)	19,381	21,323	23,914	24,751	26,219
Loan Growth Rate (%)	9.34	40.08	48.60	14.00	23.72
Total Loans & Leases/ Assets (%)	36.62	42.32	46.35	47.91	48.94
Total Deposits (Incl Dom & For) ($000)	46,646	42,924	43,633	43,627	47,625
Deposit Growth Rate (%)	11.50	-31.92	6.61	-0.06	36.66
Loans/ Deposits (%)	41.55	49.68	54.81	56.73	55.05
Memo:Full-time Employees (actual)	17	17	18	17	16
Performance Measures					
Bank Net Income ($000)	46	42	86	25	113
ROAA (%)	0.34	0.32	0.66	0.19	0.84
ROAE (%)	3.01	2.70	5.45	1.65	7.71
Interest Income/ Avg Assets (%)	3.03	2.87	3.19	3.28	3.04
Interest Expense/ Avg Assets (%)	0.27	0.26	0.28	0.28	0.25
Net Interest Income/ Avg Assets (%)	2.76	2.61	2.90	3.00	2.79
Noninterest Income/ Avg Assets (%)	0.28	0.32	0.33	0.35	0.28
Noninterest Expense/ Avg Assets (%)	2.65	2.61	2.71	2.71	2.51
Net Interest Margin (%)	2.97	2.82	3.14	3.23	2.97
Yield/ Cost Spread (%)	2.77	2.62	2.95	3.05	2.78
Efficiency Ratio (FTE)	80.02	84.01	79.48	76.59	76.49
Capitalization					
Bank Equity Capital ($000)	6,165	6,298	6,334	5,802	5,919
Tangible Equity ($000)	6,165	6,298	6,334	5,802	5,919
Tier 1 Capital ($000)	6,039	6,082	6,167	5,973	6,086
Equity/ Assets (%)	11.65	12.50	12.28	11.23	11.05
Tang Equity/ Tang Assets (%)	11.65	12.50	12.28	11.23	11.05
Risk Based Capital Ratio (%)	26.83	25.03	23.84	22.55	20.47
Tier 1 Risk-based Ratio (%)	25.37	23.64	22.46	20.80	19.66
Leverage Ratio (%)	11.32	11.47	11.87	11.47	11.32
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	876.00	0.00

McGehee: McGehee Bank

Headquarters	301 North Second Street McGehee, AR 72654
Phone	(870) 222-3151
Web Address	http://www.mcgeheebank.com

Ultimate Parent	Southeast Financial Bankstock Corporation
Federal Reserve ID#	897648
FDIC Cert#	11242
Rating Agency	FDIC
Rating Date	3/1/2013
Industry	Commercial Bank
Date Established	12/6/1933
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
James M. Smith	President & CEO
John H. Potter Jr.	Vice Chairman of the Board

Board of Directors

Name	
William W. Bowman	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	118,772	134,612	140,941	118,985	115,870
Asset Growth Rate (%)	-23.05	53.35	18.81	-62.31	-10.47
Total Loans & Leases (Incl HFS) ($000)	90,519	107,284	115,157	91,028	89,543
Loan Growth Rate (%)	-12.77	74.08	29.35	-83.81	-6.53
Total Loans & Leases/ Assets (%)	76.21	79.70	81.71	76.50	77.28
Total Deposits (Incl Dom & For) ($000)	97,221	89,803	87,742	101,746	98,278
Deposit Growth Rate (%)	-4.95	-30.52	-9.18	63.84	-13.63
Loans/ Deposits (%)	93.11	119.47	131.25	89.47	91.11
Memo:Full-time Employees (actual)	33	33	33	33	33
Performance Measures					
Bank Net Income ($000)	484	445	622	337	397
ROAA (%)	1.63	1.43	2.05	1.05	1.36
ROAE (%)	10.90	10.21	14.03	7.76	9.33
Interest Income/ Avg Assets (%)	3.46	3.69	4.56	3.66	3.42
Interest Expense/ Avg Assets (%)	0.11	0.15	0.26	0.13	0.09
Net Interest Income/ Avg Assets (%)	3.36	3.54	4.31	3.53	3.33
Noninterest Income/ Avg Assets (%)	0.53	0.38	0.48	1.09	0.64
Noninterest Expense/ Avg Assets (%)	2.10	2.26	2.29	2.78	2.41
Net Interest Margin (%)	3.70	3.50	4.45	3.90	3.62
Yield/ Cost Spread (%)	3.65	3.43	4.40	3.85	3.57
Efficiency Ratio (FTE)	51.25	54.56	45.60	58.44	58.79
Capitalization					
Bank Equity Capital ($000)	17,304	17,549	17,906	16,816	17,234
Tangible Equity ($000)	17,304	17,549	17,906	16,816	17,234
Tier 1 Capital ($000)	17,293	17,502	17,904	16,915	17,312
Equity/ Assets (%)	14.57	13.04	12.70	14.13	14.87
Tang Equity/ Tang Assets (%)	14.57	13.04	12.70	14.13	14.87
Risk Based Capital Ratio (%)	18.29	15.87	16.09	17.36	18.10
Tier 1 Risk-based Ratio (%)	17.09	14.78	14.91	16.11	16.85
Leverage Ratio (%)	14.55	14.02	14.74	13.17	14.79
Common Dividnds Declrd/ Net Inc (%)	317.36	53.03	38.59	393.18	0.00

Memphis: Evolve Bank & Trust

Headquarters	6070 Poplar Avenue Suite 200 Memphis, TN 38119
Phone	(901) 624-5500
Web Address	http://www.getevolved.com

Ultimate Parent	Evolve Bancorp, Inc.
Federal Reserve ID#	592448
FDIC Cert#	1299
Rating Agency	FED
Rating Date	8/5/2013
Industry	Commercial Bank
Date Established	6/5/1925
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
W. Scott Stafford	President & CEO

Board of Directors

Name	
B. Scot Lenoir	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	355,785	376,838	411,979	449,036	436,353
Asset Growth Rate (%)	-12.94	23.67	37.30	35.98	-11.30
Total Loans & Leases (Incl HFS) ($000)	302,922	324,879	362,343	391,292	385,963
Loan Growth Rate (%)	-0.40	28.99	46.13	31.96	-5.45
Total Loans & Leases/ Assets (%)	85.14	86.21	87.95	87.14	88.45
Total Deposits (Incl Dom & For) ($000)	270,930	267,949	300,017	315,048	318,552
Deposit Growth Rate (%)	6.33	-4.40	47.87	20.04	4.45
Loans/ Deposits (%)	111.81	121.25	120.77	124.20	121.16
Memo:Full-time Employees (actual)	355	385	398	393	380
Performance Measures					
Bank Net Income ($000)	633	829	638	662	452
ROAA (%)	0.71	0.94	0.64	0.63	0.42
ROAE (%)	7.11	9.39	7.10	7.11	4.71
Interest Income/ Avg Assets (%)	4.68	4.70	4.81	4.77	4.67
Interest Expense/ Avg Assets (%)	0.72	0.70	0.68	0.68	0.74
Net Interest Income/ Avg Assets (%)	3.96	4.00	4.12	4.09	3.94
Noninterest Income/ Avg Assets (%)	11.44	15.07	14.41	11.76	9.48
Noninterest Expense/ Avg Assets (%)	13.72	17.09	16.85	14.23	12.55
Net Interest Margin (%)	4.26	4.30	4.39	4.31	4.16
Yield/ Cost Spread (%)	4.16	4.22	4.28	4.23	4.08
Efficiency Ratio (FTE)	89.06	89.60	90.88	89.74	93.51
Capitalization					
Bank Equity Capital ($000)	34,875	35,723	36,172	38,281	38,452
Tangible Equity ($000)	32,371	33,219	33,668	35,777	35,948
Tier 1 Capital ($000)	29,958	31,018	31,748	34,095	35,897
Equity/ Assets (%)	9.80	9.48	8.78	8.53	8.81
Tang Equity/ Tang Assets (%)	9.16	8.87	8.22	8.01	8.29
Risk Based Capital Ratio (%)	12.83	12.25	11.38	11.06	11.73
Tier 1 Risk-based Ratio (%)	11.56	10.99	10.11	9.80	10.48
Leverage Ratio (%)	8.50	8.88	8.01	8.22	8.48
Common Dividnds Declrd/ Net Inc (%)	331.75	0.00	28.21	13.60	64.16

Mena: Union Bank of Mena

Headquarters	303 Highway 71 North Mena, AR 71953
Phone	(479) 394-2211
Web Address	http://www.unionbankofmena.com

Ultimate Parent	Union Bankshares, Inc.
Federal Reserve ID#	86349
FDIC Cert#	14597
Rating Agency	FED
Rating Date	4/7/2014
Industry	Commercial Bank
Date Established	7/25/1934
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Philip B. Hensley	President & CEO

Board of Directors

Name	
David Maddox, Edward W	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	225,973	228,567	229,776	233,537	247,917
Asset Growth Rate (%)	7.89	4.59	2.12	6.55	24.63
Total Loans & Leases (Incl HFS) ($000)	162,091	164,350	165,090	164,801	166,480
Loan Growth Rate (%)	-1.06	5.57	1.80	-0.70	4.08
Total Loans & Leases/ Assets (%)	71.73	71.90	71.85	70.57	67.15
Total Deposits (Incl Dom & For) ($000)	198,999	201,413	202,324	206,128	220,104
Deposit Growth Rate (%)	8.15	4.85	1.81	7.52	27.12
Loans/ Deposits (%)	81.45	81.60	81.60	79.95	75.64
Memo:Full-time Employees (actual)	62	60	61	60	58
Performance Measures					
Bank Net Income ($000)	952	1,029	1,118	1,059	1,116
ROAA (%)	1.72	1.83	1.98	1.83	1.87
ROAE (%)	16.02	17.03	18.49	17.41	18.23
Interest Income/ Avg Assets (%)	4.47	4.47	4.56	4.44	4.31
Interest Expense/ Avg Assets (%)	0.27	0.27	0.27	0.27	0.27
Net Interest Income/ Avg Assets (%)	4.20	4.19	4.29	4.17	4.03
Noninterest Income/ Avg Assets (%)	0.82	0.87	0.99	0.94	0.90
Noninterest Expense/ Avg Assets (%)	3.26	3.19	3.22	3.11	3.02
Net Interest Margin (%)	4.36	4.35	4.40	4.33	4.19
Yield/ Cost Spread (%)	4.21	4.21	4.25	4.18	4.04
Efficiency Ratio (FTE)	64.97	63.00	60.86	60.84	61.27
Capitalization					
Bank Equity Capital ($000)	24,281	24,066	24,318	24,351	24,612
Tangible Equity ($000)	24,281	24,066	24,318	24,351	24,612
Tier 1 Capital ($000)	24,200	23,938	24,238	24,397	24,649
Equity/ Assets (%)	10.75	10.53	10.58	10.43	9.93
Tang Equity/ Tang Assets (%)	10.75	10.53	10.58	10.43	9.93
Risk Based Capital Ratio (%)	18.84	18.41	18.73	18.60	18.27
Tier 1 Risk-based Ratio (%)	17.58	17.15	17.48	17.34	17.01
Leverage Ratio (%)	10.92	10.65	10.75	10.55	10.35
Common Dividnds Declrd/ Net Inc (%)	0.00	125.46	73.17	84.99	77.42

Monticello: Commercial Bank & Trust Company

Headquarters	212 West Gaines Street Monticello, AR 71655
Phone	(870) 367-6221
Web Address	http://www.commercial-bank.net

Ultimate Parent	Drew Bancshares, Inc.
Federal Reserve ID#	23643
FDIC Cert#	90
Rating Agency	FED
Rating Date	8/4/2014
Industry	Commercial Bank
Date Established	11/29/1912
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Bennie F. Ryburn III	Chairman & CEO
George T. Harris	President, CFO & COO

Board of Directors

Name	
Bennie F. Ryburn III	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	192,627	189,989	192,517	194,907	193,554
Asset Growth Rate (%)	2.45	-5.48	5.32	4.97	-2.78
Total Loans & Leases (Incl HFS) ($000)	107,482	106,294	107,027	108,048	107,927
Loan Growth Rate (%)	-5.23	-4.42	2.76	3.82	-0.45
Total Loans & Leases/ Assets (%)	55.80	55.95	55.59	55.44	55.76
Total Deposits (Incl Dom & For) ($000)	172,809	169,572	172,098	178,455	175,420
Deposit Growth Rate (%)	0.09	-7.49	5.96	14.78	-6.80
Loans/ Deposits (%)	62.20	62.68	62.19	60.55	61.52
Memo:Full-time Employees (actual)	42	42	42	41	41
Performance Measures					
Bank Net Income ($000)	757	675	777	655	699
ROAA (%)	1.59	1.42	1.63	1.33	1.45
ROAE (%)	16.06	13.73	15.58	14.50	16.57
Interest Income/ Avg Assets (%)	4.24	4.26	4.27	4.11	4.07
Interest Expense/ Avg Assets (%)	0.45	0.45	0.46	0.45	0.46
Net Interest Income/ Avg Assets (%)	3.79	3.81	3.81	3.66	3.61
Noninterest Income/ Avg Assets (%)	0.50	0.47	0.55	0.47	0.51
Noninterest Expense/ Avg Assets (%)	2.66	2.85	2.72	2.81	2.67
Net Interest Margin (%)	3.97	3.98	3.94	3.85	3.71
Yield/ Cost Spread (%)	3.81	3.81	3.76	3.69	3.54
Efficiency Ratio (FTE)	58.83	63.01	58.58	63.35	60.39
Capitalization					
Bank Equity Capital ($000)	19,432	19,907	20,003	16,131	17,621
Tangible Equity ($000)	19,432	19,907	20,003	16,131	17,621
Tier 1 Capital ($000)	19,196	19,307	19,574	19,157	19,856
Equity/ Assets (%)	10.09	10.48	10.39	8.28	9.10
Tang Equity/ Tang Assets (%)	10.09	10.48	10.39	8.28	9.10
Risk Based Capital Ratio (%)	16.55	17.14	17.10	16.63	17.23
Tier 1 Risk-based Ratio (%)	15.51	16.02	15.99	15.54	16.14
Leverage Ratio (%)	10.05	10.16	10.29	9.73	10.27
Common Dividnds Declrd/ Net Inc (%)	0.00	83.56	65.64	163.66	0.00

Monticello: Union Bank & Trust Company

Headquarters	102 West McCloy Street Monticello, AR 71655
Phone	(870) 460-6400
Web Address	http://www.unionbnk.com

Ultimate Parent	First Union Financial Corporation
Federal Reserve ID#	22048
FDIC Cert#	1753
Rating Agency	FDIC
Rating Date	6/1/2013
Industry	Commercial Bank
Date Established	11/19/1900
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Davis Dickson	President & CEO
Reathel Privett	Executive Vice President

Board of Directors

Name	
John S. McClendon	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	197,074	210,005	207,254	205,646	208,945
Asset Growth Rate (%)	2.36	26.25	-5.24	-3.10	6.42
Total Loans & Leases (Incl HFS) ($000)	143,448	145,106	148,087	146,911	152,862
Loan Growth Rate (%)	13.88	4.62	8.22	-3.18	16.20
Total Loans & Leases/ Assets (%)	72.79	69.10	71.45	71.44	73.16
Total Deposits (Incl Dom & For) ($000)	159,997	173,316	175,482	174,823	176,392
Deposit Growth Rate (%)	5.84	33.30	5.00	-1.50	3.59
Loans/ Deposits (%)	89.66	83.72	84.39	84.03	86.66
Memo:Full-time Employees (actual)	55	50	51	50	52
Performance Measures					
Bank Net Income ($000)	791	582	852	687	759
ROAA (%)	1.61	1.18	1.67	1.33	1.47
ROAE (%)	16.80	12.25	17.67	14.31	15.97
Interest Income/ Avg Assets (%)	3.87	3.67	4.19	3.97	3.89
Interest Expense/ Avg Assets (%)	0.37	0.37	0.37	0.36	0.35
Net Interest Income/ Avg Assets (%)	3.50	3.30	3.82	3.61	3.54
Noninterest Income/ Avg Assets (%)	1.17	1.00	0.97	0.93	1.13
Noninterest Expense/ Avg Assets (%)	3.08	3.18	2.97	2.87	2.95
Net Interest Margin (%)	3.84	3.58	3.97	3.91	3.85
Yield/ Cost Spread (%)	3.74	3.49	3.86	3.81	3.75
Efficiency Ratio (FTE)	64.98	72.91	60.72	61.80	62.03
Capitalization					
Bank Equity Capital ($000)	18,984	19,025	19,547	18,848	19,170
Tangible Equity ($000)	18,984	19,025	19,547	18,848	19,170
Tier 1 Capital ($000)	19,005	18,885	19,470	19,539	19,741
Equity/ Assets (%)	9.63	9.06	9.43	9.17	9.17
Tang Equity/ Tang Assets (%)	9.63	9.06	9.43	9.17	9.17
Risk Based Capital Ratio (%)	13.29	13.11	13.35	13.35	12.91
Tier 1 Risk-based Ratio (%)	12.18	12.05	12.38	12.30	11.84
Leverage Ratio (%)	9.67	9.53	9.55	9.49	9.54
Common Dividnds Declrd/ Net Inc (%)	52.47	120.62	31.34	89.96	73.39

Morrilton: Petit Jean State Bank

Headquarters	707 North Saint Joseph Street Morrilton, AR 72110
Phone	(501) 354-4988
Web Address	http://www.pjsb.com

Ultimate Parent	Petit Jean Bancshares, Inc.
Federal Reserve ID#	2769570
FDIC Cert#	35084
Rating Agency	FED
Rating Date	12/2/2013
Industry	Commercial Bank
Date Established	2/16/1999
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Charles S. Penick	Chairman, President & CEO
Suzanne Hartman	Executive VP & CFO

Board of Directors

Name	
Charles S. Penick	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	190,958	185,114	184,079	190,125	192,669
Asset Growth Rate (%)	-1.06	-12.24	-2.24	13.14	5.35
Total Loans & Leases (Incl HFS) ($000)	84,153	84,352	85,427	83,119	82,725
Loan Growth Rate (%)	0.08	0.95	5.10	-10.81	-1.90
Total Loans & Leases/ Assets (%)	44.07	45.57	46.41	43.72	42.94
Total Deposits (Incl Dom & For) ($000)	162,050	156,413	154,427	159,404	160,917
Deposit Growth Rate (%)	-3.54	-13.91	-5.08	12.89	3.80
Loans/ Deposits (%)	51.93	53.93	55.32	52.14	51.41
Memo:Full-time Employees (actual)	30	30	28	28	29
Performance Measures					
Bank Net Income ($000)	525	539	550	465	534
ROAA (%)	1.11	1.15	1.20	0.99	1.12
ROAE (%)	9.73	9.90	9.85	8.15	9.29
Interest Income/ Avg Assets (%)	3.32	3.45	3.51	3.39	3.35
Interest Expense/ Avg Assets (%)	0.25	0.25	0.26	0.25	0.28
Net Interest Income/ Avg Assets (%)	3.07	3.20	3.26	3.14	3.07
Noninterest Income/ Avg Assets (%)	0.32	0.36	0.35	0.32	0.30
Noninterest Expense/ Avg Assets (%)	1.63	1.69	1.66	1.63	1.55
Net Interest Margin (%)	3.26	3.40	3.48	3.36	3.29
Yield/ Cost Spread (%)	3.19	3.32	3.40	3.28	3.20
Efficiency Ratio (FTE)	46.75	46.11	44.87	45.92	44.44
Capitalization					
Bank Equity Capital ($000)	21,510	22,049	22,599	23,064	22,918
Tangible Equity ($000)	21,510	22,049	22,599	23,064	22,918
Tier 1 Capital ($000)	21,510	22,049	22,599	23,064	22,918
Equity/ Assets (%)	11.26	11.91	12.28	12.13	11.90
Tang Equity/ Tang Assets (%)	11.26	11.91	12.28	12.13	11.90
Risk Based Capital Ratio (%)	23.92	24.69	24.47	25.44	24.76
Tier 1 Risk-based Ratio (%)	22.66	23.42	23.20	24.17	23.50
Leverage Ratio (%)	11.35	11.81	12.35	12.23	12.01
Common Dividnds Declrd/ Net Inc (%)	123.81	0.00	0.00	0.00	127.34

Mountain Home: Integrity First Bank, National Association

Headquarters	502 South Hickory Street Mountain Home, AR 72653
Phone	(870) 425-2101
Web Address	http://www.goifb.com

Ultimate Parent	Mountain Home Bancshares, Inc.
Federal Reserve ID#	26242
FDIC Cert#	18979
Rating Agency	OCC
Rating Date	11/28/2016
Industry	Commercial Bank
Date Established	12/14/1963
Government Program Participation:	TDGP - Participated TAGP - Opted Out

Top Executives

Name	Position
Gary Childers	Chief Executive Officer
Tom Hill	Senior VP & Technology Offic
Ivan Joe Miles	President

Board of Directors

Name	
Cynthia C. Morris	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	441,960	432,869	432,431	454,606	441,089
Asset Growth Rate (%)	9.48	-8.23	-0.40	20.51	-11.89
Total Loans & Leases (Incl HFS) ($000)	288,866	306,392	320,489	325,514	319,950
Loan Growth Rate (%)	-9.93	24.27	18.40	6.27	-6.84
Total Loans & Leases/ Assets (%)	65.36	70.78	74.11	71.60	72.54
Total Deposits (Incl Dom & For) ($000)	372,185	363,303	366,571	388,112	378,409
Deposit Growth Rate (%)	17.71	-9.55	3.60	23.51	-10.00
Loans/ Deposits (%)	77.61	84.34	87.43	83.87	84.55
Memo:Full-time Employees (actual)	129	129	126	127	127
Performance Measures					
Bank Net Income ($000)	827	888	1,027	1,145	896
ROAA (%)	0.77	0.81	0.94	1.04	0.81
ROAE (%)	5.96	6.41	7.43	8.37	6.79
Interest Income/ Avg Assets (%)	3.46	3.49	3.61	3.62	3.57
Interest Expense/ Avg Assets (%)	0.15	0.14	0.15	0.15	0.17
Net Interest Income/ Avg Assets (%)	3.31	3.35	3.46	3.47	3.41
Noninterest Income/ Avg Assets (%)	1.02	1.02	1.08	1.08	0.93
Noninterest Expense/ Avg Assets (%)	3.23	3.17	3.24	3.13	3.16
Net Interest Margin (%)	3.67	3.71	3.85	3.85	3.76
Yield/ Cost Spread (%)	3.65	3.68	3.82	3.82	3.74
Efficiency Ratio (FTE)	72.77	71.12	69.80	67.47	71.26
Capitalization					
Bank Equity Capital ($000)	55,685	55,110	55,431	54,057	51,466
Tangible Equity ($000)	44,839	44,264	44,585	43,211	40,620
Tier 1 Capital ($000)	44,579	43,803	44,124	44,057	41,291
Equity/ Assets (%)	12.60	12.73	12.82	11.89	11.67
Tang Equity/ Tang Assets (%)	10.40	10.49	10.58	9.74	9.44
Risk Based Capital Ratio (%)	15.49	15.00	14.55	14.31	13.73
Tier 1 Risk-based Ratio (%)	14.65	14.15	13.72	13.47	12.85
Leverage Ratio (%)	10.68	10.29	10.37	10.24	9.54
Common Dividnds Declrd/ Net Inc (%)	80.05	187.27	63.97	110.13	408.48

Mountain View: Stone Bank

Headquarters	802 East Main Street Mountain View, AR 72560
Phone	(870) 269-7311
Web Address	https://www.stonebank.com/

Ultimate Parent	Stone Bancshares Inc.
Federal Reserve ID#	913146
FDIC Cert#	17431
Rating Agency	FDIC
Rating Date	1/12/2015
Industry	Commercial Bank
Date Established	4/29/1955
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Marnie B. Oldner	Chief Executive Officer
Bruce Upton	Senior VP, Chief Technology
Nick Roach	President & CLO

Board of Directors

Name	
James Troy Compton	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	106,082	126,790	134,763	152,113	181,118
Asset Growth Rate (%)	10.74	78.08	25.15	51.50	76.27
Total Loans & Leases (Incl HFS) ($000)	86,121	93,662	111,860	123,605	143,300
Loan Growth Rate (%)	61.42	35.03	77.72	42.00	63.74
Total Loans & Leases/ Assets (%)	81.18	73.87	83.00	81.26	79.12
Total Deposits (Incl Dom & For) ($000)	78,386	93,307	96,896	112,750	150,161
Deposit Growth Rate (%)	10.74	76.14	15.39	65.45	132.72
Loans/ Deposits (%)	109.87	100.38	115.44	109.63	95.43
Memo:Full-time Employees (actual)	44	41	44	50	53
Performance Measures					
Bank Net Income ($000)	361	505	593	810	255
ROAA (%)	1.37	1.80	1.84	2.21	0.61
ROAE (%)	9.08	12.34	14.13	18.63	5.47
Interest Income/ Avg Assets (%)	5.42	5.57	5.58	5.36	4.85
Interest Expense/ Avg Assets (%)	0.97	0.91	1.06	1.00	1.12
Net Interest Income/ Avg Assets (%)	4.45	4.67	4.53	4.36	3.73
Noninterest Income/ Avg Assets (%)	2.73	4.12	4.52	5.40	2.27
Noninterest Expense/ Avg Assets (%)	4.77	5.23	5.24	4.96	3.94
Net Interest Margin (%)	5.09	5.13	4.64	4.82	4.11
Yield/ Cost Spread (%)	4.93	5.01	4.42	4.65	3.98
Efficiency Ratio (FTE)	66.38	59.46	57.87	50.78	65.51
Capitalization					
Bank Equity Capital ($000)	16,252	16,482	17,102	17,684	19,604
Tangible Equity ($000)	15,313	15,543	16,163	16,745	18,665
Tier 1 Capital ($000)	15,329	15,517	16,109	16,919	18,767
Equity/ Assets (%)	15.32	13.00	12.69	11.63	10.82
Tang Equity/ Tang Assets (%)	14.56	12.35	12.08	11.08	10.36
Risk Based Capital Ratio (%)	20.85	18.46	16.95	15.46	14.57
Tier 1 Risk-based Ratio (%)	19.59	17.20	15.70	14.20	13.32
Leverage Ratio (%)	14.65	13.94	12.56	11.62	11.31
Common Dividnds Declrd/ Net Inc (%)	0.00	62.77	0.00	0.00	160.00

Mulberry: Allied Bank

Headquarters	311 Main Street P.O. Box A Mulberry, AR 72947
Phone	(479) 997-1154
Web Address	http://www.justbankit.com

Ultimate Parent	Mathias Bancshares, Inc.
Federal Reserve ID#	28349
FDIC Cert#	91
Rating Agency	FED
Rating Date	4/27/2015
Industry	Commercial Bank
Date Established	3/4/1902
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Alexander Peyton Golden	Chairman, President & CEO

Board of Directors

Name	
Alexander Peyton Golden	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**			
Total Assets ($000)	72,378	66,336	NA	NA	NA
Asset Growth Rate (%)	-35.04	-33.39	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	48,363	41,744	NA	NA	NA
Loan Growth Rate (%)	-16.60	-54.74	NA	NA	NA
Total Loans & Leases/ Assets (%)	66.82	62.93	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	67,146	64,713	NA	NA	NA
Deposit Growth Rate (%)	-33.76	-14.49	NA	NA	NA
Loans/ Deposits (%)	72.03	64.51	NA	NA	NA
Memo:Full-time Employees (actual)	40	40	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	-834	-3,661	NA	NA	NA
ROAA (%)	-4.38	-20.49	NA	NA	NA
ROAE (%)	-62.00	-465.33	NA	NA	NA
Interest Income/ Avg Assets (%)	2.54	3.06	NA	NA	NA
Interest Expense/ Avg Assets (%)	0.29	0.27	NA	NA	NA
Net Interest Income/ Avg Assets (%)	2.25	2.79	NA	NA	NA
Noninterest Income/ Avg Assets (%)	0.21	0.56	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	4.61	6.12	NA	NA	NA
Net Interest Margin (%)	2.64	3.27	NA	NA	NA
Yield/ Cost Spread (%)	2.58	3.20	NA	NA	NA
Efficiency Ratio (FTE)	185.56	180.74	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	4,973	1,321	NA	NA	NA
Tangible Equity ($000)	4,973	1,321	NA	NA	NA
Tier 1 Capital ($000)	4,943	1,283	NA	NA	NA
Equity/ Assets (%)	6.87	1.99	NA	NA	NA
Tang Equity/ Tang Assets (%)	6.87	1.99	NA	NA	NA
Risk Based Capital Ratio (%)	10.70	4.00	NA	NA	NA
Tier 1 Risk-based Ratio (%)	9.41	2.71	NA	NA	NA
Leverage Ratio (%)	6.49	1.80	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	NA	NA	NA

Glenwood: Diamond Bank

Headquarters	205 Highway 70 East Glenwood, AR 71943
Phone	(870) 356-2121
Web Address	http://www.diamondbanking.com

Ultimate Parent	Bainum Bancorp
Federal Reserve ID#	27847
FDIC Cert#	1527
Rating Agency	FED
Rating Date	8/18/2014
Industry	Commercial Bank
Date Established	12/16/1904
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Timothy E. Bainum	Chairman & CEO
Kelley Duggan	Chief Operations Officer
Ken McClanahan	President

Board of Directors

Name	
Timothy E. Bainum	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	494,617	496,637	514,102	528,082	564,237
Asset Growth Rate (%)	5.14	1.63	14.07	10.88	27.39
Total Loans & Leases (Incl HFS) ($000)	324,195	331,234	344,542	353,753	366,631
Loan Growth Rate (%)	13.10	8.68	16.07	10.69	14.56
Total Loans & Leases/ Assets (%)	65.54	66.70	67.02	66.99	64.98
Total Deposits (Incl Dom & For) ($000)	422,576	423,383	434,819	452,233	485,774
Deposit Growth Rate (%)	4.98	0.76	10.80	16.02	29.67
Loans/ Deposits (%)	76.72	78.24	79.24	78.22	75.47
Memo:Full-time Employees (actual)	137	141	139	140	144
Performance Measures					
Bank Net Income ($000)	1,896	2,061	1,830	1,484	1,789
ROAA (%)	1.54	1.66	1.46	1.12	1.32
ROAE (%)	14.31	15.22	13.41	11.21	13.54
Interest Income/ Avg Assets (%)	4.14	4.16	4.18	4.15	4.06
Interest Expense/ Avg Assets (%)	0.59	0.60	0.61	0.63	0.64
Net Interest Income/ Avg Assets (%)	3.54	3.56	3.57	3.52	3.42
Noninterest Income/ Avg Assets (%)	0.47	0.54	0.46	0.50	0.49
Noninterest Expense/ Avg Assets (%)	2.58	2.52	2.57	2.91	2.62
Net Interest Margin (%)	3.78	3.79	3.83	3.74	3.65
Yield/ Cost Spread (%)	3.60	3.60	3.65	3.53	3.46
Efficiency Ratio (FTE)	60.74	58.44	60.75	68.74	63.70
Capitalization					
Bank Equity Capital ($000)	53,650	54,706	54,447	51,459	54,242
Tangible Equity ($000)	53,650	54,706	54,447	51,459	54,242
Tier 1 Capital ($000)	49,360	49,921	49,752	51,235	53,024
Equity/ Assets (%)	10.85	11.02	10.59	9.74	9.61
Tang Equity/ Tang Assets (%)	10.85	11.02	10.59	9.74	9.61
Risk Based Capital Ratio (%)	15.69	15.56	14.98	15.09	16.31
Tier 1 Risk-based Ratio (%)	14.44	14.31	13.73	13.84	15.06
Leverage Ratio (%)	10.01	10.03	9.90	9.71	9.78
Common Dividnds Declrd/ Net Inc (%)	71.20	72.78	109.29	0.00	0.00

Newport: Merchants & Planters Bank

Headquarters	120 Hazel Street Newport, AR 72112
Phone	(870) 523-3601
Web Address	http://www.mandpbank.com

Ultimate Parent	M&P Community Bancshares, Inc.
Federal Reserve ID#	99143
FDIC Cert#	16464
Rating Agency	FDIC
Rating Date	12/1/2012
Industry	Commercial Bank
Date Established	8/6/1946
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
James S. Gowen Jr.	President & CEO
Patricia H. Davis	Executive VP of Operations

Board of Directors

Name	
James Scott Gowen Sr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	245,371	248,661	250,421	240,829	253,921
Asset Growth Rate (%)	4.19	5.36	2.83	-15.32	21.74
Total Loans & Leases (Incl HFS) ($000)	146,243	160,990	166,217	149,422	159,494
Loan Growth Rate (%)	8.54	40.34	12.99	-40.42	26.96
Total Loans & Leases/ Assets (%)	59.60	64.74	66.38	62.04	62.81
Total Deposits (Incl Dom & For) ($000)	214,964	207,496	204,665	209,535	204,155
Deposit Growth Rate (%)	9.11	-13.90	-5.46	9.52	-10.27
Loans/ Deposits (%)	68.03	77.59	81.21	71.31	78.12
Memo:Full-time Employees (actual)	73	73	74	73	75
Performance Measures					
Bank Net Income ($000)	542	532	529	417	430
ROAA (%)	0.88	0.87	0.86	0.68	0.70
ROAE (%)	9.31	8.87	8.60	6.79	6.98
Interest Income/ Avg Assets (%)	3.69	3.83	4.12	3.93	3.81
Interest Expense/ Avg Assets (%)	0.41	0.41	0.42	0.41	0.36
Net Interest Income/ Avg Assets (%)	3.28	3.42	3.70	3.52	3.45
Noninterest Income/ Avg Assets (%)	1.18	1.26	1.26	1.11	1.23
Noninterest Expense/ Avg Assets (%)	3.23	3.67	3.63	3.24	3.53
Net Interest Margin (%)	3.61	3.77	4.06	3.89	3.83
Yield/ Cost Spread (%)	3.47	3.63	3.92	3.73	3.70
Efficiency Ratio (FTE)	69.56	75.77	71.19	67.88	72.96
Capitalization					
Bank Equity Capital ($000)	23,640	24,355	24,845	24,309	24,983
Tangible Equity ($000)	23,640	24,355	24,845	24,309	24,983
Tier 1 Capital ($000)	23,737	24,269	24,798	25,215	25,645
Equity/ Assets (%)	9.63	9.79	9.92	10.09	9.84
Tang Equity/ Tang Assets (%)	9.63	9.79	9.92	10.09	9.84
Risk Based Capital Ratio (%)	14.25	13.76	13.95	15.59	14.17
Tier 1 Risk-based Ratio (%)	13.54	13.09	13.24	14.77	13.46
Leverage Ratio (%)	9.66	9.93	10.03	10.25	10.39
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

North Little Rock: National Bank of Arkansas in North Little Rock

Headquarters	4004 McCain Boulevard North Little Rock, AR 72116
Phone	(501) 771-4000
Web Address	https://www.nbabank.com

Ultimate Parent	Arvest Bank Group, Inc.
Federal Reserve ID#	98641
FDIC Cert#	23331
Rating Agency	OCC
Rating Date	3/25/2013
Industry	Commercial Bank
Date Established	1/2/1981
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
James S. Renk	President
Albert Steve Arendt	Executive VP, Chief Operatior

Board of Directors

Name	
Randy Breece	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Fayetteville: Priority Bank

Headquarters	3401 East Mission Boulevard Fayetteville, AR 72703
Phone	(479) 587-1122
Web Address	http://www.prioritybank.com

Ultimate Parent	Priority One Holding Company
Federal Reserve ID#	2059990
FDIC Cert#	33818
Rating Agency	OCC
Rating Date	8/26/2013
Industry	Savings & Loan Assoc
Date Established	7/3/1993
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Trevor L. Lavy	Chairman & CEO
Leslie Mekelburg	Executive VP & CFO
Ray Stidham	President

Board of Directors

Name	
Trevor L. Lavy	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	83,827	84,124	81,542	80,159	78,832
Asset Growth Rate (%)	7.13	1.42	-12.28	-6.78	-6.62
Total Loans & Leases (Incl HFS) ($000)	73,762	76,109	71,914	71,259	68,777
Loan Growth Rate (%)	-5.09	12.73	-22.05	-3.64	-13.93
Total Loans & Leases/ Assets (%)	87.99	90.47	88.19	88.90	87.25
Total Deposits (Incl Dom & For) ($000)	53,021	52,089	50,660	49,616	45,937
Deposit Growth Rate (%)	46.64	-7.03	-10.97	-8.24	-29.66
Loans/ Deposits (%)	139.12	146.11	141.95	143.62	149.72
Memo:Full-time Employees (actual)	36	36	36	35	37
Performance Measures					
Bank Net Income ($000)	307	365	519	500	192
ROAA (%)	1.47	1.74	2.49	2.47	0.99
ROAE (%)	18.65	21.04	29.79	28.71	10.90
Interest Income/ Avg Assets (%)	5.64	5.68	5.62	5.64	5.77
Interest Expense/ Avg Assets (%)	1.53	1.55	1.55	1.54	1.52
Net Interest Income/ Avg Assets (%)	4.11	4.13	4.07	4.10	4.25
Noninterest Income/ Avg Assets (%)	2.77	3.13	4.16	4.16	2.99
Noninterest Expense/ Avg Assets (%)	5.41	5.52	5.75	5.78	6.26
Net Interest Margin (%)	4.20	4.24	4.17	4.21	4.38
Yield/ Cost Spread (%)	3.99	4.05	3.95	3.99	4.20
Efficiency Ratio (FTE)	78.64	76.00	69.79	70.08	86.36
Capitalization					
Bank Equity Capital ($000)	6,919	6,959	6,978	6,953	7,145
Tangible Equity ($000)	6,717	6,757	6,776	6,751	6,943
Tier 1 Capital ($000)	6,717	6,757	6,776	6,751	6,943
Equity/ Assets (%)	8.25	8.27	8.56	8.67	9.06
Tang Equity/ Tang Assets (%)	8.03	8.05	8.33	8.44	8.83
Risk Based Capital Ratio (%)	16.89	15.99	16.60	16.78	17.41
Tier 1 Risk-based Ratio (%)	15.62	14.72	15.32	15.50	16.14
Leverage Ratio (%)	8.06	8.08	8.14	8.36	8.95
Common Dividnds Declrd/ Net Inc (%)	0.00	89.04	96.34	105.00	0.00

Paragould: First National Bank

Headquarters	200 West Court Street Paragould, AR 72450
Phone	(870) 215-4000
Web Address	http://www.fnbank.net

Ultimate Parent	First Paragould Bankshares, Inc.
Federal Reserve ID#	42448
FDIC Cert#	3887
Rating Agency	OCC
Rating Date	4/21/2015
Industry	Commercial Bank
Date Established	3/22/1889
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Donald Guinn	President & CEO
John Edington	Chief Operating Officer

Board of Directors

Name	
William E. Brewer	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	1,033,636	1,090,614	1,136,044	1,152,152	1,185,705
Asset Growth Rate (%)	8.60	22.05	16.66	5.67	11.65
Total Loans & Leases (Incl HFS) ($000)	860,863	915,196	957,004	949,152	1,008,331
Loan Growth Rate (%)	8.07	25.25	18.27	-3.28	24.94
Total Loans & Leases/ Assets (%)	83.28	83.92	84.24	82.38	85.04
Total Deposits (Incl Dom & For) ($000)	835,419	863,680	881,335	923,880	951,868
Deposit Growth Rate (%)	13.04	13.53	8.18	19.31	12.12
Loans/ Deposits (%)	103.05	105.96	108.59	102.74	105.93
Memo:Full-time Employees (actual)	205	206	200	193	208
Performance Measures					
Bank Net Income ($000)	2,942	3,202	3,553	2,859	3,397
ROAA (%)	1.16	1.22	1.28	0.99	1.16
ROAE (%)	10.85	11.47	12.36	9.87	11.61
Interest Income/ Avg Assets (%)	4.20	4.22	4.27	4.15	4.08
Interest Expense/ Avg Assets (%)	0.66	0.64	0.66	0.69	0.68
Net Interest Income/ Avg Assets (%)	3.55	3.58	3.61	3.46	3.40
Noninterest Income/ Avg Assets (%)	0.74	0.77	0.71	0.71	0.68
Noninterest Expense/ Avg Assets (%)	2.23	2.39	2.06	2.53	2.15
Net Interest Margin (%)	3.70	3.72	3.76	3.60	3.54
Yield/ Cost Spread (%)	3.60	3.63	3.66	3.49	3.43
Efficiency Ratio (FTE)	50.62	53.57	46.49	59.16	51.41
Capitalization					
Bank Equity Capital ($000)	109,964	113,341	116,570	115,197	118,779
Tangible Equity ($000)	109,964	113,341	116,570	115,197	118,779
Tier 1 Capital ($000)	108,987	112,079	115,519	116,036	119,134
Equity/ Assets (%)	10.64	10.39	10.26	10.00	10.02
Tang Equity/ Tang Assets (%)	10.64	10.39	10.26	10.00	10.02
Risk Based Capital Ratio (%)	14.09	13.87	13.65	13.71	13.10
Tier 1 Risk-based Ratio (%)	12.84	12.62	12.40	12.46	11.84
Leverage Ratio (%)	10.71	10.65	10.38	10.06	10.14
Common Dividnds Declrd/ Net Inc (%)	0.00	3.50	3.12	81.99	8.83

Paris: First National Bank at Paris

Headquarters	11 East Main Street Paris, AR 72855
Phone	(479) 963-2121
Web Address	http://www.firstparis.net

Top Executives

Name	Position
Jarrod Yarnell	President & CEO

Ultimate Parent	Union Bankshares, Inc.
Federal Reserve ID#	45047
FDIC Cert#	14534
Rating Agency	OCC
Rating Date	7/21/2014
Industry	Commercial Bank
Date Established	9/1/1891
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Board of Directors

Name	
Philip B. Hensley	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	134,335	136,920	139,311	140,374	145,578
Asset Growth Rate (%)	4.59	7.70	6.99	3.05	14.83
Total Loans & Leases (Incl HFS) ($000)	95,013	98,749	102,806	107,764	110,690
Loan Growth Rate (%)	8.89	15.73	16.43	19.29	10.86
Total Loans & Leases/ Assets (%)	70.73	72.12	73.80	76.77	76.03
Total Deposits (Incl Dom & For) ($000)	114,978	116,891	118,743	120,328	125,057
Deposit Growth Rate (%)	3.64	6.66	6.34	5.34	15.72
Loans/ Deposits (%)	82.64	84.48	86.58	89.56	88.51
Memo:Full-time Employees (actual)	38	38	38	39	41
Performance Measures					
Bank Net Income ($000)	527	561	568	571	529
ROAA (%)	1.59	1.65	1.66	1.62	1.49
ROAE (%)	11.19	11.57	11.37	11.41	10.55
Interest Income/ Avg Assets (%)	4.32	4.39	4.37	4.38	4.31
Interest Expense/ Avg Assets (%)	0.32	0.30	0.31	0.31	0.32
Net Interest Income/ Avg Assets (%)	4.01	4.09	4.06	4.07	4.00
Noninterest Income/ Avg Assets (%)	1.12	1.16	1.21	1.16	1.20
Noninterest Expense/ Avg Assets (%)	3.48	3.53	3.56	3.55	3.54
Net Interest Margin (%)	4.51	4.65	4.74	4.72	4.58
Yield/ Cost Spread (%)	4.37	4.52	4.62	4.59	4.45
Efficiency Ratio (FTE)	67.78	67.25	67.67	67.80	68.02
Capitalization					
Bank Equity Capital ($000)	19,106	19,695	20,255	19,794	20,315
Tangible Equity ($000)	14,114	14,703	15,263	14,802	15,323
Tier 1 Capital ($000)	14,114	14,703	15,263	14,802	15,324
Equity/ Assets (%)	14.22	14.38	14.54	14.10	13.95
Tang Equity/ Tang Assets (%)	10.91	11.14	11.36	10.93	10.90
Risk Based Capital Ratio (%)	17.34	17.45	17.39	15.98	16.19
Tier 1 Risk-based Ratio (%)	16.08	16.19	16.13	14.72	14.94
Leverage Ratio (%)	11.03	11.25	11.58	10.87	11.17
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	175.13	0.00

Parkdale: Delta Trust & Bank

Headquarters	1853 Highway 165 South P.O. Box 37 Parkdale, AR 71661
Phone	(870) 473-2217
Web Address	http://www.delta-trust.com

Ultimate Parent	Simmons First National Corporation
Federal Reserve ID#	914349
FDIC Cert#	92
Rating Agency	FDIC
Rating Date	2/1/2014
Industry	Commercial Bank
Date Established	2/1/1910
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
James French Hill	Chief Executive Officer
J. Carroll Penick	Vice Chairman, COO & CLO
Christopher S. Roberts	President

Board of Directors

Name	
George R. O'Connor	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Piggott: Piggott State Bank

Headquarters	212 West Cherry Street Piggott, AR 72454
Phone	(870) 598-3802
Web Address	http://www.piggottstatebank.com

Ultimate Parent	Piggott Bankstock, Inc.
Federal Reserve ID#	173342
FDIC Cert#	5628
Rating Agency	FED
Rating Date	6/24/2013
Industry	Commercial Bank
Date Established	3/19/1930
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
John Cody Knight	President, Secretary & CEO

Board of Directors

Name	
James Steven Bell	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	83,798	82,095	80,441	80,914	80,871
Asset Growth Rate (%)	-5.37	-8.13	-8.06	2.35	-0.21
Total Loans & Leases (Incl HFS) ($000)	29,893	32,550	34,365	33,541	33,756
Loan Growth Rate (%)	-9.97	35.55	22.30	-9.59	2.56
Total Loans & Leases/ Assets (%)	35.67	39.65	42.72	41.45	41.74
Total Deposits (Incl Dom & For) ($000)	74,906	72,911	71,124	72,961	72,504
Deposit Growth Rate (%)	-7.96	-10.65	-9.80	10.33	-2.51
Loans/ Deposits (%)	39.91	44.64	48.32	45.97	46.56
Memo:Full-time Employees (actual)	17	18	17	17	19
Performance Measures					
Bank Net Income ($000)	276	265	272	234	226
ROAA (%)	1.30	1.27	1.34	1.13	1.11
ROAE (%)	13.59	12.49	12.52	11.56	11.84
Interest Income/ Avg Assets (%)	3.31	3.34	3.58	3.52	3.50
Interest Expense/ Avg Assets (%)	0.25	0.26	0.27	0.28	0.27
Net Interest Income/ Avg Assets (%)	3.05	3.09	3.32	3.25	3.23
Noninterest Income/ Avg Assets (%)	0.33	0.31	0.32	0.33	0.30
Noninterest Expense/ Avg Assets (%)	2.08	2.13	2.29	2.45	2.44
Net Interest Margin (%)	3.10	3.14	3.38	3.32	3.31
Yield/ Cost Spread (%)	3.04	3.08	3.32	3.25	3.25
Efficiency Ratio (FTE)	55.35	56.45	57.11	61.87	62.64
Capitalization					
Bank Equity Capital ($000)	8,346	8,622	8,758	7,436	7,839
Tangible Equity ($000)	8,346	8,622	8,758	7,436	7,839
Tier 1 Capital ($000)	7,203	7,281	7,375	7,424	7,493
Equity/ Assets (%)	9.96	10.50	10.89	9.19	9.69
Tang Equity/ Tang Assets (%)	9.96	10.50	10.89	9.19	9.69
Risk Based Capital Ratio (%)	21.03	19.85	19.53	19.83	19.77
Tier 1 Risk-based Ratio (%)	19.77	18.59	18.28	18.58	18.51
Leverage Ratio (%)	8.48	8.70	9.08	8.96	9.21
Common Dividnds Declrd/ Net Inc (%)	59.06	70.57	65.44	78.63	69.47

Pine Bluff: Relyance Bank, National Association

Headquarters	912 South Poplar Street Pine Bluff, AR 71601
Phone	(870) 535-7222
Web Address	https://www.relybank.com

Ultimate Parent	Jefferson Bancshares, Inc.
Federal Reserve ID#	49241
FDIC Cert#	19371
Rating Agency	OCC
Rating Date	4/4/2016
Industry	Commercial Bank
Date Established	2/11/1965
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Charles G. Morgan Jr.	President & CEO
Greg Garner	Senior VP & Chief Operations

Board of Directors

Name	
John P. Garrison	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	587,432	663,756	702,773	653,395	695,738
Asset Growth Rate (%)	16.79	51.97	23.51	-28.10	25.92
Total Loans & Leases (Incl HFS) ($000)	459,828	518,596	542,423	517,153	533,427
Loan Growth Rate (%)	19.22	51.12	18.38	-18.63	12.59
Total Loans & Leases/ Assets (%)	78.28	78.13	77.18	79.15	76.67
Total Deposits (Incl Dom & For) ($000)	487,798	529,370	581,655	559,684	591,296
Deposit Growth Rate (%)	9.11	34.09	39.51	-15.11	22.59
Loans/ Deposits (%)	94.27	97.96	93.26	92.40	90.21
Memo:Full-time Employees (actual)	163	166	167	167	162
Performance Measures					
Bank Net Income ($000)	1,229	1,357	1,590	1,345	1,022
ROAA (%)	0.86	0.88	0.94	0.78	0.62
ROAE (%)	6.36	6.90	7.94	6.61	4.96
Interest Income/ Avg Assets (%)	4.04	4.10	4.19	3.82	3.83
Interest Expense/ Avg Assets (%)	0.26	0.28	0.37	0.38	0.39
Net Interest Income/ Avg Assets (%)	3.78	3.82	3.82	3.44	3.44
Noninterest Income/ Avg Assets (%)	1.10	1.06	1.04	0.98	0.93
Noninterest Expense/ Avg Assets (%)	3.50	3.43	3.25	3.28	3.42
Net Interest Margin (%)	4.06	4.07	4.07	3.68	3.67
Yield/ Cost Spread (%)	3.94	3.97	3.95	3.52	3.51
Efficiency Ratio (FTE)	70.92	69.44	66.28	73.18	77.08
Capitalization					
Bank Equity Capital ($000)	77,964	79,363	80,889	81,948	82,998
Tangible Equity ($000)	77,964	79,363	80,889	81,948	82,998
Tier 1 Capital ($000)	77,892	79,249	80,839	82,184	83,207
Equity/ Assets (%)	13.27	11.96	11.51	12.54	11.93
Tang Equity/ Tang Assets (%)	13.27	11.96	11.51	12.54	11.93
Risk Based Capital Ratio (%)	16.60	15.20	14.81	15.66	15.31
Tier 1 Risk-based Ratio (%)	15.51	14.17	13.82	14.63	14.30
Leverage Ratio (%)	13.61	12.84	11.90	11.88	12.58
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

Pine Bluff: Simmons Bank

Headquarters	501 South Main Street Pine Bluff, AR 71601
Phone	(870) 541-1000
Web Address	https://www.simmonsbank.com

Ultimate Parent	Simmons First National Corporation
Federal Reserve ID#	663245
FDIC Cert#	3890
Rating Agency	FED
Rating Date	1/2/2013
Industry	Commercial Bank
Date Established	3/23/1903
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Marty D. Casteel	Chairman, President & CEO

Board of Directors

Name	
Marty D. Casteel	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	7,518,455	7,513,649	7,660,785	8,376,439	8,605,719
Asset Growth Rate (%)	0.14	-0.26	7.83	37.37	10.95
Total Loans & Leases (Incl HFS) ($000)	4,955,578	5,043,754	5,085,506	5,660,550	5,786,330
Loan Growth Rate (%)	0.40	7.12	3.31	45.23	8.89
Total Loans & Leases/ Assets (%)	65.91	67.13	66.38	67.58	67.24
Total Deposits (Incl Dom & For) ($000)	6,169,177	6,137,187	6,248,049	6,827,493	6,886,759
Deposit Growth Rate (%)	-2.38	-2.07	7.23	37.10	3.47
Loans/ Deposits (%)	80.33	82.18	81.39	82.91	84.02
Memo:Full-time Employees (actual)	1,917	1,866	1,826	1,860	1,860
Performance Measures					
Bank Net Income ($000)	25,758	25,456	26,150	30,459	24,888
ROAA (%)	1.38	1.36	1.38	1.47	1.18
ROAE (%)	9.91	9.59	9.81	11.06	8.73
Interest Income/ Avg Assets (%)	4.04	3.84	3.81	3.93	3.73
Interest Expense/ Avg Assets (%)	0.22	0.23	0.22	0.23	0.23
Net Interest Income/ Avg Assets (%)	3.82	3.61	3.59	3.70	3.49
Noninterest Income/ Avg Assets (%)	1.64	1.87	2.06	1.80	1.50
Noninterest Expense/ Avg Assets (%)	3.24	3.34	3.19	3.17	2.96
Net Interest Margin (%)	4.32	4.09	4.05	4.17	3.93
Yield/ Cost Spread (%)	4.29	4.06	4.02	4.13	3.90
Efficiency Ratio (FTE)	57.12	58.95	54.42	55.47	57.16
Capitalization					
Bank Equity Capital ($000)	1,057,900	1,064,608	1,068,332	1,135,725	1,143,971
Tangible Equity ($000)	678,564	686,726	692,580	734,395	742,662
Tier 1 Capital ($000)	708,809	715,771	726,381	790,673	788,483
Equity/ Assets (%)	14.07	14.17	13.95	13.56	13.29
Tang Equity/ Tang Assets (%)	9.50	9.62	9.51	9.21	9.05
Risk Based Capital Ratio (%)	14.10	14.17	14.24	13.78	12.96
Tier 1 Risk-based Ratio (%)	13.41	13.47	13.54	13.11	12.32
Leverage Ratio (%)	9.93	10.01	10.08	9.97	9.80
Common Dividnds Declrd/ Net Inc (%)	71.26	76.06	80.31	72.20	70.32

Portland: HomeBank of Arkansas

Headquarters	113 Highway 165 South Portland, AR 71663
Phone	(870) 737-2236
Web Address	http://www.homebankofar.com

Ultimate Parent	Peoples Home Holding, Inc
Federal Reserve ID#	596642
FDIC Cert#	5629
Rating Agency	FDIC
Rating Date	12/1/2011
Industry	Commercial Bank
Date Established	1/23/1908
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
John B. Stacks	Chairman & President
Treva Branscum	VP of Operations

Board of Directors

Name	
John B. Stacks	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	75,398	72,153	72,323	74,808	76,342
Asset Growth Rate (%)	3.80	-17.22	0.94	13.74	8.20
Total Loans & Leases (Incl HFS) ($000)	54,754	55,273	54,837	55,101	55,492
Loan Growth Rate (%)	-0.90	3.79	-3.16	1.93	2.84
Total Loans & Leases/ Assets (%)	72.62	76.61	75.82	73.66	72.69
Total Deposits (Incl Dom & For) ($000)	67,109	63,862	63,888	66,355	67,753
Deposit Growth Rate (%)	3.18	-19.35	0.16	15.45	8.43
Loans/ Deposits (%)	81.59	86.55	85.83	83.04	81.90
Memo:Full-time Employees (actual)	31	32	32	28	30
Performance Measures					
Bank Net Income ($000)	104	66	55	161	59
ROAA (%)	0.55	0.36	0.31	0.89	0.32
ROAE (%)	5.21	3.26	2.69	7.84	2.85
Interest Income/ Avg Assets (%)	4.66	4.58	4.75	4.82	4.55
Interest Expense/ Avg Assets (%)	0.53	0.56	0.56	0.62	0.66
Net Interest Income/ Avg Assets (%)	4.13	4.02	4.19	4.20	3.89
Noninterest Income/ Avg Assets (%)	0.16	0.45	0.33	0.29	0.28
Noninterest Expense/ Avg Assets (%)	3.41	3.89	4.02	3.32	3.66
Net Interest Margin (%)	4.45	4.34	4.53	4.57	4.25
Yield/ Cost Spread (%)	4.37	4.27	4.46	4.50	4.17
Efficiency Ratio (FTE)	79.36	87.10	88.92	73.83	87.68
Capitalization					
Bank Equity Capital ($000)	8,049	8,140	8,190	8,245	8,344
Tangible Equity ($000)	8,049	8,140	8,190	8,245	8,344
Tier 1 Capital ($000)	8,073	8,139	8,187	8,135	8,205
Equity/ Assets (%)	10.68	11.28	11.32	11.02	10.93
Tang Equity/ Tang Assets (%)	10.68	11.28	11.32	11.02	10.93
Risk Based Capital Ratio (%)	17.40	17.41	17.70	17.37	17.32
Tier 1 Risk-based Ratio (%)	16.14	16.15	16.44	16.11	16.06
Leverage Ratio (%)	10.64	11.05	11.38	11.28	10.98
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

Prescott: Bank of Prescott

Headquarters	103 East Second Street, South Prescott, AR 71857
Phone	(870) 887-2688
Web Address	http://www.bankofprescott.com

Ultimate Parent	Prescott Bancshares, Inc.
Federal Reserve ID#	967943
FDIC Cert#	101
Rating Agency	FDIC
Rating Date	8/1/2012
Industry	Commercial Bank
Date Established	8/10/1904
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
John Warren Brannan Jr.	Chairman, President & CEO
Karen S. McLelland	VP, Cashier & Marketing Offic

Board of Directors

Name	
John Warren Brannan Jr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	83,822	81,901	86,165	81,792	80,913
Asset Growth Rate (%)	-9.44	-9.17	20.83	-20.30	-4.30
Total Loans & Leases (Incl HFS) ($000)	42,791	44,077	47,094	46,464	46,357
Loan Growth Rate (%)	-2.39	12.02	27.38	-5.35	-0.92
Total Loans & Leases/ Assets (%)	51.05	53.82	54.66	56.81	57.29
Total Deposits (Incl Dom & For) ($000)	67,915	67,041	66,275	66,120	65,000
Deposit Growth Rate (%)	-6.62	-5.15	-4.57	-0.94	-6.78
Loans/ Deposits (%)	63.01	65.75	71.06	70.27	71.32
Memo:Full-time Employees (actual)	19	20	20	20	20
Performance Measures					
Bank Net Income ($000)	261	242	277	120	212
ROAA (%)	1.24	1.16	1.36	0.57	1.06
ROAE (%)	9.69	8.69	9.72	4.33	7.82
Interest Income/ Avg Assets (%)	3.83	4.05	4.04	4.08	4.18
Interest Expense/ Avg Assets (%)	0.56	0.50	0.48	0.49	0.49
Net Interest Income/ Avg Assets (%)	3.28	3.55	3.56	3.59	3.69
Noninterest Income/ Avg Assets (%)	0.33	0.31	0.22	0.36	0.34
Noninterest Expense/ Avg Assets (%)	2.44	2.88	2.47	3.03	2.78
Net Interest Margin (%)	3.31	3.61	3.63	3.66	3.75
Yield/ Cost Spread (%)	3.07	3.38	3.43	3.43	3.52
Efficiency Ratio (FTE)	59.19	65.63	57.51	68.33	61.76
Capitalization					
Bank Equity Capital ($000)	10,960	11,314	11,473	10,690	11,008
Tangible Equity ($000)	10,960	11,314	11,473	10,690	11,008
Tier 1 Capital ($000)	10,622	10,863	11,142	10,757	10,969
Equity/ Assets (%)	13.08	13.81	13.32	13.07	13.60
Tang Equity/ Tang Assets (%)	13.08	13.81	13.32	13.07	13.60
Risk Based Capital Ratio (%)	20.29	19.68	19.39	19.41	19.83
Tier 1 Risk-based Ratio (%)	19.04	18.42	18.13	18.16	18.57
Leverage Ratio (%)	12.57	13.04	13.64	12.84	13.74
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	420.00	0.00

Rison: Gateway Bank

Headquarters	112 Main Street P.O. Box 345 Rison, AR 71665
Phone	(870) 325-6251
Web Address	http://www.gatewaybank.bank

Ultimate Parent	Sigma Holdings, Inc.
Federal Reserve ID#	733540
FDIC Cert#	8730
Rating Agency	FDIC
Rating Date	1/1/2014
Industry	Commercial Bank
Date Established	3/7/1932
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Troy D. Duke	President & CEO

Board of Directors

Name	
Lewis R. Gardner	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	52,670	55,334	58,166	62,218	68,898
Asset Growth Rate (%)	41.59	20.23	20.47	27.87	42.95
Total Loans & Leases (Incl HFS) ($000)	35,670	38,808	40,815	46,061	52,448
Loan Growth Rate (%)	65.95	35.19	20.69	51.41	55.47
Total Loans & Leases/ Assets (%)	67.72	70.13	70.17	74.03	76.12
Total Deposits (Incl Dom & For) ($000)	47,055	49,741	52,626	55,394	61,521
Deposit Growth Rate (%)	40.65	22.83	23.20	21.04	44.24
Loans/ Deposits (%)	75.80	78.02	77.56	83.15	85.25
Memo:Full-time Employees (actual)	13	12	14	16	15
Performance Measures					
Bank Net Income ($000)	106	94	52	36	26
ROAA (%)	0.87	0.70	0.37	0.24	0.16
ROAE (%)	8.13	6.82	3.79	2.37	1.49
Interest Income/ Avg Assets (%)	5.16	4.33	4.39	4.73	4.31
Interest Expense/ Avg Assets (%)	0.54	0.54	0.63	0.66	0.71
Net Interest Income/ Avg Assets (%)	4.62	3.79	3.76	4.07	3.60
Noninterest Income/ Avg Assets (%)	0.18	0.16	0.21	0.17	0.34
Noninterest Expense/ Avg Assets (%)	3.40	3.02	3.00	3.41	3.48
Net Interest Margin (%)	5.08	4.13	4.08	4.41	3.85
Yield/ Cost Spread (%)	4.98	4.02	3.96	4.28	3.71
Efficiency Ratio (FTE)	68.57	73.78	73.13	78.15	85.94
Capitalization					
Bank Equity Capital ($000)	5,522	5,510	5,452	6,686	7,232
Tangible Equity ($000)	5,522	5,510	5,452	6,686	7,232
Tier 1 Capital ($000)	5,469	5,438	5,390	6,756	7,267
Equity/ Assets (%)	10.48	9.96	9.37	10.75	10.50
Tang Equity/ Tang Assets (%)	10.48	9.96	9.37	10.75	10.50
Risk Based Capital Ratio (%)	14.49	13.57	12.66	14.09	14.96
Tier 1 Risk-based Ratio (%)	13.42	12.48	11.68	13.02	13.80
Leverage Ratio (%)	11.20	10.17	9.53	11.06	11.02
Common Dividnds Declrd/ Net Inc (%)	0.00	132.98	192.31	0.00	0.00

Rogers: Parkway Bank

Headquarters	3350 Pinnacle Hills Parkway Rogers, AR 72758
Phone	(479) 464-9797
Web Address	http://www.parkway-bank.com

Ultimate Parent	Citizens Bancshares of Batesville, Inc.
Federal Reserve ID#	177546
FDIC Cert#	20160
Rating Agency	FDIC
Rating Date	8/1/2013
Industry	Commercial Bank
Date Established	4/23/1900
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Robert Y. Taylor	President & CEO

Board of Directors

Name	
Edward Scherm	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Rogers: Pinnacle Bank

Headquarters	4201 West New Hope Road Suite 101 Rogers, AR 72758
Phone	(479) 619-2000
Web Address	http://www.pinnaclebk.com

Ultimate Parent	Central Bank
Federal Reserve ID#	3284780
FDIC Cert#	11256
Rating Agency	FDIC
Rating Date	4/1/2013
Industry	Commercial Bank
Date Established	8/23/2004
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Wade A. Ruckle	Chairman & CEO
David Bordovsky	President

Board of Directors

Name	
Wade A. Ruckle	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	95,237	89,464	89,436	77,939	74,855
Asset Growth Rate (%)	30.71	-24.25	-0.13	-51.42	-15.83
Total Loans & Leases (Incl HFS) ($000)	43,998	41,248	43,434	40,052	39,450
Loan Growth Rate (%)	20.49	-25.00	21.20	-31.15	-6.01
Total Loans & Leases/ Assets (%)	46.20	46.11	48.56	51.39	52.70
Total Deposits (Incl Dom & For) ($000)	77,684	71,653	71,613	61,435	58,221
Deposit Growth Rate (%)	35.82	-31.05	-0.22	-56.85	-20.93
Loans/ Deposits (%)	56.64	57.57	60.65	65.19	67.76
Memo:Full-time Employees (actual)	10	9	10	9	9
Performance Measures					
Bank Net Income ($000)	42	12	43	-425	-101
ROAA (%)	0.18	0.05	0.19	-2.06	-0.53
ROAE (%)	1.68	0.47	1.65	-17.22	-4.32
Interest Income/ Avg Assets (%)	2.96	2.89	2.95	3.09	3.09
Interest Expense/ Avg Assets (%)	0.93	0.93	0.95	0.99	1.04
Net Interest Income/ Avg Assets (%)	2.03	1.96	1.99	2.11	2.05
Noninterest Income/ Avg Assets (%)	0.37	0.51	0.58	-1.85	0.33
Noninterest Expense/ Avg Assets (%)	2.22	2.42	3.48	2.33	2.27
Net Interest Margin (%)	2.39	2.29	2.32	2.41	2.31
Yield/ Cost Spread (%)	2.41	2.30	2.30	2.38	2.25
Efficiency Ratio (FTE)	92.59	97.89	135.01	NM	95.39
Capitalization					
Bank Equity Capital ($000)	10,207	10,403	10,438	9,312	9,393
Tangible Equity ($000)	10,007	10,203	10,238	9,112	9,193
Tier 1 Capital ($000)	9,935	9,946	9,990	9,564	9,463
Equity/ Assets (%)	10.72	11.63	11.67	11.95	12.55
Tang Equity/ Tang Assets (%)	10.53	11.43	11.47	11.72	12.31
Risk Based Capital Ratio (%)	20.24	21.07	20.50	21.37	21.37
Tier 1 Risk-based Ratio (%)	15.80	16.49	16.04	16.63	16.60
Leverage Ratio (%)	10.81	10.83	11.17	11.63	12.40
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

Rogers: Simmons First Bank of Northwest Arkansas

Headquarters	3975 West New Hope Road Rogers, AR 72758
Phone	(479) 246-0781
Web Address	http://www.simmonsfirst.com

Ultimate Parent	Simmons First National Corporation
Federal Reserve ID#	2493110
FDIC Cert#	15233
Rating Agency	FED
Rating Date	12/1/2007
Industry	Commercial Bank
Date Established	7/16/1935
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Dennis H. Ferguson	Chairman, President & CEO
Erica Preston	Senior VP & Manager of Oper

Board of Directors

Name	
Dennis H. Ferguson	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Russellville: First State Bank

Headquarters	3103 East Main Street Russellville, AR 72802
Phone	(479) 498-2400
Web Address	http://www.fsbmybank.com

Ultimate Parent	First State Banking Corporation
Federal Reserve ID#	114840
FDIC Cert#	13632
Rating Agency	FED
Rating Date	2/16/2016
Industry	Commercial Bank
Date Established	1/12/1934
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Charles H. Blanchard	Chairman & CEO
Charles Bowen Blanchard	President & COO, Senior VP &
Charles Bowen Blanchard	President & COO

Board of Directors

Name	
Charles H. Blanchard	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	229,239	230,541	234,161	236,041	242,417
Asset Growth Rate (%)	3.81	2.27	6.28	3.21	10.80
Total Loans & Leases (Incl HFS) ($000)	172,527	173,188	180,706	184,991	183,823
Loan Growth Rate (%)	4.84	1.53	17.36	9.49	-2.53
Total Loans & Leases/ Assets (%)	75.26	75.12	77.17	78.37	75.83
Total Deposits (Incl Dom & For) ($000)	192,250	195,120	192,029	196,843	203,090
Deposit Growth Rate (%)	3.10	5.97	-6.34	10.03	12.69
Loans/ Deposits (%)	89.74	88.76	94.10	93.98	90.51
Memo:Full-time Employees (actual)	51	52	51	52	52
Performance Measures					
Bank Net Income ($000)	687	607	691	675	732
ROAA (%)	1.20	1.03	1.20	1.09	1.21
ROAE (%)	10.92	9.45	10.55	10.16	10.84
Interest Income/ Avg Assets (%)	3.78	3.74	3.98	3.78	3.84
Interest Expense/ Avg Assets (%)	0.27	0.26	0.28	0.28	0.27
Net Interest Income/ Avg Assets (%)	3.51	3.47	3.70	3.50	3.57
Noninterest Income/ Avg Assets (%)	0.87	0.85	0.77	0.71	0.76
Noninterest Expense/ Avg Assets (%)	2.60	2.66	2.67	2.45	2.54
Net Interest Margin (%)	3.76	3.74	3.93	3.74	3.80
Yield/ Cost Spread (%)	3.64	3.61	3.80	3.59	3.66
Efficiency Ratio (FTE)	58.75	60.92	59.15	57.52	58.02
Capitalization					
Bank Equity Capital ($000)	25,442	25,934	26,443	26,725	27,287
Tangible Equity ($000)	25,442	25,934	26,443	26,725	27,287
Tier 1 Capital ($000)	25,402	25,833	26,349	26,849	27,406
Equity/ Assets (%)	11.10	11.25	11.29	11.32	11.26
Tang Equity/ Tang Assets (%)	11.10	11.25	11.29	11.32	11.26
Risk Based Capital Ratio (%)	15.13	15.30	15.20	14.97	15.29
Tier 1 Risk-based Ratio (%)	13.87	14.05	13.94	13.72	14.04
Leverage Ratio (%)	11.11	11.01	11.40	10.88	11.33
Common Dividnds Declrd/ Net Inc (%)	25.47	28.83	25.33	25.93	23.91

Russellville: Simmons First Bank of Russellville

Headquarters	800 North Arkansas Avenue Russellville, AR 72801
Phone	(479) 967-8000
Web Address	http://www.simmonsfirst.com

Ultimate Parent	Simmons First National Corporation
Federal Reserve ID#	459046
FDIC Cert#	13081
Rating Agency	FED
Rating Date	6/7/2010
Industry	Commercial Bank
Date Established	3/23/1903
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Ronald B. Jackson	Chairman & CEO
R. Scott Hill	President

Board of Directors

Name	
Ronald B. Jackson	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Salem: Bank of Salem

Headquarters	207 West Church Street Salem, AR 72576
Phone	(870) 895-2591
Web Address	http://www.bksalem.net

Ultimate Parent	Smith Associated Banking Corporation
Federal Reserve ID#	931047
FDIC Cert#	11243
Rating Agency	FED
Rating Date	12/5/2016
Industry	Commercial Bank
Date Established	12/9/1908
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Mark H. Montgomery	Chairman, President & CEO
Tonya Smith	Senior VP of Information Tech

Board of Directors

Name	
Mark H. Montgomery	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	131,092	130,542	129,443	129,938	133,446
Asset Growth Rate (%)	10.34	-1.68	-3.37	1.53	10.80
Total Loans & Leases (Incl HFS) ($000)	105,245	105,915	106,845	107,560	104,490
Loan Growth Rate (%)	-5.74	2.55	3.51	2.68	-11.42
Total Loans & Leases/ Assets (%)	80.28	81.13	82.54	82.78	78.30
Total Deposits (Incl Dom & For) ($000)	114,273	113,421	112,967	113,316	116,071
Deposit Growth Rate (%)	9.98	-2.98	-1.60	1.24	9.73
Loans/ Deposits (%)	92.10	93.38	94.58	94.92	90.02
Memo:Full-time Employees (actual)	41	41	39	41	38
Performance Measures					
Bank Net Income ($000)	387	416	394	417	414
ROAA (%)	1.20	1.27	1.21	1.28	1.27
ROAE (%)	11.49	11.99	11.44	12.21	11.77
Interest Income/ Avg Assets (%)	5.16	5.09	5.28	5.20	5.04
Interest Expense/ Avg Assets (%)	0.58	0.59	0.61	0.61	0.60
Net Interest Income/ Avg Assets (%)	4.58	4.50	4.67	4.59	4.44
Noninterest Income/ Avg Assets (%)	0.63	0.46	0.41	0.52	0.76
Noninterest Expense/ Avg Assets (%)	3.12	2.86	3.07	3.04	3.07
Net Interest Margin (%)	4.91	4.83	5.00	4.92	4.79
Yield/ Cost Spread (%)	4.70	4.60	4.78	4.68	4.56
Efficiency Ratio (FTE)	59.82	57.54	60.28	59.29	59.01
Capitalization					
Bank Equity Capital ($000)	13,665	14,086	13,478	13,849	14,281
Tangible Equity ($000)	13,665	14,086	13,478	13,849	14,281
Tier 1 Capital ($000)	13,663	14,078	13,473	13,889	14,303
Equity/ Assets (%)	10.42	10.79	10.41	10.66	10.70
Tang Equity/ Tang Assets (%)	10.42	10.79	10.41	10.66	10.70
Risk Based Capital Ratio (%)	14.66	15.10	14.39	14.81	15.31
Tier 1 Risk-based Ratio (%)	13.39	13.83	13.12	13.55	14.05
Leverage Ratio (%)	10.59	10.73	10.37	10.62	10.93
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	253.81	0.00	0.00

Scranton: Logan County Bank

Headquarters	600 Main Street Scranton, AR 72863
Phone	(479) 938-2511
Web Address	http://www.logancountybank.net

Ultimate Parent	
Federal Reserve ID#	932642
FDIC Cert#	5632
Rating Agency	FDIC
Rating Date	1/1/2014
Industry	Commercial Bank
Date Established	4/4/1926
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Gary Fritsche	Chairman, President & CEO

Board of Directors

Name	
Gary Fritsche	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	80,275	82,240	83,063	82,504	81,500
Asset Growth Rate (%)	-5.62	9.79	4.00	-2.69	-4.87
Total Loans & Leases (Incl HFS) ($000)	27,624	29,198	29,317	29,959	29,433
Loan Growth Rate (%)	5.80	22.79	1.63	8.76	-7.02
Total Loans & Leases/ Assets (%)	34.41	35.50	35.29	36.31	36.11
Total Deposits (Incl Dom & For) ($000)	65,123	66,824	67,571	67,400	66,436
Deposit Growth Rate (%)	-8.81	10.45	4.47	-1.01	-5.72
Loans/ Deposits (%)	42.42	43.69	43.39	44.45	44.30
Memo:Full-time Employees (actual)	14	14	14	14	14
Performance Measures					
Bank Net Income ($000)	236	186	197	128	224
ROAA (%)	1.17	0.92	0.95	0.61	1.10
ROAE (%)	6.33	4.89	5.12	3.42	6.08
Interest Income/ Avg Assets (%)	3.04	3.07	2.97	3.00	3.10
Interest Expense/ Avg Assets (%)	0.32	0.32	0.33	0.33	0.33
Net Interest Income/ Avg Assets (%)	2.72	2.75	2.64	2.67	2.77
Noninterest Income/ Avg Assets (%)	0.15	0.11	0.04	0.07	0.13
Noninterest Expense/ Avg Assets (%)	1.59	1.69	1.58	1.76	1.63
Net Interest Margin (%)	2.79	2.83	2.72	2.76	2.84
Yield/ Cost Spread (%)	2.64	2.68	2.55	2.60	2.68
Efficiency Ratio (FTE)	50.26	53.47	52.78	57.87	50.69
Capitalization					
Bank Equity Capital ($000)	15,061	15,345	15,407	14,558	14,933
Tangible Equity ($000)	15,061	15,345	15,407	14,558	14,933
Tier 1 Capital ($000)	15,162	15,289	15,425	15,494	15,658
Equity/ Assets (%)	18.76	18.66	18.55	17.65	18.32
Tang Equity/ Tang Assets (%)	18.76	18.66	18.55	17.65	18.32
Risk Based Capital Ratio (%)	49.59	48.90	48.59	47.03	49.41
Tier 1 Risk-based Ratio (%)	48.33	47.64	47.33	45.93	48.27
Leverage Ratio (%)	18.84	18.81	18.57	18.53	19.16
Common Dividnds Declrd/ Net Inc (%)	25.42	32.26	30.46	46.88	26.79

Searcy: First Security Bank

Headquarters	314 North Spring Street Searcy, AR 72143
Phone	(501) 279-3400
Web Address	http://www.fsbank.com

Ultimate Parent	First Security Bancorp
Federal Reserve ID#	673440
FDIC Cert#	5633
Rating Agency	FDIC
Rating Date	11/1/2014
Industry	Commercial Bank
Date Established	2/6/1932
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
John Reynie Rutledge	Chairman & CEO
Michael C. Hutsell	President

Board of Directors

Name	
John Reynie Rutledge	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	4,983,272	5,124,008	5,214,968	5,224,675	5,397,961
Asset Growth Rate (%)	6.47	11.30	7.10	0.74	13.27
Total Loans & Leases (Incl HFS) ($000)	2,035,902	2,112,980	2,123,308	2,133,131	2,207,233
Loan Growth Rate (%)	7.40	15.14	1.96	1.85	13.90
Total Loans & Leases/ Assets (%)	40.85	41.24	40.72	40.83	40.89
Total Deposits (Incl Dom & For) ($000)	3,595,207	3,616,454	3,648,746	3,797,037	3,974,331
Deposit Growth Rate (%)	-4.70	2.36	3.57	16.26	18.68
Loans/ Deposits (%)	56.63	58.43	58.19	56.18	55.54
Memo:Full-time Employees (actual)	819	835	816	804	836
Performance Measures					
Bank Net Income ($000)	25,921	25,054	23,992	23,323	23,859
ROAA (%)	2.18	2.06	1.93	1.82	1.81
ROAE (%)	13.07	12.10	11.24	11.17	11.55
Interest Income/ Avg Assets (%)	4.19	4.15	4.07	3.90	3.92
Interest Expense/ Avg Assets (%)	0.37	0.36	0.36	0.36	0.36
Net Interest Income/ Avg Assets (%)	3.82	3.79	3.71	3.53	3.56
Noninterest Income/ Avg Assets (%)	0.54	0.59	0.52	0.51	0.48
Noninterest Expense/ Avg Assets (%)	1.85	1.85	1.83	1.75	1.78
Net Interest Margin (%)	3.97	3.93	3.91	3.73	3.73
Yield/ Cost Spread (%)	3.85	3.80	3.78	3.60	3.59
Efficiency Ratio (FTE)	33.42	33.43	34.38	34.43	34.73
Capitalization					
Bank Equity Capital ($000)	806,803	849,154	858,695	811,822	841,140
Tangible Equity ($000)	791,033	833,596	843,350	796,690	826,220
Tier 1 Capital ($000)	708,898	730,546	744,666	739,640	764,251
Equity/ Assets (%)	16.19	16.57	16.47	15.54	15.58
Tang Equity/ Tang Assets (%)	15.92	16.32	16.22	15.29	15.35
Risk Based Capital Ratio (%)	18.47	18.66	18.96	18.12	18.30
Tier 1 Risk-based Ratio (%)	17.22	17.41	17.71	16.87	17.05
Leverage Ratio (%)	14.93	15.05	15.03	14.54	14.63
Common Dividnds Declrd/ Net Inc (%)	19.29	19.96	41.68	0.00	20.96

Searcy: Simmons First Bank of Searcy

Headquarters	401 South Main Street Searcy, AR 72143
Phone	(501) 268-7575
Web Address	http://www.simmonsfirst.com

Ultimate Parent	Simmons First National Corporation
Federal Reserve ID#	966348
FDIC Cert#	12696
Rating Agency	FED
Rating Date	10/7/2013
Industry	Commercial Bank
Date Established	2/17/1922
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Matt Boyd	President & CEO

Board of Directors

Name	
J. Brooks Davis	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Sheridan: Peoples Bank

Headquarters	1120 South Rock Street Sheridan, AR 72150
Phone	(870) 942-5707
Web Address	http://www.peoplesbankar.com/

Ultimate Parent	Peoples Bancorp, Inc.
Federal Reserve ID#	2939391
FDIC Cert#	57058
Rating Agency	FED
Rating Date	8/29/2016
Industry	Commercial Bank
Date Established	9/13/2000
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
John D. Manatt	Chief Executive Officer
Craig L. Manatt	President

Board of Directors

Name	
Alvin L. Upton	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	135,839	137,635	136,447	148,304	149,910
Asset Growth Rate (%)	11.70	5.29	-3.45	34.76	4.33
Total Loans & Leases (Incl HFS) ($000)	69,099	69,011	69,082	72,527	72,851
Loan Growth Rate (%)	7.48	-0.51	0.41	19.95	1.79
Total Loans & Leases/ Assets (%)	50.87	50.14	50.63	48.90	48.60
Total Deposits (Incl Dom & For) ($000)	116,402	117,932	116,527	128,600	129,733
Deposit Growth Rate (%)	11.04	5.26	-4.77	41.44	3.52
Loans/ Deposits (%)	59.36	58.52	59.28	56.40	56.15
Memo:Full-time Employees (actual)	23	21	24	24	24
Performance Measures					
Bank Net Income ($000)	437	434	440	536	500
ROAA (%)	1.32	1.27	1.30	1.51	1.37
ROAE (%)	9.35	9.07	9.04	11.13	10.37
Interest Income/ Avg Assets (%)	3.62	3.42	3.50	3.48	3.53
Interest Expense/ Avg Assets (%)	0.27	0.26	0.26	0.26	0.26
Net Interest Income/ Avg Assets (%)	3.36	3.16	3.24	3.22	3.27
Noninterest Income/ Avg Assets (%)	0.63	0.73	0.68	0.65	0.66
Noninterest Expense/ Avg Assets (%)	1.91	1.88	1.90	1.93	1.77
Net Interest Margin (%)	3.55	3.36	3.43	3.37	3.43
Yield/ Cost Spread (%)	3.39	3.26	3.33	3.27	3.35
Efficiency Ratio (FTE)	45.84	46.43	46.32	47.56	42.88
Capitalization					
Bank Equity Capital ($000)	18,941	19,357	19,578	18,935	19,646
Tangible Equity ($000)	18,941	19,357	19,578	18,935	19,646
Tier 1 Capital ($000)	18,788	19,071	19,360	19,360	19,859
Equity/ Assets (%)	13.94	14.06	14.35	12.77	13.11
Tang Equity/ Tang Assets (%)	13.94	14.06	14.35	12.77	13.11
Risk Based Capital Ratio (%)	24.59	24.90	25.49	23.62	23.69
Tier 1 Risk-based Ratio (%)	23.34	23.64	24.24	22.38	22.46
Leverage Ratio (%)	14.18	13.91	14.32	13.66	13.61
Common Dividnds Declrd/ Net Inc (%)	0.00	34.56	34.09	100.19	0.00

Smackover: Smackover State Bank

Headquarters	708 North Broadway Street Smackover, AR 71762
Phone	(870) 725-3051
Web Address	http://www.smackoverbank.com

Ultimate Parent	Smackover Bancshares, Inc.
Federal Reserve ID#	676049
FDIC Cert#	5623
Rating Agency	FDIC
Rating Date	10/1/2012
Industry	Commercial Bank
Date Established	4/18/1928
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
James B. Yeager	President & CEO

Board of Directors

Name	
J. Drew Tennyson	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	188,350	185,269	183,043	185,260	188,297
Asset Growth Rate (%)	-6.18	-6.54	-4.81	4.84	6.56
Total Loans & Leases (Incl HFS) ($000)	61,394	59,785	58,805	58,167	58,020
Loan Growth Rate (%)	-2.70	-10.48	-6.56	-4.34	-1.01
Total Loans & Leases/ Assets (%)	32.60	32.27	32.13	31.40	30.81
Total Deposits (Incl Dom & For) ($000)	165,165	161,568	158,960	162,912	162,609
Deposit Growth Rate (%)	-8.92	-8.71	-6.46	9.94	-0.74
Loans/ Deposits (%)	37.17	37.00	36.99	35.70	35.68
Memo:Full-time Employees (actual)	37	37	37	37	37
Performance Measures					
Bank Net Income ($000)	410	422	411	422	417
ROAA (%)	0.87	0.90	0.89	0.92	0.89
ROAE (%)	7.26	7.31	7.04	7.39	7.45
Interest Income/ Avg Assets (%)	3.22	3.18	3.13	3.20	3.13
Interest Expense/ Avg Assets (%)	0.53	0.53	0.54	0.54	0.51
Net Interest Income/ Avg Assets (%)	2.68	2.65	2.59	2.66	2.62
Noninterest Income/ Avg Assets (%)	0.28	0.28	0.34	0.28	0.27
Noninterest Expense/ Avg Assets (%)	1.76	1.68	1.86	2.30	1.79
Net Interest Margin (%)	2.80	2.77	2.72	2.83	2.72
Yield/ Cost Spread (%)	2.60	2.56	2.51	2.63	2.53
Efficiency Ratio (FTE)	53.69	51.64	57.32	70.87	56.01
Capitalization					
Bank Equity Capital ($000)	22,940	23,215	23,517	22,163	22,606
Tangible Equity ($000)	22,940	23,215	23,517	22,163	22,606
Tier 1 Capital ($000)	22,180	22,451	22,214	22,509	22,776
Equity/ Assets (%)	12.18	12.53	12.85	11.96	12.01
Tang Equity/ Tang Assets (%)	12.18	12.53	12.85	11.96	12.01
Risk Based Capital Ratio (%)	27.28	28.25	28.33	28.95	28.84
Tier 1 Risk-based Ratio (%)	26.03	27.00	27.08	27.70	27.59
Leverage Ratio (%)	11.73	11.98	11.96	12.20	12.22
Common Dividnds Declrd/ Net Inc (%)	36.59	35.55	36.50	71.09	35.97

Sparkman: Riverside Bank

Headquarters	103 West Main Street P.O. Box 127 Sparkman, AR 71763
Phone	(870) 678-2251
Web Address	http://www.riversidebanc.com

Ultimate Parent	Riverside Bancshares, Inc.
Federal Reserve ID#	977045
FDIC Cert#	93
Rating Agency	FDIC
Rating Date	5/1/2012
Industry	Commercial Bank
Date Established	9/19/1916
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Stephen C. Davis	Vice Chairman & CEO
Lisa D. Althoff	Senior Vice President
Robert G. Dudley Jr.	President

Board of Directors

Name	
David T. Matchet	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	60,141	61,943	61,125	58,742	58,686
Asset Growth Rate (%)	9.72	11.99	-5.28	-15.59	-0.38
Total Loans & Leases (Incl HFS) ($000)	52,313	55,375	54,556	50,722	48,354
Loan Growth Rate (%)	-4.18	23.41	-5.92	-28.11	-18.67
Total Loans & Leases/ Assets (%)	86.98	89.40	89.25	86.35	82.39
Total Deposits (Incl Dom & For) ($000)	51,693	51,420	50,459	50,236	50,555
Deposit Growth Rate (%)	13.21	-2.11	-7.48	-1.77	2.54
Loans/ Deposits (%)	101.20	107.69	108.12	100.97	95.65
Memo:Full-time Employees (actual)	18	18	18	18	18
Performance Measures					
Bank Net Income ($000)	352	398	445	219	298
ROAA (%)	2.35	2.65	2.85	1.46	2.02
ROAE (%)	25.74	29.43	32.44	16.10	22.88
Interest Income/ Avg Assets (%)	5.54	5.70	4.96	5.08	4.94
Interest Expense/ Avg Assets (%)	0.96	0.94	0.97	0.97	0.99
Net Interest Income/ Avg Assets (%)	4.58	4.76	4.00	4.10	3.95
Noninterest Income/ Avg Assets (%)	0.61	0.90	1.44	1.01	0.89
Noninterest Expense/ Avg Assets (%)	2.78	2.82	2.59	2.78	2.83
Net Interest Margin (%)	5.07	5.22	4.39	4.56	4.32
Yield/ Cost Spread (%)	4.97	5.14	4.27	4.47	4.20
Efficiency Ratio (FTE)	53.36	49.73	47.53	54.33	58.25
Capitalization					
Bank Equity Capital ($000)	5,383	5,437	5,536	5,346	5,072
Tangible Equity ($000)	5,225	5,279	5,378	5,188	4,914
Tier 1 Capital ($000)	5,221	5,278	5,377	5,213	4,916
Equity/ Assets (%)	8.95	8.78	9.06	9.10	8.64
Tang Equity/ Tang Assets (%)	8.71	8.54	8.82	8.86	8.40
Risk Based Capital Ratio (%)	12.68	12.29	12.52	12.98	12.70
Tier 1 Risk-based Ratio (%)	11.58	11.18	11.45	11.85	11.53
Leverage Ratio (%)	8.74	8.79	8.63	8.72	8.34
Common Dividnds Declrd/ Net Inc (%)	151.99	85.43	82.02	166.67	199.66

Springdale: Legacy National Bank

Headquarters	4055 West Sunset Avenue Springdale, AR 72762
Phone	(479) 717-1900
Web Address	http://legacyar.com

Ultimate Parent	Legacy BancShares, Inc.
Federal Reserve ID#	3306280
FDIC Cert#	57953
Rating Agency	OCC
Rating Date	1/13/2017
Industry	Commercial Bank
Date Established	3/28/2005
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Don L. Gibson	Chief Executive Officer
Brian Glenn	Chief Operating Officer
Patrick Swope	President

Board of Directors

Name	
Gary George	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	378,163	371,603	400,457	388,536	416,932
Asset Growth Rate (%)	29.10	-6.94	31.06	-11.91	29.23
Total Loans & Leases (Incl HFS) ($000)	285,389	289,448	303,214	317,696	337,612
Loan Growth Rate (%)	24.21	5.69	19.02	19.10	25.08
Total Loans & Leases/ Assets (%)	75.47	77.89	75.72	81.77	80.98
Total Deposits (Incl Dom & For) ($000)	313,419	310,342	335,461	319,673	347,210
Deposit Growth Rate (%)	18.69	-3.93	32.38	-18.83	34.46
Loans/ Deposits (%)	91.06	93.27	90.39	99.38	97.24
Memo:Full-time Employees (actual)	69	73	78	72	78
Performance Measures					
Bank Net Income ($000)	774	850	876	531	849
ROAA (%)	0.86	0.92	0.92	0.53	0.85
ROAE (%)	7.31	7.87	7.95	4.76	7.51
Interest Income/ Avg Assets (%)	3.69	3.73	3.79	3.83	3.82
Interest Expense/ Avg Assets (%)	0.30	0.28	0.27	0.26	0.31
Net Interest Income/ Avg Assets (%)	3.39	3.45	3.52	3.57	3.52
Noninterest Income/ Avg Assets (%)	0.35	0.41	0.82	0.47	0.68
Noninterest Expense/ Avg Assets (%)	2.41	2.45	2.32	2.52	2.48
Net Interest Margin (%)	3.69	3.74	3.80	3.90	3.79
Yield/ Cost Spread (%)	3.45	3.51	3.55	3.65	3.50
Efficiency Ratio (FTE)	63.46	62.49	52.95	61.76	58.70
Capitalization					
Bank Equity Capital ($000)	42,739	43,673	44,509	44,762	45,669
Tangible Equity ($000)	42,739	43,673	44,509	44,762	45,669
Tier 1 Capital ($000)	42,653	43,504	44,379	44,910	45,749
Equity/ Assets (%)	11.30	11.75	11.11	11.52	10.95
Tang Equity/ Tang Assets (%)	11.30	11.75	11.11	11.52	10.95
Risk Based Capital Ratio (%)	15.20	15.54	15.44	15.01	14.68
Tier 1 Risk-based Ratio (%)	13.95	14.29	14.19	13.76	13.43
Leverage Ratio (%)	11.78	11.81	11.71	11.22	11.43
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	1.18

Springdale: United Bank

Headquarters	2600 South Thompson Street Suite 201 Springdale, AR 72764
Phone	(479) 756-8811
Web Address	http://www.united-bk.com

Top Executives

Name	Position
Nathan E. Gairhan Jr.	President & CEO

Ultimate Parent	United Holding Company, Inc.
Federal Reserve ID#	539377
FDIC Cert#	32025
Rating Agency	FED
Rating Date	3/30/2015
Industry	Commercial Bank
Date Established	1/1/1978
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Board of Directors

Name	
Donald R. Pitts	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	158,296	166,044	167,768	174,877	176,409
Asset Growth Rate (%)	21.06	19.58	4.15	16.95	3.50
Total Loans & Leases (Incl HFS) ($000)	130,593	138,095	139,060	142,758	142,829
Loan Growth Rate (%)	24.78	22.98	2.80	10.64	0.20
Total Loans & Leases/ Assets (%)	82.50	83.17	82.89	81.63	80.96
Total Deposits (Incl Dom & For) ($000)	121,841	122,594	129,857	139,033	143,790
Deposit Growth Rate (%)	13.88	2.47	23.70	28.26	13.69
Loans/ Deposits (%)	107.18	112.64	107.09	102.68	99.33
Memo:Full-time Employees (actual)	51	55	59	61	56
Performance Measures					
Bank Net Income ($000)	332	464	458	461	319
ROAA (%)	0.86	1.22	1.09	1.06	0.74
ROAE (%)	5.83	8.17	8.02	8.11	5.65
Interest Income/ Avg Assets (%)	4.37	4.68	4.46	4.41	4.29
Interest Expense/ Avg Assets (%)	0.57	0.59	0.60	0.57	0.65
Net Interest Income/ Avg Assets (%)	3.80	4.09	3.86	3.84	3.63
Noninterest Income/ Avg Assets (%)	0.84	1.10	0.97	0.93	0.75
Noninterest Expense/ Avg Assets (%)	3.78	3.97	3.78	3.71	3.64
Net Interest Margin (%)	4.05	4.11	4.08	4.05	3.82
Yield/ Cost Spread (%)	3.88	3.95	3.90	3.86	3.63
Efficiency Ratio (FTE)	81.46	76.54	78.24	77.78	83.09
Capitalization					
Bank Equity Capital ($000)	22,631	22,805	22,857	22,619	22,553
Tangible Equity ($000)	22,631	22,805	22,857	22,619	22,553
Tier 1 Capital ($000)	22,552	22,695	22,700	22,715	22,553
Equity/ Assets (%)	14.30	13.73	13.62	12.93	12.78
Tang Equity/ Tang Assets (%)	14.30	13.73	13.62	12.93	12.78
Risk Based Capital Ratio (%)	19.40	18.40	18.05	17.17	17.33
Tier 1 Risk-based Ratio (%)	18.15	17.15	16.80	15.92	16.07
Leverage Ratio (%)	14.60	14.89	13.51	13.04	13.09
Common Dividnds Declrd/ Net Inc (%)	221.69	71.55	101.09	99.35	144.51

Stamps: Bodcaw Bank

Headquarters	307 Thomas Street Stamps, AR 71860
Phone	(870) 533-4486
Web Address	http://www.bodcawbank.com

Ultimate Parent	Bodcaw Bancshares, Inc.
Federal Reserve ID#	942847
FDIC Cert#	5624
Rating Agency	FDIC
Rating Date	7/1/2012
Industry	Commercial Bank
Date Established	1/1/1903
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
Scott Hultberg	Chairman & President

Board of Directors

Name	
Scott Hultberg	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	76,298	79,764	78,773	76,853	78,171
Asset Growth Rate (%)	7.03	18.17	-4.97	-9.75	6.86
Total Loans & Leases (Incl HFS) ($000)	24,133	23,476	22,453	21,616	22,244
Loan Growth Rate (%)	-1.50	-10.89	-17.43	-14.91	11.62
Total Loans & Leases/ Assets (%)	31.63	29.43	28.50	28.13	28.46
Total Deposits (Incl Dom & For) ($000)	66,908	70,000	68,665	67,978	69,368
Deposit Growth Rate (%)	9.11	18.49	-7.63	-4.00	8.18
Loans/ Deposits (%)	36.07	33.54	32.70	31.80	32.07
Memo:Full-time Employees (actual)	12	12	12	12	11
Performance Measures					
Bank Net Income ($000)	206	146	143	92	262
ROAA (%)	1.09	0.76	0.73	0.48	1.35
ROAE (%)	9.07	6.33	6.02	3.99	12.01
Interest Income/ Avg Assets (%)	3.55	3.38	3.26	3.32	3.32
Interest Expense/ Avg Assets (%)	0.83	0.82	0.75	0.77	0.70
Net Interest Income/ Avg Assets (%)	2.72	2.56	2.51	2.55	2.61
Noninterest Income/ Avg Assets (%)	0.20	0.18	0.19	0.18	0.17
Noninterest Expense/ Avg Assets (%)	1.88	1.83	1.79	1.81	1.66
Net Interest Margin (%)	2.93	2.75	2.82	2.77	2.82
Yield/ Cost Spread (%)	2.67	2.49	2.59	2.53	2.59
Efficiency Ratio (FTE)	58.40	60.62	60.27	59.70	53.51
Capitalization					
Bank Equity Capital ($000)	9,076	9,374	9,634	8,793	8,661
Tangible Equity ($000)	9,076	9,374	9,634	8,793	8,661
Tier 1 Capital ($000)	8,801	8,948	9,089	9,180	8,944
Equity/ Assets (%)	11.90	11.75	12.23	11.44	11.08
Tang Equity/ Tang Assets (%)	11.90	11.75	12.23	11.44	11.08
Risk Based Capital Ratio (%)	29.37	26.42	29.62	31.35	29.12
Tier 1 Risk-based Ratio (%)	28.42	25.64	29.20	30.82	28.58
Leverage Ratio (%)	11.65	11.64	11.54	11.88	11.55
Common Dividnds Declrd/ Net Inc (%)	194.17	0.00	0.00	0.00	190.84

Star City: Bank of Star City

Headquarters	116 North Lincoln Avenue Star City, AR 71667
Phone	(870) 628-4286
Web Address	http://www.bankofstarcity.com

Ultimate Parent	Star City Bancshares, Inc.
Federal Reserve ID#	126049
FDIC Cert#	5634
Rating Agency	FED
Rating Date	3/16/2015
Industry	Commercial Bank
Date Established	4/7/1925
Government Program Participation:	TDGP - Opted Out TAGP - Opted Out

Top Executives

Name	Position
R. Mark Owen	President, Treasurer & COO

Board of Directors

Name	
	Chariman of the Board

Balance Sheet Highlights	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	92,812	89,378	90,858	91,436	90,136
Asset Growth Rate (%)	-6.04	-14.80	6.62	2.54	-5.69
Total Loans & Leases (Incl HFS) ($000)	60,650	64,122	64,004	58,845	60,708
Loan Growth Rate (%)	-8.44	22.90	-0.74	-32.24	12.66
Total Loans & Leases/ Assets (%)	65.35	71.74	70.44	64.36	67.35
Total Deposits (Incl Dom & For) ($000)	77,965	71,320	75,476	77,170	75,675
Deposit Growth Rate (%)	-8.29	-34.09	23.31	8.98	-7.75
Loans/ Deposits (%)	77.79	89.91	84.80	76.25	80.22
Memo:Full-time Employees (actual)	28	28	27	28	29
Performance Measures					
Bank Net Income ($000)	244	335	402	343	316
ROAA (%)	1.05	1.48	1.80	1.49	1.40
ROAE (%)	7.25	9.70	11.37	9.95	9.41
Interest Income/ Avg Assets (%)	4.46	4.58	4.75	4.44	4.43
Interest Expense/ Avg Assets (%)	0.26	0.27	0.27	0.27	0.26
Net Interest Income/ Avg Assets (%)	4.20	4.31	4.47	4.18	4.17
Noninterest Income/ Avg Assets (%)	0.44	0.49	0.55	0.73	1.08
Noninterest Expense/ Avg Assets (%)	3.32	3.38	3.49	3.42	3.71
Net Interest Margin (%)	4.38	4.50	4.68	4.35	4.33
Yield/ Cost Spread (%)	4.24	4.36	4.53	4.18	4.18
Efficiency Ratio (FTE)	68.68	67.38	66.68	66.90	68.16
Capitalization					
Bank Equity Capital ($000)	13,644	13,976	14,308	13,257	13,603
Tangible Equity ($000)	13,644	13,976	14,308	13,257	13,603
Tier 1 Capital ($000)	13,526	13,860	14,263	13,631	13,947
Equity/ Assets (%)	14.70	15.64	15.75	14.50	15.09
Tang Equity/ Tang Assets (%)	14.70	15.64	15.75	14.50	15.09
Risk Based Capital Ratio (%)	22.99	21.45	23.18	23.20	22.85
Tier 1 Risk-based Ratio (%)	21.73	20.19	21.92	21.93	21.58
Leverage Ratio (%)	14.59	15.31	16.00	14.82	15.49
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	284.26	0.00

Stephens: Security Bank

Headquarters	105 West Ruby Street Stephens, AR 71764
Phone	(870) 786-5416
Web Address	http://www.secbnk.com

Ultimate Parent	Smith Associated Banking Corporation
Federal Reserve ID#	741648
FDIC Cert#	16395
Rating Agency	FDIC
Rating Date	12/1/2014
Industry	Commercial Bank
Date Established	4/1/1946
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Guy Richard Smith	President & CEO
Cheryl L. Brown	Executive VP, CFO & COO

Board of Directors

Name	
Carol Reaves	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	59,838	62,375	62,439	62,205	62,446
Asset Growth Rate (%)	-1.03	16.96	0.41	-1.50	1.55
Total Loans & Leases (Incl HFS) ($000)	49,970	51,140	49,593	50,682	51,643
Loan Growth Rate (%)	8.13	9.37	-12.10	8.78	7.58
Total Loans & Leases/ Assets (%)	83.51	81.99	79.43	81.48	82.70
Total Deposits (Incl Dom & For) ($000)	53,388	55,799	55,923	55,663	55,673
Deposit Growth Rate (%)	-2.61	18.06	0.89	-1.86	0.07
Loans/ Deposits (%)	93.60	91.65	88.68	91.05	92.76
Memo:Full-time Employees (actual)	16	17	16	16	17
Performance Measures					
Bank Net Income ($000)	134	128	134	106	130
ROAA (%)	0.88	0.82	0.86	0.68	0.83
ROAE (%)	10.44	9.70	10.09	8.02	9.67
Interest Income/ Avg Assets (%)	4.77	4.75	4.69	4.78	4.69
Interest Expense/ Avg Assets (%)	0.94	0.95	1.00	0.99	0.98
Net Interest Income/ Avg Assets (%)	3.83	3.79	3.69	3.78	3.71
Noninterest Income/ Avg Assets (%)	0.36	0.33	0.45	0.56	0.43
Noninterest Expense/ Avg Assets (%)	2.84	2.81	2.70	3.02	2.54
Net Interest Margin (%)	4.17	4.13	3.96	4.05	4.01
Yield/ Cost Spread (%)	4.04	4.00	3.85	3.93	3.89
Efficiency Ratio (FTE)	67.00	67.41	64.50	68.76	60.56
Capitalization					
Bank Equity Capital ($000)	5,211	5,347	5,276	5,295	5,457
Tangible Equity ($000)	5,211	5,347	5,276	5,295	5,457
Tier 1 Capital ($000)	5,163	5,299	5,225	5,349	4,942
Equity/ Assets (%)	8.71	8.57	8.45	8.51	8.74
Tang Equity/ Tang Assets (%)	8.71	8.57	8.45	8.51	8.74
Risk Based Capital Ratio (%)	14.26	14.25	14.62	14.95	13.80
Tier 1 Risk-based Ratio (%)	13.00	12.99	13.37	13.69	12.54
Leverage Ratio (%)	8.51	8.49	8.38	8.53	7.86
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	149.25	0.00	0.00

Stuttgart: Farmers & Merchants Bank

Headquarters	708 South Main Street Stuttgart, AR 72160
Phone	(870) 673-6911
Web Address	http://www.mebanking.com

Ultimate Parent	Farmers and Merchants Bankshares, Inc.
Federal Reserve ID#	677644
FDIC Cert#	16216
Rating Agency	FED
Rating Date	4/11/2016
Industry	Commercial Bank
Date Established	1/2/1945
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Thomas Gary Hudson	President & CEO
Carroll Jody Fowler	Senior VP & COO

Board of Directors

Name	
Roy O. McCollum III	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	1,003,382	993,172	979,239	982,985	990,912
Asset Growth Rate (%)	13.93	-4.07	-5.61	1.53	3.23
Total Loans & Leases (Incl HFS) ($000)	650,293	677,001	673,186	641,867	625,534
Loan Growth Rate (%)	-14.59	16.43	-2.25	-18.61	-10.18
Total Loans & Leases/ Assets (%)	64.81	68.17	68.75	65.30	63.13
Total Deposits (Incl Dom & For) ($000)	821,028	811,879	795,084	797,501	803,698
Deposit Growth Rate (%)	16.14	-4.46	-8.27	1.22	3.11
Loans/ Deposits (%)	79.20	83.39	84.67	80.48	77.83
Memo:Full-time Employees (actual)	244	244	238	245	243
Performance Measures					
Bank Net Income ($000)	1,905	1,824	2,608	3,029	1,728
ROAA (%)	0.76	0.75	1.07	1.23	0.70
ROAE (%)	6.24	5.85	8.20	9.50	5.40
Interest Income/ Avg Assets (%)	3.64	3.90	4.10	3.88	3.64
Interest Expense/ Avg Assets (%)	0.24	0.24	0.25	0.25	0.25
Net Interest Income/ Avg Assets (%)	3.41	3.66	3.85	3.63	3.39
Noninterest Income/ Avg Assets (%)	0.82	0.55	0.66	0.59	0.85
Noninterest Expense/ Avg Assets (%)	2.74	2.71	2.66	2.71	2.82
Net Interest Margin (%)	3.79	4.27	4.27	4.06	3.77
Yield/ Cost Spread (%)	3.75	4.24	4.23	4.03	3.72
Efficiency Ratio (FTE)	61.42	61.20	56.03	60.86	63.01
Capitalization					
Bank Equity Capital ($000)	123,526	125,866	128,492	126,519	129,330
Tangible Equity ($000)	96,184	98,750	101,603	99,856	102,893
Tier 1 Capital ($000)	99,203	101,254	104,088	107,344	109,297
Equity/ Assets (%)	12.31	12.67	13.12	12.87	13.05
Tang Equity/ Tang Assets (%)	9.85	10.22	10.67	10.44	10.67
Risk Based Capital Ratio (%)	13.85	13.83	14.26	15.16	15.65
Tier 1 Risk-based Ratio (%)	13.20	13.14	13.51	14.35	14.77
Leverage Ratio (%)	10.16	10.63	10.94	11.18	11.35
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

Van Buren: Citizens Bank & Trust Company

Headquarters	3110 Alma Highway Van Buren, AR 72956
Phone	(479) 474-1201
Web Address	http://www.cbankandtrust.com

Ultimate Parent	First Bank Corp
Federal Reserve ID#	192147
FDIC Cert#	8738
Rating Agency	FED
Rating Date	7/14/2014
Industry	Commercial Bank
Date Established	5/1/1886
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
D. Keith Hefner	President & CEO
Joe Dan Stewart	Senior VP & Cashier

Board of Directors

Name	
James G. Williamson Jr.	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	375,297	388,125	383,739	394,561	401,537
Asset Growth Rate (%)	5.29	13.67	-4.52	11.28	7.07
Total Loans & Leases (Incl HFS) ($000)	225,518	228,726	229,997	237,083	236,575
Loan Growth Rate (%)	13.36	5.69	2.22	12.32	-0.86
Total Loans & Leases/ Assets (%)	60.09	58.93	59.94	60.09	58.92
Total Deposits (Incl Dom & For) ($000)	325,156	337,490	332,042	343,389	349,241
Deposit Growth Rate (%)	3.86	15.17	-6.46	13.67	6.82
Loans/ Deposits (%)	69.36	67.77	69.27	69.04	67.74
Memo:Full-time Employees (actual)	99	100	103	101	101
Performance Measures					
Bank Net Income ($000)	1,424	1,425	1,410	1,423	1,500
ROAA (%)	1.54	1.49	1.47	1.47	1.52
ROAE (%)	12.27	12.08	11.81	11.91	12.48
Interest Income/ Avg Assets (%)	3.97	3.93	3.95	3.93	3.91
Interest Expense/ Avg Assets (%)	0.26	0.25	0.26	0.25	0.25
Net Interest Income/ Avg Assets (%)	3.72	3.68	3.69	3.68	3.66
Noninterest Income/ Avg Assets (%)	0.70	0.65	0.65	0.68	0.64
Noninterest Expense/ Avg Assets (%)	2.20	2.19	2.23	2.24	2.08
Net Interest Margin (%)	3.90	3.86	3.87	3.85	3.82
Yield/ Cost Spread (%)	3.81	3.78	3.77	3.76	3.73
Efficiency Ratio (FTE)	47.41	48.17	48.76	49.07	46.20
Capitalization					
Bank Equity Capital ($000)	47,242	47,156	48,391	47,226	48,918
Tangible Equity ($000)	46,765	46,679	47,914	46,749	48,441
Tier 1 Capital ($000)	46,323	45,949	47,359	46,981	48,481
Equity/ Assets (%)	12.59	12.15	12.61	11.97	12.18
Tang Equity/ Tang Assets (%)	12.48	12.04	12.50	11.86	12.08
Risk Based Capital Ratio (%)	20.75	20.52	20.49	19.83	20.33
Tier 1 Risk-based Ratio (%)	19.50	19.26	19.23	18.58	19.08
Leverage Ratio (%)	12.51	12.05	12.37	12.18	12.33
Common Dividnds Declrd/ Net Inc (%)	0.00	126.32	0.00	126.49	0.00

Van Buren: First Community Bank of Crawford County

Headquarters	2925 Alma Highway Suite A Van Buren, AR 72956
Phone	(479) 262-2900
Web Address	http://www.firstcommunity-bank.com

Ultimate Parent	Harrell Bancshares, Inc.
Federal Reserve ID#	2907493
FDIC Cert#	35573
Rating Agency	FDIC
Rating Date	7/1/2012
Industry	Commercial Bank
Date Established	7/11/2000
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Terry Q. Carson	President

Board of Directors

Name	
Tim Hodges	Chariman of the Board

Balance Sheet Highlights **End of Period Date**	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
Total Assets ($000)	NA	NA	NA	NA	NA
Asset Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases (Incl HFS) ($000)	NA	NA	NA	NA	NA
Loan Growth Rate (%)	NA	NA	NA	NA	NA
Total Loans & Leases/ Assets (%)	NA	NA	NA	NA	NA
Total Deposits (Incl Dom & For) ($000)	NA	NA	NA	NA	NA
Deposit Growth Rate (%)	NA	NA	NA	NA	NA
Loans/ Deposits (%)	NA	NA	NA	NA	NA
Memo:Full-time Employees (actual)	NA	NA	NA	NA	NA
Performance Measures					
Bank Net Income ($000)	NA	NA	NA	NA	NA
ROAA (%)	NA	NA	NA	NA	NA
ROAE (%)	NA	NA	NA	NA	NA
Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Interest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Income/ Avg Assets (%)	NA	NA	NA	NA	NA
Noninterest Expense/ Avg Assets (%)	NA	NA	NA	NA	NA
Net Interest Margin (%)	NA	NA	NA	NA	NA
Yield/ Cost Spread (%)	NA	NA	NA	NA	NA
Efficiency Ratio (FTE)	NA	NA	NA	NA	NA
Capitalization					
Bank Equity Capital ($000)	NA	NA	NA	NA	NA
Tangible Equity ($000)	NA	NA	NA	NA	NA
Tier 1 Capital ($000)	NA	NA	NA	NA	NA
Equity/ Assets (%)	NA	NA	NA	NA	NA
Tang Equity/ Tang Assets (%)	NA	NA	NA	NA	NA
Risk Based Capital Ratio (%)	NA	NA	NA	NA	NA
Tier 1 Risk-based Ratio (%)	NA	NA	NA	NA	NA
Leverage Ratio (%)	NA	NA	NA	NA	NA
Common Dividnds Declrd/ Net Inc (%)	NA	NA	NA	NA	NA

Walnut Ridge: First National Bank of Lawrence County at Walnut Ridge

Headquarters	206 West Main Street Walnut Ridge, AR 72476
Phone	(870) 886-5959
Web Address	http://www.firstteller.com

Ultimate Parent	First National Capital Corporation
Federal Reserve ID#	799948
FDIC Cert#	3896
Rating Agency	OCC
Rating Date	9/16/2013
Industry	Commercial Bank
Date Established	3/27/1919
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Milton B. Smith	Chairman, President & CEO

Board of Directors

Name	
Milton B. Smith	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	206,645	201,032	203,418	208,277	208,406
Asset Growth Rate (%)	27.40	-10.87	4.75	9.55	0.25
Total Loans & Leases (Incl HFS) ($000)	125,080	126,887	127,745	123,779	120,218
Loan Growth Rate (%)	-3.15	5.78	2.70	-12.42	-11.51
Total Loans & Leases/ Assets (%)	60.53	63.12	62.80	59.43	57.68
Total Deposits (Incl Dom & For) ($000)	184,980	178,776	180,948	187,922	187,549
Deposit Growth Rate (%)	28.67	-13.42	4.86	15.42	-0.79
Loans/ Deposits (%)	67.62	70.98	70.60	65.87	64.10
Memo:Full-time Employees (actual)	63	56	57	58	58
Performance Measures					
Bank Net Income ($000)	520	452	336	707	473
ROAA (%)	1.07	0.87	0.66	1.36	0.90
ROAE (%)	10.10	8.55	6.22	13.74	9.58
Interest Income/ Avg Assets (%)	3.84	3.67	3.76	3.71	3.66
Interest Expense/ Avg Assets (%)	0.32	0.33	0.34	0.33	0.34
Net Interest Income/ Avg Assets (%)	3.52	3.34	3.43	3.37	3.32
Noninterest Income/ Avg Assets (%)	0.65	0.59	0.56	0.60	0.63
Noninterest Expense/ Avg Assets (%)	3.06	2.77	3.27	2.59	2.99
Net Interest Margin (%)	3.85	3.63	3.74	3.67	3.63
Yield/ Cost Spread (%)	3.82	3.59	3.70	3.62	3.58
Efficiency Ratio (FTE)	71.75	68.31	80.09	63.10	73.46
Capitalization					
Bank Equity Capital ($000)	20,797	21,516	21,676	19,485	20,008
Tangible Equity ($000)	20,797	21,516	21,676	19,485	20,008
Tier 1 Capital ($000)	20,932	21,184	21,320	21,627	21,750
Equity/ Assets (%)	10.06	10.70	10.66	9.36	9.60
Tang Equity/ Tang Assets (%)	10.06	10.70	10.66	9.36	9.60
Risk Based Capital Ratio (%)	16.67	16.85	16.87	17.38	17.72
Tier 1 Risk-based Ratio (%)	15.60	15.81	15.82	16.32	16.62
Leverage Ratio (%)	10.73	10.24	10.51	10.41	10.36
Common Dividnds Declrd/ Net Inc (%)	76.92	44.25	59.52	56.58	74.00

Warren: First State Bank of Warren

Headquarters	104 South Main Street Warren, AR 71671
Phone	(870) 226-2601
Web Address	http://www.firststatewarren.com

Ultimate Parent	Bradley Bancshares, Inc.
Federal Reserve ID#	843542
FDIC Cert#	94
Rating Agency	FED
Rating Date	3/27/2017
Industry	Commercial Bank
Date Established	1/1/1890
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Bennie F. Ryburn III	Chairman & CEO
Freddie M. Mobley	President & COO

Board of Directors

Name	
Bennie F. Ryburn III	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	113,629	111,438	112,072	111,117	113,854
Asset Growth Rate (%)	0.79	-7.71	2.28	-3.41	9.85
Total Loans & Leases (Incl HFS) ($000)	39,057	37,872	38,445	36,990	37,228
Loan Growth Rate (%)	-1.45	-12.14	6.05	-15.14	2.57
Total Loans & Leases/ Assets (%)	34.37	33.98	34.30	33.29	32.70
Total Deposits (Incl Dom & For) ($000)	101,540	99,166	99,689	99,093	101,648
Deposit Growth Rate (%)	-0.19	-9.35	2.11	-2.39	10.31
Loans/ Deposits (%)	38.46	38.19	38.56	37.33	36.62
Memo:Full-time Employees (actual)	30	30	30	30	30
Performance Measures					
Bank Net Income ($000)	171	127	130	105	151
ROAA (%)	0.61	0.45	0.47	0.38	0.54
ROAE (%)	5.80	4.24	4.30	3.49	5.06
Interest Income/ Avg Assets (%)	3.03	2.95	3.02	2.97	3.00
Interest Expense/ Avg Assets (%)	0.36	0.35	0.35	0.36	0.35
Net Interest Income/ Avg Assets (%)	2.67	2.60	2.66	2.61	2.64
Noninterest Income/ Avg Assets (%)	0.50	0.50	0.51	0.54	0.57
Noninterest Expense/ Avg Assets (%)	2.48	2.54	2.62	2.65	2.59
Net Interest Margin (%)	2.86	2.77	2.84	2.75	2.83
Yield/ Cost Spread (%)	2.76	2.67	2.74	2.64	2.74
Efficiency Ratio (FTE)	74.41	77.52	77.42	77.77	75.49
Capitalization					
Bank Equity Capital ($000)	11,903	12,046	12,158	11,885	12,009
Tangible Equity ($000)	11,903	12,046	12,158	11,885	12,009
Tier 1 Capital ($000)	11,802	11,869	12,008	11,702	12,315
Equity/ Assets (%)	10.48	10.81	10.85	10.70	10.55
Tang Equity/ Tang Assets (%)	10.48	10.81	10.85	10.70	10.55
Risk Based Capital Ratio (%)	44.50	21.30	20.80	20.53	20.92
Tier 1 Risk-based Ratio (%)	43.25	20.37	19.86	19.69	20.06
Leverage Ratio (%)	10.53	10.53	10.84	10.72	11.07
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00

Warren: Warren Bank and Trust Company

Headquarters	201 South Main Street Warren, AR 71671
Phone	(870) 226-2621
Web Address	http://www.warrenbanktrust.com

Ultimate Parent	
Federal Reserve ID#	748441
FDIC Cert#	81
Rating Agency	FED
Rating Date	7/27/2015
Industry	Commercial Bank
Date Established	12/31/1901
Government Program Participation:	TDGP - Participated TAGP - Participated

Top Executives

Name	Position
Kelly Ashcraft	President, Senior VP of Credit

Board of Directors

Name	
John B. Frazer Jr.	Chariman of the Board

Balance Sheet Highlights	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	135,313	136,710	136,924	132,141	134,557
Asset Growth Rate (%)	-6.16	4.13	0.63	-13.97	7.31
Total Loans & Leases (Incl HFS) ($000)	41,434	41,350	42,429	42,528	42,981
Loan Growth Rate (%)	-0.22	-0.81	10.44	0.93	4.26
Total Loans & Leases/ Assets (%)	30.62	30.25	30.99	32.18	31.94
Total Deposits (Incl Dom & For) ($000)	106,437	107,619	107,470	106,440	107,209
Deposit Growth Rate (%)	-11.74	4.44	-0.55	-3.83	2.89
Loans/ Deposits (%)	38.93	38.42	39.48	39.95	40.09
Memo:Full-time Employees (actual)	37	37	37	37	36
Performance Measures					
Bank Net Income ($000)	342	320	345	218	319
ROAA (%)	1.01	0.94	1.01	0.64	0.94
ROAE (%)	5.98	5.43	5.82	3.96	6.17
Interest Income/ Avg Assets (%)	3.31	3.33	3.45	3.40	3.34
Interest Expense/ Avg Assets (%)	0.42	0.41	0.42	0.43	0.41
Net Interest Income/ Avg Assets (%)	2.89	2.91	3.03	2.97	2.93
Noninterest Income/ Avg Assets (%)	0.29	0.34	0.37	0.28	0.36
Noninterest Expense/ Avg Assets (%)	2.33	2.34	2.40	2.61	2.35
Net Interest Margin (%)	2.97	3.00	3.12	3.06	3.02
Yield/ Cost Spread (%)	2.79	2.81	2.93	2.85	2.84
Efficiency Ratio (FTE)	72.95	72.07	70.31	80.23	71.26
Capitalization					
Bank Equity Capital ($000)	23,449	23,662	23,777	20,250	21,125
Tangible Equity ($000)	23,449	23,662	23,777	20,250	21,125
Tier 1 Capital ($000)	22,218	22,057	22,162	21,900	22,220
Equity/ Assets (%)	17.33	17.31	17.37	15.32	15.70
Tang Equity/ Tang Assets (%)	17.33	17.31	17.37	15.32	15.70
Risk Based Capital Ratio (%)	45.51	45.20	44.53	44.10	43.87
Tier 1 Risk-based Ratio (%)	44.66	44.36	43.71	43.38	43.17
Leverage Ratio (%)	16.37	16.23	16.27	16.04	16.39
Common Dividnds Declrd/ Net Inc (%)	0.00	150.00	69.57	220.18	0.00

West Memphis: Fidelity National Bank

Headquarters	330 West Broadway Street West Memphis, AR 72301
Phone	(870) 735-8700
Web Address	http://www.fidelitybanker.com

Ultimate Parent	Carlson Bancshares, Inc.
Federal Reserve ID#	848248
FDIC Cert#	19644
Rating Agency	OCC
Rating Date	3/17/2014
Industry	Commercial Bank
Date Established	11/4/1966
Government Program Participation:	TDGP - Opted Out TAGP - Participated

Top Executives

Name	Position
Charles E. Horton	President & CEO
Cathy Horton	Senior Vice President

Board of Directors

Name	
William A. Carlson	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	391,933	400,593	395,838	382,946	395,310
Asset Growth Rate (%)	6.34	8.84	-4.75	-13.03	12.91
Total Loans & Leases (Incl HFS) ($000)	174,485	182,652	189,150	177,470	185,485
Loan Growth Rate (%)	15.18	18.72	14.23	-24.70	18.07
Total Loans & Leases/ Assets (%)	44.52	45.60	47.78	46.34	46.92
Total Deposits (Incl Dom & For) ($000)	348,735	337,450	334,132	335,802	353,324
Deposit Growth Rate (%)	12.71	-12.94	-3.93	2.00	20.87
Loans/ Deposits (%)	50.03	54.13	56.61	52.85	52.50
Memo:Full-time Employees (actual)	62	63	61	61	62
Performance Measures					
Bank Net Income ($000)	1,268	1,243	1,215	1,010	1,261
ROAA (%)	1.31	1.26	1.23	1.04	1.31
ROAE (%)	12.34	11.49	11.01	9.59	12.41
Interest Income/ Avg Assets (%)	2.98	3.01	3.00	2.97	3.06
Interest Expense/ Avg Assets (%)	0.25	0.25	0.26	0.25	0.25
Net Interest Income/ Avg Assets (%)	2.73	2.76	2.73	2.72	2.82
Noninterest Income/ Avg Assets (%)	0.46	0.42	0.46	0.45	0.45
Noninterest Expense/ Avg Assets (%)	1.96	1.89	1.92	2.10	1.92
Net Interest Margin (%)	2.80	2.81	2.82	2.80	2.88
Yield/ Cost Spread (%)	2.70	2.71	2.73	2.71	2.79
Efficiency Ratio (FTE)	57.65	55.76	56.73	62.44	55.57
Capitalization					
Bank Equity Capital ($000)	42,464	44,071	44,247	40,033	41,280
Tangible Equity ($000)	42,464	44,071	44,247	40,033	41,280
Tier 1 Capital ($000)	41,187	41,929	42,695	42,205	42,941
Equity/ Assets (%)	10.83	11.00	11.18	10.45	10.44
Tang Equity/ Tang Assets (%)	10.83	11.00	11.18	10.45	10.44
Risk Based Capital Ratio (%)	19.89	19.85	19.43	20.37	19.99
Tier 1 Risk-based Ratio (%)	18.95	18.90	18.49	19.36	18.99
Leverage Ratio (%)	10.67	10.67	10.82	10.82	11.13
Common Dividnds Declrd/ Net Inc (%)	35.49	40.23	37.04	148.51	41.63

Wynne: Cross County Bank

Headquarters	399 East Merriman P.O. Box Nine Wynne, AR 72396
Phone	(870) 238-8171
Web Address	http://www.crosscountybank.com

Top Executives

Name	Position
David Dowd	President & CEO

Ultimate Parent	Cross County Bancshares, Inc.
Federal Reserve ID#	989347
FDIC Cert#	13821
Rating Agency	FDIC
Rating Date	6/23/2014
Industry	Commercial Bank
Date Established	6/5/1891
Government Program Participation:	TDGP - Participated TAGP - Participated

Board of Directors

Name	
Willard G. Burks	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	229,878	227,211	236,717	231,210	230,748
Asset Growth Rate (%)	-9.34	-4.64	16.74	-9.31	-0.80
Total Loans & Leases (Incl HFS) ($000)	175,341	191,522	195,331	179,860	179,805
Loan Growth Rate (%)	10.13	36.91	7.96	-31.68	-0.12
Total Loans & Leases/ Assets (%)	76.28	84.29	82.52	77.79	77.92
Total Deposits (Incl Dom & For) ($000)	197,111	194,679	193,759	198,290	197,765
Deposit Growth Rate (%)	-11.61	-4.94	-1.89	9.35	-1.06
Loans/ Deposits (%)	88.96	98.38	100.81	90.71	90.92
Memo:Full-time Employees (actual)	77	78	78	78	79
Performance Measures					
Bank Net Income ($000)	529	571	785	299	600
ROAA (%)	0.91	0.99	1.32	0.51	1.03
ROAE (%)	7.61	8.15	11.05	4.15	8.28
Interest Income/ Avg Assets (%)	4.43	4.68	5.02	4.60	4.62
Interest Expense/ Avg Assets (%)	0.42	0.43	0.44	0.45	0.46
Net Interest Income/ Avg Assets (%)	4.01	4.25	4.58	4.15	4.16
Noninterest Income/ Avg Assets (%)	0.62	0.68	0.66	-0.07	0.72
Noninterest Expense/ Avg Assets (%)	2.95	3.09	2.90	3.03	2.97
Net Interest Margin (%)	4.35	4.60	4.95	4.46	4.46
Yield/ Cost Spread (%)	4.23	4.48	4.81	4.33	4.30
Efficiency Ratio (FTE)	63.00	62.10	54.69	73.34	60.37
Capitalization					
Bank Equity Capital ($000)	27,949	28,111	28,702	28,885	29,114
Tangible Equity ($000)	27,120	27,287	27,883	28,071	28,305
Tier 1 Capital ($000)	27,419	27,417	27,954	28,182	28,373
Equity/ Assets (%)	12.16	12.37	12.13	12.49	12.62
Tang Equity/ Tang Assets (%)	11.84	12.05	11.82	12.18	12.31
Risk Based Capital Ratio (%)	16.05	15.31	15.62	16.69	16.67
Tier 1 Risk-based Ratio (%)	14.79	14.05	14.36	15.43	15.41
Leverage Ratio (%)	11.83	11.98	11.77	12.15	12.27
Common Dividnds Declrd/ Net Inc (%)	50.28	100.70	31.85	25.08	64.50

Wynne: First National Bank of Wynne

Headquarters	528 East Merriman Avenue Wynne, AR 72396
Phone	(870) 238-2361
Web Address	http://www.fnbwynne.com

Top Executives

Name	Position
Sean H. Williams	President & CEO

Ultimate Parent	First National Corporation of Wynne
Federal Reserve ID#	988845
FDIC Cert#	3897
Rating Agency	OCC
Rating Date	8/18/2016
Industry	Commercial Bank
Date Established	12/3/1915
Government Program Participation:	TDGP - Participated TAGP - Participated

Board of Directors

Name	
John Ed Gregson	Chariman of the Board

Balance Sheet Highlights	**2016Q1**	**2016Q2**	**2016Q3**	**2016Q4**	**2017Q1**
End of Period Date	**03/31/16**	**06/30/16**	**09/30/16**	**12/31/16**	**03/31/17**
Total Assets ($000)	282,060	275,222	284,584	282,034	282,665
Asset Growth Rate (%)	-12.18	-9.70	13.61	-3.58	0.89
Total Loans & Leases (Incl HFS) ($000)	136,707	142,875	164,040	144,590	136,298
Loan Growth Rate (%)	-17.90	18.05	59.25	-47.43	-22.94
Total Loans & Leases/ Assets (%)	48.47	51.91	57.64	51.27	48.22
Total Deposits (Incl Dom & For) ($000)	240,417	232,871	231,304	244,186	243,963
Deposit Growth Rate (%)	-15.77	-12.55	-2.69	22.28	-0.37
Loans/ Deposits (%)	56.86	61.35	70.92	59.21	55.87
Memo:Full-time Employees (actual)	76	75	74	74	72
Performance Measures					
Bank Net Income ($000)	693	705	811	691	508
ROAA (%)	0.97	1.01	1.17	0.97	0.72
ROAE (%)	7.92	7.85	8.83	7.99	6.27
Interest Income/ Avg Assets (%)	3.22	3.53	3.79	3.51	3.28
Interest Expense/ Avg Assets (%)	0.26	0.27	0.28	0.25	0.27
Net Interest Income/ Avg Assets (%)	2.96	3.26	3.51	3.26	3.01
Noninterest Income/ Avg Assets (%)	1.10	0.69	0.97	0.75	0.67
Noninterest Expense/ Avg Assets (%)	2.70	2.56	2.73	2.54	2.68
Net Interest Margin (%)	3.27	3.61	3.88	3.60	3.34
Yield/ Cost Spread (%)	3.14	3.47	3.74	3.47	3.20
Efficiency Ratio (FTE)	63.73	62.15	58.69	60.91	70.19
Capitalization					
Bank Equity Capital ($000)	35,480	36,353	37,160	32,049	32,809
Tangible Equity ($000)	29,718	30,591	31,398	26,287	27,047
Tier 1 Capital ($000)	29,473	30,178	30,989	26,679	27,187
Equity/ Assets (%)	12.58	13.21	13.06	11.36	11.61
Tang Equity/ Tang Assets (%)	10.76	11.35	11.26	9.51	9.77
Risk Based Capital Ratio (%)	15.48	16.97	16.76	14.57	14.61
Tier 1 Risk-based Ratio (%)	14.53	15.99	15.81	13.60	13.65
Leverage Ratio (%)	10.56	11.06	11.44	9.57	9.89
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	723.59	0.00