



FALL 2019

OnlineBank

DIRECTORY

Data Provided by S&P Global Market Intelligence,
an ACB Preferred Solutions Provider

Arkadelphia: Southern Bancorp Bank

Headquarters 601 Main Street
Arkadelphia, AR 71923

Phone (870) 246-5811

Web Address www.banksouthern.com

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

TOP EXECUTIVES

Name	Position
John T. Olaimey	President, CEO & Director

Ultimate Parent Southern Bancorp, Inc.

Federal Reserve ID# 852544

FDIC Cert# 1528

Rating Agency FED

Rating Date 3/20/2017

Industry Commercial Bank

Date Established 3/1/1884

Government Program Participation: TDGP - Participated

Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Sherman Ellis Tate	Chariman of the Board

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19

Total Assets (\$000)	1,185,130	1,149,088	1,235,070	1,387,751	1,461,819
Asset Growth Rate (%)	1.07	-3.04	7.48	12.36	7.12
Total Loans & Leases (Incl HFS) (\$000)	776,526	784,303	883,693	959,531	1,030,531
Loan Growth Rate (%)	-0.41	1.00	12.67	8.58	9.87
Total Loans & Leases/ Assets (%)	65.52	68.25	71.55	69.14	70.50
Total Deposits (Incl Dom & For) (\$000)	989,701	953,222	1,021,931	1,140,295	1,209,381
Deposit Growth Rate (%)	1.95	-3.69	7.21	11.58	8.08
Loans/ Deposits (%)	78.46	82.28	86.47	84.15	85.21
Memo:Full-time Employees (actual)	320	320	339	349	365

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
----------------------	-------	-------	-------	-------	-----

Bank Net Income (\$000)	9,818	10,143	11,056	12,760	10,720
ROAA (%)	0.84	0.88	0.92	0.99	1.03
ROAE (%)	7.02	7.01	8.08	8.76	8.94
Interest Income/ Avg Assets (%)	4.00	3.92	4.08	4.11	4.27
Interest Expense/ Avg Assets (%)	0.26	0.27	0.31	0.49	0.79
Net Interest Income/ Avg Assets (%)	3.74	3.65	3.77	3.62	3.48
Noninterest Income/ Avg Assets (%)	0.77	0.88	0.90	0.74	0.78
Noninterest Expense/ Avg Assets (%)	3.21	3.24	3.33	2.85	2.66
Net Interest Margin (%)	4.28	4.12	4.19	4.01	3.83
Yield/ Cost Spread (%)	4.27	4.10	4.16	3.97	3.77
Efficiency Ratio (FTE)	69.67	69.80	69.75	64.53	61.78

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
----------------	-------	-------	-------	-------	-----

Bank Equity Capital (\$000)	142,755	129,981	141,217	152,377	166,428
Tangible Equity (\$000)	106,002	93,228	103,730	114,968	129,078
Tier 1 Capital (\$000)	106,352	93,995	103,754	116,592	127,319
Equity/ Assets (%)	12.05	11.31	11.43	10.98	11.38
Tang Equity/ Tang Assets (%)	9.23	8.38	8.66	8.51	9.06
Risk Based Capital Ratio (%)	14.08	12.43	12.32	13.00	11.25
Tier 1 Risk-based Ratio (%)	13.04	11.43	11.24	11.86	10.20
Leverage Ratio (%)	9.34	8.37	8.64	8.81	9.19
Common Dividnds Declrd/ Net Inc (%)	33.10	221.83	45.22	0.00	0.00

Ash Flat: FNBC Bank

Arkansas
Community Bankers
ONLINEBANK
DIRECTORY

Headquarters 636 Ash Flat Drive
Ash Flat, AR 72513

Phone (870) 994-2311

Web Address www.fnbc.us

TOP EXECUTIVES

Name	Position
Martin L. Sellars	CEO, President & Director
Clint McBryde	Vice President of Operations

Ultimate Parent FNBC Bancorp Inc

Federal Reserve ID# 100843

FDIC Cert# 1294

Rating Agency FED

Rating Date 3/4/2019

Industry Commercial Bank

Date Established 1/1/1912

Government Program TDGP - Opted Out

Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Martin B. Carpenter	Chariman of the Board

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19

Total Assets (\$000)	375,191	421,173	440,947	464,018	528,454
Asset Growth Rate (%)	4.87	12.26	4.69	5.23	18.52
Total Loans & Leases (Incl HFS) (\$000)	236,550	299,383	326,660	342,902	367,310
Loan Growth Rate (%)	4.42	26.56	9.11	4.97	9.49
Total Loans & Leases/ Assets (%)	63.05	71.08	74.08	73.90	69.51
Total Deposits (Incl Dom & For) (\$000)	267,695	278,042	319,958	350,310	442,463
Deposit Growth Rate (%)	-0.39	3.87	15.08	9.49	35.07
Loans/ Deposits (%)	88.37	107.68	102.09	97.89	83.01
Memo:Full-time Employees (actual)	102	103	96	99	94

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
----------------------	-------	-------	-------	-------	-----

Bank Net Income (\$000)	3,333	3,021	4,366	5,523	4,640
ROAA (%)	0.91	0.78	1.01	1.23	1.28
ROAE (%)	9.63	8.92	11.38	13.08	13.44
Interest Income/ Avg Assets (%)	4.28	4.33	4.46	4.55	4.86
Interest Expense/ Avg Assets (%)	0.58	0.69	0.76	0.86	1.04
Net Interest Income/ Avg Assets (%)	3.70	3.64	3.70	3.68	3.82
Noninterest Income/ Avg Assets (%)	0.78	0.70	0.77	0.83	0.81
Noninterest Expense/ Avg Assets (%)	3.57	3.48	3.25	3.03	2.96
Net Interest Margin (%)	3.93	3.84	3.89	3.87	3.99
Yield/ Cost Spread (%)	3.73	3.60	3.62	3.53	3.59
Efficiency Ratio (FTE)	77.37	76.84	69.60	65.23	62.23

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
----------------	-------	-------	-------	-------	-----

Bank Equity Capital (\$000)	33,743	35,675	39,588	42,195	49,044
Tangible Equity (\$000)	33,743	35,675	39,588	42,195	49,044
Tier 1 Capital (\$000)	37,786	39,808	41,573	43,957	49,197
Equity/ Assets (%)	8.99	8.47	8.98	9.09	9.28
Tang Equity/ Tang Assets (%)	8.99	8.47	8.98	9.09	9.28
Risk Based Capital Ratio (%)	15.77	13.70	13.24	13.08	14.11
Tier 1 Risk-based Ratio (%)	14.51	12.45	11.98	11.82	12.85
Leverage Ratio (%)	10.16	9.75	9.52	9.52	9.74
Common Dividnds Declrd/ Net Inc (%)	75.01	33.10	59.55	67.64	0.00

Augusta: Riverwind Bank

Headquarters 100 South Second Street
Augusta, AR 72006

Phone (870) 347-2511
Web Address www.riverwind.bank

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
William D. Patton	Chief Executive Officer
Casey Cullipher	President & General Counsel

BOARD OF DIRECTORS

Name	Position
Charles P. Eldridge	Chariman of the Board

Ultimate Parent
Federal Reserve ID# 855143
FDIC Cert# 15035
Rating Agency FDIC
Rating Date 12/1/2017
Industry Commercial Bank
Date Established 2/20/1935
Government Program TDGP - Opted Out
Participation: TAGP - Participated

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	90,717	92,831	100,255	103,920	102,568
Asset Growth Rate (%)	14.79	2.33	8.00	3.66	-1.73
Total Loans & Leases (Incl HFS) (\$000)	55,749	61,110	68,419	69,034	71,591
Loan Growth Rate (%)	12.17	9.62	11.96	0.90	4.94
Total Loans & Leases/ Assets (%)	61.45	65.83	68.24	66.43	69.80
Total Deposits (Incl Dom & For) (\$000)	79,351	81,521	88,180	91,104	88,401
Deposit Growth Rate (%)	16.53	2.73	8.17	3.32	-3.96
Loans/ Deposits (%)	70.26	74.96	77.59	75.77	80.98
Memo:Full-time Employees (actual)	28	30	30	28	28

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	642	626	522	750	700
ROAA (%)	0.73	0.68	0.53	0.74	0.89
ROAE (%)	7.28	6.70	5.45	7.65	8.61
Interest Income/ Avg Assets (%)	4.26	4.09	4.18	4.43	4.54
Interest Expense/ Avg Assets (%)	0.30	0.32	0.42	0.62	0.88
Net Interest Income/ Avg Assets (%)	3.96	3.78	3.76	3.81	3.66
Noninterest Income/ Avg Assets (%)	0.54	0.64	0.71	0.49	0.49
Noninterest Expense/ Avg Assets (%)	3.18	3.29	3.17	3.19	2.96
Net Interest Margin (%)	4.23	4.06	4.02	4.06	3.91
Yield/ Cost Spread (%)	4.11	3.94	3.89	3.85	3.58
Efficiency Ratio (FTE)	67.88	71.22	68.52	72.85	69.67

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	8,959	9,095	9,665	10,160	11,371
Tangible Equity (\$000)	8,959	9,095	9,665	10,160	11,371
Tier 1 Capital (\$000)	8,998	9,504	9,939	10,674	11,374
Equity/ Assets (%)	9.88	9.80	9.64	9.78	11.09
Tang Equity/ Tang Assets (%)	9.88	9.80	9.64	9.78	11.09
Risk Based Capital Ratio (%)	15.60	15.67	14.89	15.80	16.21
Tier 1 Risk-based Ratio (%)	14.76	14.73	13.88	14.67	15.04
Leverage Ratio (%)	9.75	10.18	9.78	10.35	11.15
Common Dividnds Declrd/ Net Inc (%)	21.18	19.17	24.52	2.67	0.00

Batesville: Citizens Bank

Headquarters 655 Saint Louis Street
Batesville, AR 72501

Phone (870) 793-4441

Web Address www.thecitizensbank.net

Arkansas
Community Bankers
ONLINEBANK
DIRECTORY

TOP EXECUTIVES

Name	Position
Phillip N. Baldwin	CEO & Director

Adam Mitchell President, Chief Lending Officer & Director

BOARD OF DIRECTORS

Name	Position
Jeffery F. Teague	Chariman of the Board

Ultimate Parent Citizens Bancshares of Batesville, Inc.

Federal Reserve ID# 856748

FDIC Cert# 17211

Rating Agency FED

Rating Date 4/15/2019

Industry Commercial Bank

Date Established 4/24/1953

Government Program TDGP - Opted Out

Participation: TAGP - Participated

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	722,365	751,060	774,480	856,029	917,256
Asset Growth Rate (%)	29.12	3.97	3.12	10.53	9.54
Total Loans & Leases (Incl HFS) (\$000)	478,873	545,265	588,138	662,686	723,790
Loan Growth Rate (%)	66.23	13.86	7.86	12.68	12.29
Total Loans & Leases/ Assets (%)	66.29	72.60	75.94	77.41	78.91
Total Deposits (Incl Dom & For) (\$000)	574,772	644,019	658,987	744,754	751,035
Deposit Growth Rate (%)	29.19	12.05	2.32	13.01	1.12
Loans/ Deposits (%)	83.32	84.67	89.25	88.98	96.37
Memo:Full-time Employees (actual)	181	185	185	181	199

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	4,361	6,302	7,202	7,387	5,174
ROAA (%)	0.76	0.84	0.95	0.91	0.79
ROAE (%)	7.05	9.06	9.30	8.80	7.95
Interest Income/ Avg Assets (%)	3.88	4.05	4.26	4.41	4.57
Interest Expense/ Avg Assets (%)	0.54	0.56	0.59	0.82	1.07
Net Interest Income/ Avg Assets (%)	3.35	3.49	3.66	3.59	3.50
Noninterest Income/ Avg Assets (%)	0.65	0.62	0.65	0.64	0.57
Noninterest Expense/ Avg Assets (%)	2.91	2.83	2.97	2.94	2.94
Net Interest Margin (%)	3.48	3.68	3.87	3.82	3.74
Yield/ Cost Spread (%)	3.38	3.58	3.76	3.68	3.59
Efficiency Ratio (FTE)	67.71	65.72	66.20	68.04	70.81

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	66,512	74,010	82,379	82,901	89,675
Tangible Equity (\$000)	54,920	60,955	69,357	69,912	76,710
Tier 1 Capital (\$000)	54,809	61,460	70,269	71,958	76,823
Equity/ Assets (%)	9.21	9.85	10.64	9.68	9.78
Tang Equity/ Tang Assets (%)	7.73	8.26	9.11	8.29	8.48
Risk Based Capital Ratio (%)	12.39	12.36	12.96	11.70	11.47
Tier 1 Risk-based Ratio (%)	11.14	11.11	11.70	10.45	10.22
Leverage Ratio (%)	9.41	8.06	9.30	8.53	8.67
Common Dividnds Declrd/ Net Inc (%)	300.39	44.43	62.08	79.46	9.66

Batesville: First Community Bank

Headquarters 1325 Harrison Street
Batesville, AR 72501

Phone (870) 612-3400

Web Address www.firstcommunity.net

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent First Community Bancshares, Inc.
Federal Reserve ID# 2596646
FDIC Cert# 34533
Rating Agency FDIC
Rating Date 8/1/2018
Industry Commercial Bank
Date Established 8/4/1997
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Dale E. Cole	Chariman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	1,046,238	1,200,001	1,338,956	1,471,542	1,505,984
Asset Growth Rate (%)	11.41	14.70	11.58	9.90	3.12
Total Loans & Leases (Incl HFS) (\$000)	810,780	925,108	1,050,021	1,164,991	1,164,409
Loan Growth Rate (%)	12.91	14.10	13.50	10.95	-0.07
Total Loans & Leases/ Assets (%)	77.49	77.09	78.42	79.17	77.32
Total Deposits (Incl Dom & For) (\$000)	830,715	948,088	1,076,746	1,162,279	1,157,719
Deposit Growth Rate (%)	12.96	14.13	13.57	7.94	-0.52
Loans/ Deposits (%)	97.60	97.58	97.52	100.23	100.58
Memo:Full-time Employees (actual)	264	316	342	356	371

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	9,167	12,027	10,583	15,012	10,622
ROAA (%)	0.92	1.08	0.84	1.07	0.95
ROAE (%)	10.75	12.69	10.03	12.80	10.37
Interest Income/ Avg Assets (%)	4.31	4.32	4.35	4.55	4.70
Interest Expense/ Avg Assets (%)	0.75	0.79	0.83	1.03	1.32
Net Interest Income/ Avg Assets (%)	3.56	3.53	3.52	3.52	3.38
Noninterest Income/ Avg Assets (%)	0.95	1.08	0.88	0.88	0.88
Noninterest Expense/ Avg Assets (%)	2.93	2.78	2.80	2.77	2.87
Net Interest Margin (%)	3.79	3.74	3.72	3.71	3.57
Yield/ Cost Spread (%)	3.67	3.62	3.59	3.53	3.33
Efficiency Ratio (FTE)	62.90	58.44	62.08	62.34	66.33

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	89,223	97,390	111,764	127,829	144,045
Tangible Equity (\$000)	88,236	96,213	110,694	126,822	143,124
Tier 1 Capital (\$000)	88,140	99,768	112,561	130,932	141,640
Equity/ Assets (%)	8.53	8.12	8.35	8.69	9.56
Tang Equity/ Tang Assets (%)	8.44	8.03	8.27	8.62	9.51
Risk Based Capital Ratio (%)	11.78	11.43	11.13	11.70	12.37
Tier 1 Risk-based Ratio (%)	10.68	10.21	10.06	10.60	11.27
Leverage Ratio (%)	8.52	8.55	8.52	9.02	9.45
Common Dividnds Declrd/ Net Inc (%)	26.63	22.66	10.87	13.99	0.00

Bearden: Bank of Bearden

Headquarters One North Second Street
Bearden, AR 71720

Phone (870) 687-2233

Web Address

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

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 TDGP - Opted Out
Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
Rick Green	Chariman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	45,210	45,330	55,077	53,159	54,377
Asset Growth Rate (%)	4.17	0.27	21.50	-3.48	3.05
Total Loans & Leases (Incl HFS) (\$000)	26,647	29,519	27,760	28,213	28,360
Loan Growth Rate (%)	27.13	10.78	-5.96	1.63	0.69
Total Loans & Leases/ Assets (%)	58.94	65.12	50.40	53.07	52.15
Total Deposits (Incl Dom & For) (\$000)	39,243	38,970	48,977	46,552	47,906
Deposit Growth Rate (%)	5.35	-0.70	25.68	-4.95	3.88
Loans/ Deposits (%)	67.90	75.75	56.68	60.61	59.20
Memo:Full-time Employees (actual)	8	8	8	8	8

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	533	600	675	855	636
ROAA (%)	1.22	1.36	1.39	1.42	1.63
ROAE (%)	8.92	9.89	11.02	13.87	13.55
Interest Income/ Avg Assets (%)	3.37	3.66	3.53	3.44	3.91
Interest Expense/ Avg Assets (%)	0.16	0.17	0.25	0.29	0.33
Net Interest Income/ Avg Assets (%)	3.20	3.49	3.28	3.14	3.58
Noninterest Income/ Avg Assets (%)	0.13	0.13	0.12	0.08	0.08
Noninterest Expense/ Avg Assets (%)	2.09	2.24	1.97	1.74	2.01
Net Interest Margin (%)	3.57	3.83	4.28	3.36	3.86
Yield/ Cost Spread (%)	3.36	3.61	4.03	2.96	3.45
Efficiency Ratio (FTE)	60.19	58.52	55.64	53.28	54.58

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	5,937	5,995	6,069	6,048	6,438
Tangible Equity (\$000)	5,937	5,995	6,069	6,048	6,438
Tier 1 Capital (\$000)	5,947	6,013	6,095	6,116	6,395
Equity/ Assets (%)	13.13	13.23	11.02	11.38	11.84
Tang Equity/ Tang Assets (%)	13.13	13.23	11.02	11.38	11.84
Risk Based Capital Ratio (%)	20.45	20.08	14.72	19.41	13.88
Tier 1 Risk-based Ratio (%)	19.47	19.11	14.03	18.43	13.19
Leverage Ratio (%)	14.03	13.99	11.46	11.63	12.41
Common Dividnds Declrd/ Net Inc (%)	78.42	95.17	87.85	97.54	56.13

Berryville: First National Bank of North Arkansas

Headquarters 305-307 Public Square
Berryville, AR 72616

Phone (870) 423-6601
Web Address www.fnbna.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent First Carroll Bankshares, Inc.
Federal Reserve ID# 864846
FDIC Cert# 3854
Rating Agency OCC
Rating Date 4/15/2019
Industry Commercial Bank
Date Established 2/18/1889
Government Program TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Alan Hunnicutt	Chariman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	191,399	189,580	188,186	203,791	195,603
Asset Growth Rate (%)	1.19	-0.95	-0.74	8.29	-5.36
Total Loans & Leases (Incl HFS) (\$000)	149,280	152,360	157,795	161,647	161,326
Loan Growth Rate (%)	-5.89	2.06	3.57	2.44	-0.26
Total Loans & Leases/ Assets (%)	77.99	80.37	83.85	79.32	82.48
Total Deposits (Incl Dom & For) (\$000)	169,453	167,445	165,141	180,043	170,459
Deposit Growth Rate (%)	1.49	-1.18	-1.38	9.02	-7.10
Loans/ Deposits (%)	88.10	90.99	95.55	89.78	94.64
Memo:Full-time Employees (actual)	86	83	90	93	91

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,186	2,016	2,679	2,894	2,236
ROAA (%)	1.17	1.07	1.41	1.50	1.52
ROAE (%)	10.95	9.74	12.74	13.15	13.26
Interest Income/ Avg Assets (%)	4.98	4.85	5.19	5.53	5.72
Interest Expense/ Avg Assets (%)	0.30	0.28	0.27	0.37	0.54
Net Interest Income/ Avg Assets (%)	4.68	4.58	4.92	5.16	5.18
Noninterest Income/ Avg Assets (%)	0.85	0.94	1.01	1.02	0.99
Noninterest Expense/ Avg Assets (%)	4.34	4.38	4.43	4.56	4.65
Net Interest Margin (%)	5.12	4.98	5.33	5.58	5.60
Yield/ Cost Spread (%)	5.05	4.92	5.28	5.50	5.48
Efficiency Ratio (FTE)	78.27	79.32	74.56	73.74	75.29

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	20,182	20,249	21,211	21,817	23,199
Tangible Equity (\$000)	19,930	20,005	20,971	21,583	22,971
Tier 1 Capital (\$000)	19,943	20,020	20,979	21,583	22,971
Equity/ Assets (%)	10.54	10.68	11.27	10.71	11.86
Tang Equity/ Tang Assets (%)	10.43	10.57	11.16	10.60	11.76
Risk Based Capital Ratio (%)	15.98	15.99	16.02	15.17	16.22
Tier 1 Risk-based Ratio (%)	14.72	14.74	14.77	14.04	15.11
Leverage Ratio (%)	10.38	10.54	11.05	10.86	11.76
Common Dividnds Declrd/ Net Inc (%)	59.01	96.28	64.24	79.06	38.19

Blytheville: Farmers Bank and Trust Company

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 400 West Main Street
Blytheville, AR 72315

Phone (870) 763-8101
Web Address www.ftbly.com

TOP EXECUTIVES

Name	Position
Randal Scott	President, CEO & Director

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
James Steven Bell	Chariman of the Board

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19

Total Assets (\$000)	448,378	473,604	259,241	266,601	281,617
Asset Growth Rate (%)	8.47	5.63	-45.26	2.84	7.51
Total Loans & Leases (Incl HFS) (\$000)	384,135	372,275	194,066	205,584	229,315
Loan Growth Rate (%)	10.54	-3.09	-47.87	5.94	15.39
Total Loans & Leases/ Assets (%)	85.67	78.60	74.86	77.11	81.43
Total Deposits (Incl Dom & For) (\$000)	383,762	425,991	222,910	214,374	238,813
Deposit Growth Rate (%)	3.22	11.00	-47.67	-3.83	15.20
Loans/ Deposits (%)	100.10	87.39	87.06	95.90	96.02
Memo:Full-time Employees (actual)	78	81	54	49	45

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
----------------------	-------	-------	-------	-------	-----

Bank Net Income (\$000)	9,456	9,370	6,974	5,859	4,270
ROAA (%)	2.18	1.99	1.62	2.27	2.09
ROAE (%)	22.93	21.28	16.12	22.94	21.84
Interest Income/ Avg Assets (%)	4.68	4.43	4.36	4.71	5.05
Interest Expense/ Avg Assets (%)	0.43	0.57	0.57	0.77	1.17
Net Interest Income/ Avg Assets (%)	4.25	3.87	3.79	3.94	3.89
Noninterest Income/ Avg Assets (%)	0.63	0.57	0.68	1.06	0.68
Noninterest Expense/ Avg Assets (%)	2.52	2.35	2.62	2.68	2.45
Net Interest Margin (%)	4.47	4.06	3.98	4.14	4.07
Yield/ Cost Spread (%)	4.43	4.00	3.95	4.05	3.95
Efficiency Ratio (FTE)	51.35	52.84	57.55	53.58	53.52

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
----------------	-------	-------	-------	-------	-----

Bank Equity Capital (\$000)	42,567	44,752	25,043	25,977	26,110
Tangible Equity (\$000)	42,392	44,577	25,043	25,977	26,110
Tier 1 Capital (\$000)	42,322	44,607	25,084	26,142	26,010
Equity/ Assets (%)	9.49	9.45	9.66	9.74	9.27
Tang Equity/ Tang Assets (%)	9.46	9.42	9.66	9.74	9.27
Risk Based Capital Ratio (%)	11.70	12.72	14.46	13.89	12.44
Tier 1 Risk-based Ratio (%)	10.45	11.47	13.20	12.63	11.19
Leverage Ratio (%)	9.20	9.38	9.10	9.75	9.39
Common Dividnds Declrd/ Net Inc (%)	71.01	75.25	381.45	81.93	103.09

Booneville: First Western Bank

Headquarters 80 West Main Street
Booneville, AR 72927

Phone (479) 675-3000
Web Address www.firstwestern.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
John T. Hampton	Chairman & CEO
Steven Gramling	Vice Chairman, President & CFO

BOARD OF DIRECTORS

Name	Position
John T. Hampton	Chariman of the Board

Ultimate Parent First Western Bancshares, Inc.
Federal Reserve ID# 34742
FDIC Cert# 13083
Rating Agency FED
Rating Date 1/22/2018
Industry Commercial Bank
Date Established 4/18/1910
Government Program Participation: TDGP - Participated
TAGP - Participated

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19

Total Assets (\$000)	344,631	358,673	379,689	424,675	449,168
Asset Growth Rate (%)	4.85	4.07	5.86	11.85	7.69
Total Loans & Leases (Incl HFS) (\$000)	284,686	302,357	329,517	353,978	377,877
Loan Growth Rate (%)	7.17	6.21	8.98	7.42	9.00
Total Loans & Leases/ Assets (%)	82.61	84.30	86.79	83.35	84.13
Total Deposits (Incl Dom & For) (\$000)	302,572	322,678	331,812	357,282	395,596
Deposit Growth Rate (%)	3.34	6.65	2.83	7.68	14.30
Loans/ Deposits (%)	94.09	93.70	99.31	99.08	95.52
Memo:Full-time Employees (actual)	102	102	105	104	108

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
----------------------	-------	-------	-------	-------	-----

Bank Net Income (\$000)	1,701	2,015	2,001	2,905	2,676
ROAA (%)	0.51	0.58	0.54	0.71	0.81
ROAE (%)	6.22	7.00	6.58	8.44	9.38
Interest Income/ Avg Assets (%)	4.27	4.31	4.41	4.66	4.87
Interest Expense/ Avg Assets (%)	0.60	0.60	0.67	1.02	1.34
Net Interest Income/ Avg Assets (%)	3.68	3.71	3.73	3.64	3.53
Noninterest Income/ Avg Assets (%)	0.85	1.02	0.85	0.98	0.95
Noninterest Expense/ Avg Assets (%)	3.70	3.70	3.69	3.53	3.33
Net Interest Margin (%)	4.08	4.07	4.11	3.97	3.83
Yield/ Cost Spread (%)	4.02	4.02	4.04	3.84	3.63
Efficiency Ratio (FTE)	81.37	78.14	80.46	76.39	74.38

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
----------------	-------	-------	-------	-------	-----

Bank Equity Capital (\$000)	27,759	29,508	31,095	36,790	39,170
Tangible Equity (\$000)	27,189	28,938	30,525	36,220	38,600
Tier 1 Capital (\$000)	27,196	29,011	30,612	36,417	38,467
Equity/ Assets (%)	8.05	8.23	8.19	8.66	8.72
Tang Equity/ Tang Assets (%)	7.90	8.08	8.05	8.54	8.60
Risk Based Capital Ratio (%)	11.26	11.22	11.50	12.36	12.37
Tier 1 Risk-based Ratio (%)	10.19	10.15	10.38	11.26	11.27
Leverage Ratio (%)	8.05	8.14	8.16	8.57	8.46
Common Dividnds Declrd/ Net Inc (%)	36.74	9.93	19.99	37.87	23.39

Bradley: Community State Bank

Headquarters 208 West Fourth Street
Bradley, AR 71826

Phone (870) 894-3322
Web Address www.csbankarkansas.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Jeffrey C. Hobbs	Chairman, President & CEO
------------------	---------------------------

Ultimate Parent
Federal Reserve ID# 378044
FDIC Cert# 5619
Rating Agency FDIC
Rating Date 11/1/2018
Industry Commercial Bank
Date Established 4/10/1933
Government Program TDGP - Opted Out
Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
------	----------

Jeffrey C. Hobbs	Chairman of the Board
------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	17,308	15,342	15,205	17,132	22,571
Asset Growth Rate (%)	-10.49	-11.36	-0.89	12.67	42.33
Total Loans & Leases (Incl HFS) (\$000)	7,119	7,638	7,411	11,312	12,597
Loan Growth Rate (%)	-10.32	7.29	-2.97	52.64	15.15
Total Loans & Leases/ Assets (%)	41.13	49.78	48.74	66.03	55.81
Total Deposits (Incl Dom & For) (\$000)	14,360	12,717	12,585	14,361	19,613
Deposit Growth Rate (%)	-12.39	-11.44	-1.04	14.11	48.76
Loans/ Deposits (%)	49.58	60.06	58.89	78.77	64.23
Memo:Full-time Employees (actual)	6	6	6	6	6

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	55	-246	-15	158	115
ROAA (%)	0.31	-1.49	-0.10	1.00	0.77
ROAE (%)	1.87	-8.66	-0.58	5.98	5.41
Interest Income/ Avg Assets (%)	3.31	3.47	3.28	4.61	4.58
Interest Expense/ Avg Assets (%)	0.34	0.33	0.29	0.41	0.71
Net Interest Income/ Avg Assets (%)	2.98	3.14	2.99	4.19	3.87
Noninterest Income/ Avg Assets (%)	0.64	0.68	0.78	0.98	0.82
Noninterest Expense/ Avg Assets (%)	3.26	3.31	3.86	4.18	3.30
Net Interest Margin (%)	3.31	3.57	3.41	4.66	4.21
Yield/ Cost Spread (%)	3.10	3.35	3.20	4.37	3.69
Efficiency Ratio (FTE)	87.60	84.69	99.81	79.90	69.94

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	2,922	2,592	2,592	2,735	2,913
Tangible Equity (\$000)	2,249	1,919	1,919	2,062	2,240
Tier 1 Capital (\$000)	2,261	1,980	1,965	2,124	2,239
Equity/ Assets (%)	16.88	16.89	17.05	15.96	12.91
Tang Equity/ Tang Assets (%)	13.52	13.08	13.21	12.53	10.23
Risk Based Capital Ratio (%)	33.15	29.58	28.24	20.93	18.83
Tier 1 Risk-based Ratio (%)	31.89	28.27	26.98	19.68	17.58
Leverage Ratio (%)	13.30	13.29	13.90	13.48	10.98
Common Dividnds Declrd/ Net Inc (%)	270.91	NM	0.00	0.00	0.00

Calico Rock: First National Bank of Izard County

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

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

TOP EXECUTIVES

Name	Position
Kenny Thornton	President & CEO

Ultimate Parent Wyatt Bancshares, Inc.
Federal Reserve ID# 379649
FDIC Cert# 11252
Rating Agency OCC
Rating Date 10/15/2018
Industry Commercial Bank
Date Established 5/1/1914
Government Program TDGP - Opted Out
Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
Bonnie Copp Wyatt	Chariman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	161,076	159,293	162,560	163,841	165,175
Asset Growth Rate (%)	1.60	-1.11	2.05	0.79	1.09
Total Loans & Leases (Incl HFS) (\$000)	70,605	71,951	70,387	73,794	75,279
Loan Growth Rate (%)	1.12	1.91	-2.17	4.84	2.68
Total Loans & Leases/ Assets (%)	43.83	45.17	43.30	45.04	45.58
Total Deposits (Incl Dom & For) (\$000)	106,658	103,247	104,892	106,249	103,915
Deposit Growth Rate (%)	0.40	-3.20	1.59	1.29	-2.93
Loans/ Deposits (%)	66.20	69.69	67.10	69.45	72.44
Memo:Full-time Employees (actual)	39	39	39	41	41

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,983	1,995	1,656	1,972	1,973
ROAA (%)	1.24	1.24	1.02	1.20	1.57
ROAE (%)	3.86	3.71	3.00	3.53	4.61
Interest Income/ Avg Assets (%)	3.65	3.66	3.67	3.89	3.98
Interest Expense/ Avg Assets (%)	0.18	0.17	0.18	0.26	0.41
Net Interest Income/ Avg Assets (%)	3.47	3.49	3.49	3.63	3.57
Noninterest Income/ Avg Assets (%)	0.64	0.70	0.73	0.70	0.65
Noninterest Expense/ Avg Assets (%)	2.51	2.69	2.78	2.82	2.27
Net Interest Margin (%)	4.03	4.08	4.08	4.26	4.19
Yield/ Cost Spread (%)	3.86	3.90	3.90	4.00	3.77
Efficiency Ratio (FTE)	57.62	61.18	62.85	63.66	52.72

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	52,424	53,999	55,539	55,338	58,670
Tangible Equity (\$000)	52,424	53,999	55,539	55,338	58,670
Tier 1 Capital (\$000)	52,605	54,600	56,256	56,728	58,701
Equity/ Assets (%)	32.55	33.90	34.17	33.78	35.52
Tang Equity/ Tang Assets (%)	32.55	33.90	34.17	33.78	35.52
Risk Based Capital Ratio (%)	61.17	63.92	67.93	65.93	67.52
Tier 1 Risk-based Ratio (%)	60.57	63.31	67.43	65.46	67.07
Leverage Ratio (%)	32.60	33.75	34.21	34.34	35.20
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	76.06	0.00

Cave City: Bank of Cave City

Headquarters 137 South Main Street
Cave City, AR 72521

Phone (870) 283-5301
Web Address www.bankofcavecity.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

John M. Beller	President & CEO
----------------	-----------------

Ultimate Parent Sharp BancShares, Inc.
Federal Reserve ID# 629148
FDIC Cert# 105
Rating Agency FED
Rating Date 6/19/2017
Industry Commercial Bank
Date Established 7/2/1906
Government Program Participation: TDGP - Opted Out
TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Samuel F. Beller	Chairman of the Board
------------------	-----------------------

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	97,934	110,732	109,894	114,213	121,955
Asset Growth Rate (%)	-1.11	13.07	-0.76	3.93	9.04
Total Loans & Leases (Incl HFS) (\$000)	65,154	73,289	70,090	78,992	89,483
Loan Growth Rate (%)	6.71	12.49	-4.36	12.70	17.71
Total Loans & Leases/ Assets (%)	66.53	66.19	63.78	69.16	73.37
Total Deposits (Incl Dom & For) (\$000)	85,083	92,080	90,996	92,170	98,902
Deposit Growth Rate (%)	3.75	8.22	-1.18	1.29	9.74
Loans/ Deposits (%)	76.58	79.59	77.03	85.70	90.48
Memo:Full-time Employees (actual)	34	34	33	39	37

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,152	1,329	1,774	1,266	932
ROAA (%)	1.17	1.29	1.63	1.14	1.07
ROAE (%)	12.51	14.58	19.65	13.21	11.69
Interest Income/ Avg Assets (%)	4.08	4.34	4.26	4.43	4.73
Interest Expense/ Avg Assets (%)	0.53	0.47	0.51	0.60	0.83
Net Interest Income/ Avg Assets (%)	3.55	3.87	3.75	3.83	3.89
Noninterest Income/ Avg Assets (%)	0.61	0.66	1.43	0.97	0.94
Noninterest Expense/ Avg Assets (%)	2.96	3.04	3.36	3.43	3.52
Net Interest Margin (%)	4.09	4.46	4.24	4.31	4.31
Yield/ Cost Spread (%)	4.03	4.40	4.17	4.22	4.19
Efficiency Ratio (FTE)	70.86	66.87	64.50	71.32	72.76

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	9,015	8,915	9,747	9,914	11,339
Tangible Equity (\$000)	8,859	8,759	9,591	9,758	11,183
Tier 1 Capital (\$000)	9,016	9,145	9,919	10,285	11,217
Equity/ Assets (%)	9.21	8.05	8.87	8.68	9.30
Tang Equity/ Tang Assets (%)	9.06	7.92	8.74	8.56	9.18
Risk Based Capital Ratio (%)	15.46	15.18	16.94	16.19	16.41
Tier 1 Risk-based Ratio (%)	14.59	14.24	15.73	15.04	15.17
Leverage Ratio (%)	9.21	8.43	9.09	9.06	9.56
Common Dividnds Declrd/ Net Inc (%)	163.89	90.29	56.37	71.09	0.00

Clarendon: Merchants & Planters Bank

Headquarters 297 Madison Street
Clarendon, AR 72029

Phone (870) 747-3319

Web Address

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

J. Kendall Henry	President & CEO
------------------	-----------------

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

BOARD OF DIRECTORS

Name	Position
------	----------

J. Baxter Sharp III	Chairman of the Board
---------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	46,888	46,330	48,038	44,977	38,679
Asset Growth Rate (%)	-1.14	-1.19	3.69	-6.37	-18.67
Total Loans & Leases (Incl HFS) (\$000)	9,848	11,574	10,529	8,501	9,322
Loan Growth Rate (%)	11.23	17.53	-9.03	-19.26	12.88
Total Loans & Leases/ Assets (%)	21.00	24.98	21.92	18.90	24.10
Total Deposits (Incl Dom & For) (\$000)	41,623	41,239	43,016	40,205	33,085
Deposit Growth Rate (%)	-1.62	-0.92	4.31	-6.53	-23.61
Loans/ Deposits (%)	23.66	28.07	24.48	21.14	28.18
Memo:Full-time Employees (actual)	11	11	11	10	10

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	296	264	253	308	-80
ROAA (%)	0.63	0.57	0.55	0.69	-0.25
ROAE (%)	5.81	5.01	4.91	6.58	-2.00
Interest Income/ Avg Assets (%)	2.84	2.84	2.98	3.19	3.26
Interest Expense/ Avg Assets (%)	0.25	0.23	0.24	0.27	0.33
Net Interest Income/ Avg Assets (%)	2.59	2.60	2.75	2.92	2.93
Noninterest Income/ Avg Assets (%)	0.33	0.36	0.28	0.31	0.36
Noninterest Expense/ Avg Assets (%)	2.36	2.40	2.53	2.54	2.84
Net Interest Margin (%)	2.75	2.75	2.89	3.01	2.99
Yield/ Cost Spread (%)	2.66	2.68	2.82	2.89	2.87
Efficiency Ratio (FTE)	74.71	75.99	78.40	76.26	83.43

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	5,118	5,027	4,998	4,732	5,481
Tangible Equity (\$000)	5,118	5,027	4,998	4,732	5,481
Tier 1 Capital (\$000)	5,093	5,174	5,253	5,388	5,308
Equity/ Assets (%)	10.92	10.85	10.40	10.52	14.17
Tang Equity/ Tang Assets (%)	10.92	10.85	10.40	10.52	14.17
Risk Based Capital Ratio (%)	30.27	28.52	31.34	35.98	28.74
Tier 1 Risk-based Ratio (%)	29.67	28.04	30.73	35.37	28.07
Leverage Ratio (%)	10.97	11.05	10.98	11.92	13.15
Common Dividnds Declrd/ Net Inc (%)	49.66	69.70	69.17	68.18	0.00

Conway: Centennial Bank

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 620 Chestnut Street
Conway, AR 72032

Phone (501) 328-4663
Web Address www.my100bank.com

TOP EXECUTIVES

Name	Position
Tracy M. French	President, CEO & Director
John Stephen Tipton	Chief Operating Officer

Ultimate Parent Home BancShares, Inc.
Federal Reserve ID# 456045
FDIC Cert# 11241
Rating Agency FED
Rating Date 9/10/2018
Industry Commercial Bank
Date Established 5/12/1903
Government Program Participation: TDGP - Opted Out
TAGP - Participated

BOARD OF DIRECTORS

Name	Position
C. Randall Sims	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	9,264,881	9,793,959	14,440,346	15,291,497	14,884,518
Asset Growth Rate (%)	25.46	5.71	47.44	5.89	-3.55
Total Loans & Leases (Incl HFS) (\$000)	6,641,571	7,387,699	10,331,190	11,071,880	10,771,947
Loan Growth Rate (%)	31.32	11.23	39.84	7.17	-3.61
Total Loans & Leases/ Assets (%)	71.69	75.43	71.54	72.41	72.37
Total Deposits (Incl Dom & For) (\$000)	6,507,183	6,996,015	10,432,548	10,964,138	11,145,694
Deposit Growth Rate (%)	18.69	7.51	49.12	5.10	2.21
Loans/ Deposits (%)	102.07	105.60	99.03	100.98	96.65
Memo:Full-time Employees (actual)	1,424	1,502	1,744	1,815	1,889

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	142,926	184,392	150,693	329,198	235,945
ROAA (%)	1.74	1.93	1.31	2.26	2.09
ROAE (%)	13.68	14.83	7.94	12.78	11.70
Interest Income/ Avg Assets (%)	4.62	4.60	4.56	4.74	4.86
Interest Expense/ Avg Assets (%)	0.25	0.30	0.43	0.71	0.92
Net Interest Income/ Avg Assets (%)	4.37	4.30	4.13	4.02	3.94
Noninterest Income/ Avg Assets (%)	0.76	0.86	0.81	0.65	0.57
Noninterest Expense/ Avg Assets (%)	2.07	1.88	1.98	1.66	1.70
Net Interest Margin (%)	4.86	4.73	4.58	4.51	4.41
Yield/ Cost Spread (%)	4.77	4.62	4.43	4.22	4.03
Efficiency Ratio (FTE)	38.78	35.40	38.88	34.43	36.50

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	1,172,296	1,307,487	2,509,375	2,641,929	2,731,813
Tangible Equity (\$000)	772,870	911,193	1,532,075	1,640,624	1,735,269
Tier 1 Capital (\$000)	782,100	920,232	1,546,451	1,654,810	1,715,813
Equity/ Assets (%)	12.65	13.35	17.38	17.28	18.35
Tang Equity/ Tang Assets (%)	8.72	9.70	11.38	11.48	12.49
Risk Based Capital Ratio (%)	11.08	12.07	14.52	14.68	15.27
Tier 1 Risk-based Ratio (%)	10.18	11.10	13.55	13.77	14.40
Leverage Ratio (%)	8.93	9.81	11.76	11.93	12.26
Common Dividnds Declrd/ Net Inc (%)	53.31	24.20	57.53	66.17	76.38

Crossett: First State Bank

Headquarters 200 Pine Street
Crossett, AR 71635

Phone (870) 364-5131
Web Address www.fsbcrossett.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Howard M. Beaty Jr.	President & CEO
---------------------	-----------------

Ultimate Parent Evergreen Bancshares, Inc.
Federal Reserve ID# 454340
FDIC Cert# 18987
Rating Agency FDIC
Rating Date 5/1/2018
Industry Commercial Bank
Date Established 1/4/1964
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Richard Earl Griffin	Chairman of the Board
----------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	37,860	36,932	35,325	32,795	33,003
Asset Growth Rate (%)	12.37	-2.45	-4.35	-7.16	0.85
Total Loans & Leases (Incl HFS) (\$000)	15,051	16,424	19,512	21,849	21,112
Loan Growth Rate (%)	0.29	9.12	18.80	11.98	-4.50
Total Loans & Leases/ Assets (%)	39.75	44.47	55.24	66.62	63.97
Total Deposits (Incl Dom & For) (\$000)	32,914	31,721	29,874	27,131	27,020
Deposit Growth Rate (%)	13.92	-3.62	-5.82	-9.18	-0.55
Loans/ Deposits (%)	45.73	51.78	65.31	80.53	78.13
Memo:Full-time Employees (actual)	16	13	13	13	14

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	210	167	351	193	307
ROAA (%)	0.60	0.45	0.98	0.56	1.24
ROAE (%)	4.51	3.46	6.99	3.57	7.38
Interest Income/ Avg Assets (%)	4.36	4.15	4.31	4.84	5.04
Interest Expense/ Avg Assets (%)	0.30	0.28	0.27	0.32	0.37
Net Interest Income/ Avg Assets (%)	4.06	3.88	4.04	4.51	4.67
Noninterest Income/ Avg Assets (%)	0.98	0.98	1.05	1.03	0.93
Noninterest Expense/ Avg Assets (%)	4.38	4.23	4.19	4.40	4.17
Net Interest Margin (%)	4.78	4.37	4.45	5.01	5.33
Yield/ Cost Spread (%)	4.60	4.18	4.26	4.81	5.10
Efficiency Ratio (FTE)	86.82	87.22	82.25	79.42	74.40

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	4,744	4,881	5,233	5,376	5,683
Tangible Equity (\$000)	4,744	4,881	5,233	5,376	5,683
Tier 1 Capital (\$000)	4,744	4,881	5,233	5,376	5,683
Equity/ Assets (%)	12.53	13.22	14.81	16.39	17.22
Tang Equity/ Tang Assets (%)	12.53	13.22	14.81	16.39	17.22
Risk Based Capital Ratio (%)	29.86	28.77	26.13	23.70	26.75
Tier 1 Risk-based Ratio (%)	28.61	27.68	25.26	23.26	26.22
Leverage Ratio (%)	13.66	12.86	14.60	15.76	17.12
Common Dividnds Declrd/ Net Inc (%)	14.29	17.96	0.00	25.91	0.00

Danville: Chambers Bank

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 901 Main Street
P.O. Box 609
Danville, AR 72833
Phone (479) 495-4625
Web Address www.chambers.bank

TOP EXECUTIVES

Name	Position
John Ed Chambers III	Chairman & CEO
Erica Preston	Chief Operating Officer
Michael W. Donnell	President & Director

Ultimate Parent Chambers Bancshares, Inc.
Federal Reserve ID# 517049
FDIC Cert# 5615
Rating Agency FDIC
Rating Date 11/1/2019
Industry Commercial Bank
Date Established 10/7/1930
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
John Ed Chambers III	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	665,213	714,212	765,505	822,303	845,171
Asset Growth Rate (%)	-2.50	7.37	7.18	7.42	3.71
Total Loans & Leases (Incl HFS) (\$000)	530,641	588,328	643,955	713,082	681,824
Loan Growth Rate (%)	1.33	10.87	9.46	10.73	-5.84
Total Loans & Leases/ Assets (%)	79.77	82.37	84.12	86.72	80.67
Total Deposits (Incl Dom & For) (\$000)	564,203	584,440	630,180	645,629	669,957
Deposit Growth Rate (%)	-1.36	3.59	7.83	2.45	5.02
Loans/ Deposits (%)	94.05	100.67	102.19	110.45	101.77
Memo:Full-time Employees (actual)	154	150	153	169	188

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	7,551	9,070	10,098	11,131	8,085
ROAA (%)	1.10	1.33	1.36	1.40	1.28
ROAE (%)	8.17	10.10	10.97	11.53	10.98
Interest Income/ Avg Assets (%)	4.23	4.51	4.65	4.80	4.90
Interest Expense/ Avg Assets (%)	0.48	0.49	0.61	0.89	1.24
Net Interest Income/ Avg Assets (%)	3.75	4.02	4.04	3.90	3.65
Noninterest Income/ Avg Assets (%)	0.24	0.38	0.19	0.27	0.49
Noninterest Expense/ Avg Assets (%)	2.89	2.93	2.78	2.63	2.84
Net Interest Margin (%)	4.06	4.39	4.34	4.15	3.88
Yield/ Cost Spread (%)	3.95	4.28	4.20	3.94	3.59
Efficiency Ratio (FTE)	71.53	66.01	65.14	62.52	68.25

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	86,560	86,543	94,593	99,858	87,057
Tangible Equity (\$000)	81,900	81,883	89,933	95,198	82,397
Tier 1 Capital (\$000)	81,943	82,042	90,147	95,277	82,321
Equity/ Assets (%)	13.01	12.12	12.36	12.14	10.30
Tang Equity/ Tang Assets (%)	12.40	11.54	11.82	11.64	9.80
Risk Based Capital Ratio (%)	15.25	13.76	14.09	13.47	12.62
Tier 1 Risk-based Ratio (%)	13.99	12.51	12.90	12.34	11.48
Leverage Ratio (%)	12.20	11.68	11.81	11.75	9.78
Common Dividnds Declrd/ Net Inc (%)	145.68	99.23	19.81	53.90	260.28

De Queen: First State Bank of DeQueen

Headquarters 402 West Collin Raye Drive
De Queen, AR 71832

Phone (870) 642-4423
Web Address www.firststatebankdequeen.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

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

BOARD OF DIRECTORS

Name	Position
Dennis Smiley	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	216,535	219,584	235,925	245,244	265,347
Asset Growth Rate (%)	6.63	1.41	7.44	3.95	10.93
Total Loans & Leases (Incl HFS) (\$000)	155,238	162,241	174,743	180,239	199,798
Loan Growth Rate (%)	7.01	4.51	7.71	3.15	14.47
Total Loans & Leases/ Assets (%)	71.69	73.89	74.07	73.49	75.30
Total Deposits (Incl Dom & For) (\$000)	186,545	190,012	205,458	218,460	231,028
Deposit Growth Rate (%)	5.70	1.86	8.13	6.33	7.67
Loans/ Deposits (%)	83.22	85.38	85.05	82.50	86.48
Memo:Full-time Employees (actual)	49	49	53	54	59

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	3,519	3,545	3,656	3,286	2,586
ROAA (%)	1.66	1.64	1.61	1.35	1.35
ROAE (%)	19.49	17.97	18.05	16.19	13.92
Interest Income/ Avg Assets (%)	4.80	4.84	4.91	4.98	5.20
Interest Expense/ Avg Assets (%)	0.70	0.74	0.90	1.25	1.56
Net Interest Income/ Avg Assets (%)	4.10	4.11	4.01	3.73	3.64
Noninterest Income/ Avg Assets (%)	0.41	0.43	0.46	0.51	0.50
Noninterest Expense/ Avg Assets (%)	2.70	2.81	2.71	2.67	2.68
Net Interest Margin (%)	4.32	4.35	4.25	3.95	3.84
Yield/ Cost Spread (%)	4.21	4.25	4.11	3.74	3.55
Efficiency Ratio (FTE)	59.14	61.15	59.86	62.63	64.50

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	18,768	19,018	20,695	20,362	26,450
Tangible Equity (\$000)	18,768	19,018	20,695	20,362	26,450
Tier 1 Capital (\$000)	19,343	20,498	21,680	22,183	26,490
Equity/ Assets (%)	8.67	8.66	8.77	8.30	9.97
Tang Equity/ Tang Assets (%)	8.67	8.66	8.77	8.30	9.97
Risk Based Capital Ratio (%)	13.70	13.99	13.63	13.42	14.43
Tier 1 Risk-based Ratio (%)	12.44	12.73	12.37	12.17	13.17
Leverage Ratio (%)	9.00	9.44	9.18	9.02	10.18
Common Dividnds Declrd/ Net Inc (%)	70.30	67.42	67.67	68.47	68.75

De Witt: Arkansas County Bank

Headquarters 220 West Cross Street
De Witt, AR 72042

Phone (870) 946-3551
Web Address www.arkansascountybank.com

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

TOP EXECUTIVES

Name	Position
Warren A. Jennings Jr.	President, CEO & Director

Ultimate Parent DeWitt First Bankshares Corporation
Federal Reserve ID# 705444
FDIC Cert# 3858
Rating Agency FED
Rating Date 5/15/2017
Industry Commercial Bank
Date Established 4/12/1912
Government Program Participation: TDGP - Participated
TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
Lester A. McKinley	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	175,124	167,770	169,023	161,072	180,998
Asset Growth Rate (%)	-1.84	-4.20	0.75	-4.70	16.49
Total Loans & Leases (Incl HFS) (\$000)	103,449	94,354	90,488	90,981	107,360
Loan Growth Rate (%)	0.47	-8.79	-4.10	0.54	24.00
Total Loans & Leases/ Assets (%)	59.07	56.24	53.54	56.48	59.32
Total Deposits (Incl Dom & For) (\$000)	138,851	131,688	133,835	124,734	129,549
Deposit Growth Rate (%)	-2.21	-5.16	1.63	-6.80	5.15
Loans/ Deposits (%)	74.50	71.65	67.61	72.94	82.87
Memo:Full-time Employees (actual)	53	53	47	46	42

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,882	2,186	1,789	2,172	1,955
ROAA (%)	1.05	1.27	1.07	1.29	1.55
ROAE (%)	10.24	11.72	9.89	12.57	13.70
Interest Income/ Avg Assets (%)	4.08	4.24	4.10	4.30	4.63
Interest Expense/ Avg Assets (%)	0.42	0.42	0.44	0.51	0.62
Net Interest Income/ Avg Assets (%)	3.66	3.81	3.66	3.79	4.01
Noninterest Income/ Avg Assets (%)	0.16	0.20	0.22	0.21	0.19
Noninterest Expense/ Avg Assets (%)	2.44	2.57	2.62	2.52	2.61
Net Interest Margin (%)	3.90	4.08	3.89	3.99	4.26
Yield/ Cost Spread (%)	3.76	3.93	3.74	3.80	4.03
Efficiency Ratio (FTE)	62.42	61.80	66.05	62.20	61.41

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	17,591	17,273	17,346	17,114	20,680
Tangible Equity (\$000)	17,591	17,273	17,346	17,114	20,680
Tier 1 Capital (\$000)	17,184	17,369	17,658	18,087	20,042
Equity/ Assets (%)	10.04	10.30	10.26	10.63	11.43
Tang Equity/ Tang Assets (%)	10.04	10.30	10.26	10.63	11.43
Risk Based Capital Ratio (%)	17.50	18.26	19.08	19.17	19.17
Tier 1 Risk-based Ratio (%)	16.25	17.01	17.82	17.91	17.92
Leverage Ratio (%)	9.65	10.17	10.44	10.76	11.29
Common Dividnds Declrd/ Net Inc (%)	92.99	91.49	83.85	80.57	0.00

Delight: Bank of Delight

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

Headquarters 503 East Antioch Street
Delight, AR 71940

Phone (870) 379-2293
Web Address www.bankofdelight.com

TOP EXECUTIVES

Name	Position
Darwin Hendrix	Chairman & CEO
Vince Grimes	President

Ultimate Parent
Federal Reserve ID# 455945
FDIC Cert# 99
Rating Agency FDIC
Rating Date 10/1/2019
Industry Commercial Bank
Date Established 6/16/1911
Government Program TDGP - Opted Out
Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
Darwin Hendrix	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	92,909	105,927	109,916	124,365	133,270
Asset Growth Rate (%)	14.06	14.01	3.77	13.15	9.55
Total Loans & Leases (Incl HFS) (\$000)	64,558	75,495	88,248	103,517	109,122
Loan Growth Rate (%)	25.37	16.94	16.89	17.30	7.22
Total Loans & Leases/ Assets (%)	69.49	71.27	80.29	83.24	81.88
Total Deposits (Incl Dom & For) (\$000)	72,013	79,149	83,761	95,334	105,629
Deposit Growth Rate (%)	17.82	9.91	5.83	13.82	14.40
Loans/ Deposits (%)	89.65	95.38	105.36	108.58	103.31
Memo:Full-time Employees (actual)	19	26	24	24	25

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,077	1,403	1,648	2,114	1,862
ROAA (%)	1.21	1.42	1.49	1.74	1.88
ROAE (%)	6.10	7.75	8.84	12.04	13.71
Interest Income/ Avg Assets (%)	3.85	4.04	4.14	4.65	4.97
Interest Expense/ Avg Assets (%)	0.53	0.63	0.76	1.03	1.38
Net Interest Income/ Avg Assets (%)	3.32	3.42	3.38	3.62	3.59
Noninterest Income/ Avg Assets (%)	0.13	0.22	0.33	0.31	0.27
Noninterest Expense/ Avg Assets (%)	2.23	2.17	2.16	2.11	1.96
Net Interest Margin (%)	3.44	3.49	3.58	3.72	3.70
Yield/ Cost Spread (%)	3.20	3.23	3.31	3.39	3.28
Efficiency Ratio (FTE)	60.63	56.59	55.37	52.88	50.09

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	17,558	18,124	18,391	18,071	18,679
Tangible Equity (\$000)	17,558	18,124	18,391	18,071	18,679
Tier 1 Capital (\$000)	17,653	18,098	18,343	18,096	18,655
Equity/ Assets (%)	18.90	17.11	16.73	14.53	14.02
Tang Equity/ Tang Assets (%)	18.90	17.11	16.73	14.53	14.02
Risk Based Capital Ratio (%)	25.68	23.47	21.06	18.06	18.11
Tier 1 Risk-based Ratio (%)	24.58	22.48	20.13	17.15	17.24
Leverage Ratio (%)	18.79	17.45	16.28	14.34	13.96
Common Dividnds Declrd/ Net Inc (%)	72.33	68.28	85.07	111.68	69.98

Dumas: Merchants and Farmers Bank

Headquarters 500 Highway 65, South
Dumas, AR 71639

Phone (870) 382-4311
Web Address www.mfbanknet.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

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 3/1/2019
Industry Commercial Bank
Date Established 5/10/1909
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Loral Ashton Adcock	Chairman of the Board
---------------------	-----------------------

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	114,085	127,813	132,956	139,720	160,578
Asset Growth Rate (%)	2.45	12.03	4.02	5.09	19.90
Total Loans & Leases (Incl HFS) (\$000)	79,122	91,230	100,452	106,413	130,377
Loan Growth Rate (%)	21.92	15.30	10.11	5.93	30.03
Total Loans & Leases/ Assets (%)	69.35	71.38	75.55	76.16	81.19
Total Deposits (Incl Dom & For) (\$000)	100,691	110,158	119,158	125,557	132,481
Deposit Growth Rate (%)	2.16	9.40	8.17	5.37	7.35
Loans/ Deposits (%)	78.58	82.82	84.30	84.75	98.41
Memo:Full-time Employees (actual)	30	33	34	35	34

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	823	974	888	1,240	856
ROAA (%)	0.71	0.81	0.67	0.89	0.79
ROAE (%)	6.82	7.69	6.81	9.35	8.45
Interest Income/ Avg Assets (%)	4.13	4.33	4.34	4.62	4.94
Interest Expense/ Avg Assets (%)	0.28	0.29	0.38	0.62	0.85
Net Interest Income/ Avg Assets (%)	3.86	4.04	3.96	4.00	4.09
Noninterest Income/ Avg Assets (%)	0.79	0.83	0.73	0.71	0.58
Noninterest Expense/ Avg Assets (%)	3.48	3.57	3.40	3.37	3.48
Net Interest Margin (%)	4.16	4.38	4.35	4.39	4.44
Yield/ Cost Spread (%)	4.06	4.29	4.23	4.22	4.25
Efficiency Ratio (FTE)	73.47	72.12	71.28	70.95	74.10

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	12,249	12,620	12,919	13,211	13,907
Tangible Equity (\$000)	12,249	12,620	12,919	13,211	13,907
Tier 1 Capital (\$000)	12,183	12,657	12,945	13,285	13,841
Equity/ Assets (%)	10.74	9.87	9.72	9.46	8.66
Tang Equity/ Tang Assets (%)	10.74	9.87	9.72	9.46	8.66
Risk Based Capital Ratio (%)	15.22	13.17	12.93	12.63	11.40
Tier 1 Risk-based Ratio (%)	13.97	12.08	11.68	11.37	10.15
Leverage Ratio (%)	10.65	9.81	9.40	9.17	8.87
Common Dividnds Declrd/ Net Inc (%)	54.68	51.33	67.57	72.58	35.05

El Dorado: First Financial Bank

Headquarters 214 North Washington Street
El Dorado, AR 71730

Phone (870) 863-7000
Web Address www.ffb1.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Chris Hegi	President & CEO
Craig Mobley	Chief Operating Officer

Ultimate Parent First Financial Banc Corporation
Federal Reserve ID# 48374
FDIC Cert# 28905
Rating Agency FED
Rating Date 9/18/2017
Industry Commercial Bank
Date Established 4/1/1934
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Jeffrey W. Nolan Jr.	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	866,511	916,921	914,666	1,044,399	1,071,352
Asset Growth Rate (%)	-5.37	5.82	-0.25	14.18	3.44
Total Loans & Leases (Incl HFS) (\$000)	762,478	788,701	789,546	914,999	906,115
Loan Growth Rate (%)	11.94	3.44	0.11	15.89	-1.29
Total Loans & Leases/ Assets (%)	87.99	86.02	86.32	87.61	84.58
Total Deposits (Incl Dom & For) (\$000)	640,843	678,727	668,426	788,908	826,834
Deposit Growth Rate (%)	-7.93	5.91	-1.52	18.02	6.41
Loans/ Deposits (%)	118.98	116.20	118.12	115.98	109.59
Memo:Full-time Employees (actual)	262	269	294	313	311

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	24,457	31,979	27,764	25,132	19,445
ROAA (%)	2.78	3.61	3.05	2.58	2.46
ROAE (%)	24.14	28.96	23.32	19.54	18.96
Interest Income/ Avg Assets (%)	4.94	5.25	5.29	5.54	5.58
Interest Expense/ Avg Assets (%)	0.69	0.69	0.82	1.13	1.45
Net Interest Income/ Avg Assets (%)	4.26	4.56	4.47	4.41	4.12
Noninterest Income/ Avg Assets (%)	2.32	3.23	2.77	2.33	2.47
Noninterest Expense/ Avg Assets (%)	3.65	3.90	4.04	4.02	3.93
Net Interest Margin (%)	4.53	4.84	4.68	4.63	4.32
Yield/ Cost Spread (%)	4.41	4.71	4.51	4.39	4.01
Efficiency Ratio (FTE)	55.44	50.12	55.80	59.56	59.33

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	104,274	113,623	123,495	132,565	141,082
Tangible Equity (\$000)	100,582	109,931	119,803	124,864	133,538
Tier 1 Capital (\$000)	100,501	109,920	119,764	124,834	133,509
Equity/ Assets (%)	12.03	12.39	13.50	12.69	13.17
Tang Equity/ Tang Assets (%)	11.66	12.04	13.15	12.04	12.55
Risk Based Capital Ratio (%)	19.83	20.81	21.86	19.62	21.32
Tier 1 Risk-based Ratio (%)	18.57	19.55	20.60	18.37	20.07
Leverage Ratio (%)	11.73	12.06	13.22	12.25	12.75
Common Dividnds Declrd/ Net Inc (%)	69.10	70.54	65.36	64.83	57.23

England: Bank of England

Headquarters 123 South Main Street
England, AR 72046

Phone (501) 842-2555
Web Address www.bankofengland-ar.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent MHBC Investments Limited Partnership
Federal Reserve ID# 244149
FDIC Cert# 13303
Rating Agency FDIC
Rating Date 8/1/2019
Industry Commercial Bank
Date Established 8/8/1898
Government Program TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Gary Rector Canada Sr.	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	318,361	317,715	316,352	312,093	471,085
Asset Growth Rate (%)	-0.99	-0.20	-0.43	-1.35	67.93
Total Loans & Leases (Incl HFS) (\$000)	257,210	265,316	257,070	250,896	378,874
Loan Growth Rate (%)	-5.09	3.15	-3.11	-2.40	68.01
Total Loans & Leases/ Assets (%)	80.79	83.51	81.26	80.39	80.43
Total Deposits (Incl Dom & For) (\$000)	234,887	229,603	235,502	224,367	329,090
Deposit Growth Rate (%)	9.57	-2.25	2.57	-4.73	62.23
Loans/ Deposits (%)	109.50	115.55	109.16	111.82	115.13
Memo:Full-time Employees (actual)	850	950	1,080	1,238	1,250

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	7,401	8,775	6,267	4,590	8,238
ROAA (%)	2.13	2.61	2.02	1.41	2.87
ROAE (%)	19.59	20.87	13.14	9.10	20.68
Interest Income/ Avg Assets (%)	3.67	3.54	3.86	4.14	4.06
Interest Expense/ Avg Assets (%)	0.47	0.54	0.65	0.89	1.24
Net Interest Income/ Avg Assets (%)	3.20	3.00	3.21	3.25	2.82
Noninterest Income/ Avg Assets (%)	27.27	34.26	35.02	35.06	42.07
Noninterest Expense/ Avg Assets (%)	26.77	33.02	35.33	36.44	40.81
Net Interest Margin (%)	3.71	3.60	3.71	3.84	3.37
Yield/ Cost Spread (%)	3.65	3.51	3.50	3.46	2.96
Efficiency Ratio (FTE)	87.66	88.46	92.25	95.05	90.88

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	38,127	44,718	48,342	50,417	58,777
Tangible Equity (\$000)	38,077	44,681	48,342	50,417	58,777
Tier 1 Capital (\$000)	37,902	44,217	46,586	50,437	58,343
Equity/ Assets (%)	11.98	14.07	15.28	16.15	12.48
Tang Equity/ Tang Assets (%)	11.96	14.06	15.28	16.15	12.48
Risk Based Capital Ratio (%)	19.36	28.69	16.89	12.69	12.72
Tier 1 Risk-based Ratio (%)	18.11	27.42	15.92	12.02	12.04
Leverage Ratio (%)	11.90	13.00	14.80	15.50	13.12
Common Dividnds Declrd/ Net Inc (%)	47.29	22.79	41.89	54.47	0.00

Eureka Springs: Cornerstone Bank

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

Headquarters 152 East Van Buren
Eureka Springs, AR 72632

Phone (479) 253-2265
Web Address www.cstonebank.net

TOP EXECUTIVES

Name	Position
Charles Taff Cross	CEO & Director
Donna Parton	Senior VP & COO
Jason F. Tennant	President, Chief Lending Officer &

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

BOARD OF DIRECTORS

Name	Position
John F. Cross Sr.	Chariman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	193,089	215,446	250,862	287,417	324,960
Asset Growth Rate (%)	15.58	11.58	16.44	14.57	17.42
Total Loans & Leases (Incl HFS) (\$000)	128,449	147,338	177,271	219,240	249,653
Loan Growth Rate (%)	10.95	14.71	20.32	23.68	18.50
Total Loans & Leases/ Assets (%)	66.52	68.39	70.66	76.28	76.83
Total Deposits (Incl Dom & For) (\$000)	154,946	176,937	206,150	235,399	270,917
Deposit Growth Rate (%)	14.94	14.19	16.51	14.19	20.12
Loans/ Deposits (%)	82.90	83.27	85.99	93.14	92.15
Memo:Full-time Employees (actual)	56	61	73	78	82

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	3,112	2,967	2,207	3,776	3,344
ROAA (%)	1.77	1.48	0.96	1.41	1.44
ROAE (%)	16.46	14.09	9.89	15.91	17.65
Interest Income/ Avg Assets (%)	4.76	4.62	4.56	4.79	5.02
Interest Expense/ Avg Assets (%)	0.49	0.53	0.61	0.87	1.28
Net Interest Income/ Avg Assets (%)	4.28	4.10	3.95	3.92	3.74
Noninterest Income/ Avg Assets (%)	1.00	0.96	1.05	1.14	1.21
Noninterest Expense/ Avg Assets (%)	3.37	3.45	3.87	3.36	3.27
Net Interest Margin (%)	4.67	4.53	4.43	4.33	4.12
Yield/ Cost Spread (%)	4.60	4.47	4.37	4.24	4.01
Efficiency Ratio (FTE)	62.30	66.84	76.30	65.89	65.80

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	19,643	21,877	22,780	24,529	26,216
Tangible Equity (\$000)	19,643	21,877	22,780	24,529	26,216
Tier 1 Capital (\$000)	19,643	21,877	22,780	24,529	26,216
Equity/ Assets (%)	10.17	10.15	9.08	8.53	8.07
Tang Equity/ Tang Assets (%)	10.17	10.15	9.08	8.53	8.07
Risk Based Capital Ratio (%)	14.98	14.69	12.21	11.81	11.34
Tier 1 Risk-based Ratio (%)	13.73	13.56	11.18	10.69	10.15
Leverage Ratio (%)	10.53	10.52	9.45	8.68	8.20
Common Dividnds Declrd/ Net Inc (%)	50.45	44.35	59.08	53.65	49.55

Fayetteville: Arvest Bank

Headquarters 75 North East Street
Fayetteville, AR 72701

Phone (479) 750-1400
Web Address www.arvest.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent Arvest Bank Group, Inc.
Federal Reserve ID# 311845
FDIC Cert# 8728
Rating Agency FED
Rating Date 7/30/2018
Industry Commercial Bank
Date Established 1/1/1871
Government Program Participation: TDGP - Participated
TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Jim C. Walton	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	15,843,566	16,686,060	16,758,528	18,449,940	19,331,564
Asset Growth Rate (%)	6.02	5.32	0.43	10.09	6.37
Total Loans & Leases (Incl HFS) (\$000)	8,967,856	9,700,507	10,504,207	12,484,480	12,959,174
Loan Growth Rate (%)	4.76	8.17	8.29	18.85	5.07
Total Loans & Leases/ Assets (%)	56.60	58.14	62.68	67.67	67.04
Total Deposits (Incl Dom & For) (\$000)	13,692,736	14,402,433	14,365,964	15,721,557	16,398,264
Deposit Growth Rate (%)	7.67	5.18	-0.25	9.44	5.74
Loans/ Deposits (%)	65.49	67.35	73.12	79.41	79.03
Memo:Full-time Employees (actual)	5,988	6,036	5,747	6,165	6,271

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	66,359	102,356	143,182	187,506	110,805
ROAA (%)	0.42	0.62	0.84	1.04	0.77
ROAE (%)	4.13	6.18	8.19	9.57	6.76
Interest Income/ Avg Assets (%)	2.76	2.89	3.20	3.74	3.97
Interest Expense/ Avg Assets (%)	0.21	0.18	0.19	0.34	0.62
Net Interest Income/ Avg Assets (%)	2.55	2.71	3.01	3.40	3.35
Noninterest Income/ Avg Assets (%)	2.48	2.66	2.74	2.80	2.73
Noninterest Expense/ Avg Assets (%)	4.47	4.36	4.33	4.65	4.83
Net Interest Margin (%)	2.81	2.98	3.28	3.74	3.72
Yield/ Cost Spread (%)	2.76	2.94	3.23	3.66	3.57
Efficiency Ratio (FTE)	87.51	79.66	73.68	73.79	77.93

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	1,604,756	1,665,673	1,816,031	2,093,625	2,252,707
Tangible Equity (\$000)	1,303,756	1,367,402	1,518,054	1,579,844	1,744,383
Tier 1 Capital (\$000)	1,259,779	1,296,092	1,399,421	1,474,856	1,579,674
Equity/ Assets (%)	10.13	9.98	10.84	11.35	11.65
Tang Equity/ Tang Assets (%)	8.39	8.34	9.22	8.81	9.27
Risk Based Capital Ratio (%)	14.26	13.17	13.70	11.95	12.15
Tier 1 Risk-based Ratio (%)	13.01	12.01	12.52	10.90	11.06
Leverage Ratio (%)	8.14	7.86	8.51	8.24	8.43
Common Dividnds Declrd/ Net Inc (%)	128.09	8.30	3.49	0.27	4.51

Fayetteville: Priority Bank

Headquarters 3401 East Mission Boulevard
Fayetteville, AR 72703

Phone (479) 587-1122
Web Address www.prioritybank.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent Priority One Holding Company
Federal Reserve ID# 2059990
FDIC Cert# 33818
Rating Agency OCC
Rating Date 9/24/2018
Industry Savings & Loan Assoc
Date Established 7/3/1993
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Trevor L. Lavy	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	82,358	80,159	81,995	84,168	85,261
Asset Growth Rate (%)	2.12	-2.67	2.29	2.65	1.73
Total Loans & Leases (Incl HFS) (\$000)	74,713	71,259	73,830	75,488	76,849
Loan Growth Rate (%)	3.87	-4.62	3.61	2.25	2.40
Total Loans & Leases/ Assets (%)	90.72	88.90	90.04	89.69	90.13
Total Deposits (Incl Dom & For) (\$000)	47,484	49,616	44,380	54,897	56,531
Deposit Growth Rate (%)	-4.57	4.49	-10.55	23.70	3.97
Loans/ Deposits (%)	157.34	143.62	166.36	137.51	135.94
Memo:Full-time Employees (actual)	36	35	36	36	36

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,331	1,691	1,119	1,165	1,574
ROAA (%)	1.69	2.04	1.44	1.44	2.48
ROAE (%)	18.90	24.63	15.85	15.77	27.05
Interest Income/ Avg Assets (%)	5.87	5.64	5.76	5.88	6.12
Interest Expense/ Avg Assets (%)	1.61	1.54	1.58	1.86	2.10
Net Interest Income/ Avg Assets (%)	4.26	4.10	4.19	4.02	4.02
Noninterest Income/ Avg Assets (%)	2.86	3.55	3.62	3.79	4.56
Noninterest Expense/ Avg Assets (%)	5.42	5.61	6.37	6.36	6.10
Net Interest Margin (%)	4.36	4.21	4.31	4.20	4.19
Yield/ Cost Spread (%)	4.18	3.99	4.10	3.97	3.89
Efficiency Ratio (FTE)	76.22	73.36	81.57	81.53	71.12

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	6,252	6,953	7,067	7,407	7,738
Tangible Equity (\$000)	6,050	6,751	6,865	7,205	7,536
Tier 1 Capital (\$000)	6,050	6,751	6,865	7,205	7,536
Equity/ Assets (%)	7.59	8.67	8.62	8.80	9.08
Tang Equity/ Tang Assets (%)	7.36	8.44	8.39	8.58	8.86
Risk Based Capital Ratio (%)	14.98	16.78	16.00	16.03	16.02
Tier 1 Risk-based Ratio (%)	13.70	15.50	14.74	14.77	14.75
Leverage Ratio (%)	7.64	8.36	8.78	8.55	8.90
Common Dividnds Declrd/ Net Inc (%)	106.09	79.83	89.81	70.82	79.42

Fayetteville: Signature Bank of Arkansas

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

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Gary R. Head	Chairman, President & CEO
--------------	---------------------------

Ultimate Parent White River Bancshares Company
Federal Reserve ID# 3350724
FDIC Cert# 89
Rating Agency FDIC
Rating Date 5/1/2018
Industry Commercial Bank
Date Established 8/18/1933
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Gary R. Head	Chairman of the Board
--------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	502,899	526,200	592,097	613,362	659,869
Asset Growth Rate (%)	-0.31	4.63	12.52	3.59	10.11
Total Loans & Leases (Incl HFS) (\$000)	407,332	431,131	495,572	511,621	559,770
Loan Growth Rate (%)	2.20	5.84	14.95	3.24	12.55
Total Loans & Leases/ Assets (%)	81.00	81.93	83.70	83.41	84.83
Total Deposits (Incl Dom & For) (\$000)	408,302	421,799	482,826	513,068	542,555
Deposit Growth Rate (%)	0.48	3.31	14.47	6.26	7.66
Loans/ Deposits (%)	99.76	102.21	102.64	99.72	103.17
Memo:Full-time Employees (actual)	117	136	138	141	140

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	3,256	3,846	3,735	5,181	4,446
ROAA (%)	0.66	0.76	0.68	0.84	0.92
ROAE (%)	5.56	6.18	5.70	7.47	8.00
Interest Income/ Avg Assets (%)	4.50	4.73	4.68	4.62	4.93
Interest Expense/ Avg Assets (%)	0.73	0.69	0.77	0.94	1.11
Net Interest Income/ Avg Assets (%)	3.77	4.04	3.91	3.68	3.82
Noninterest Income/ Avg Assets (%)	0.48	0.79	0.57	0.47	0.57
Noninterest Expense/ Avg Assets (%)	3.13	3.34	3.35	3.17	3.15
Net Interest Margin (%)	4.06	4.31	4.12	3.96	4.02
Yield/ Cost Spread (%)	3.89	4.12	3.89	3.68	3.64
Efficiency Ratio (FTE)	73.64	69.00	74.75	76.28	71.54

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	59,973	63,631	67,769	71,473	76,555
Tangible Equity (\$000)	59,914	63,602	67,769	71,473	76,555
Tier 1 Capital (\$000)	59,939	63,864	68,153	72,293	76,273
Equity/ Assets (%)	11.93	12.09	11.45	11.65	11.60
Tang Equity/ Tang Assets (%)	11.92	12.09	11.45	11.65	11.60
Risk Based Capital Ratio (%)	15.10	14.91	14.25	15.18	14.37
Tier 1 Risk-based Ratio (%)	13.84	13.66	13.00	13.92	13.16
Leverage Ratio (%)	11.95	12.51	11.79	11.86	11.61
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	13.39	23.16	20.24

Fordyce: FBT Bank & Mortgage

Headquarters 200 West Fourth Street
Fordyce, AR 71742

Phone (870) 352-3107
Web Address www.fbtbank.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

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 TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
James V. Hulse Jr.	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	149,759	150,968	160,330	161,857	168,559
Asset Growth Rate (%)	11.72	0.81	6.20	0.95	5.52
Total Loans & Leases (Incl HFS) (\$000)	83,222	82,698	89,170	94,667	96,633
Loan Growth Rate (%)	5.88	-0.63	7.83	6.16	2.77
Total Loans & Leases/ Assets (%)	55.57	54.78	55.62	58.49	57.33
Total Deposits (Incl Dom & For) (\$000)	119,439	117,224	127,224	129,015	135,077
Deposit Growth Rate (%)	13.40	-1.85	8.53	1.41	6.26
Loans/ Deposits (%)	69.68	70.55	70.09	73.38	71.54
Memo:Full-time Employees (actual)	44	46	46	46	44

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,365	1,319	1,315	1,496	2,188
ROAA (%)	0.98	0.88	0.84	0.93	1.76
ROAE (%)	9.20	8.16	8.40	9.07	15.46
Interest Income/ Avg Assets (%)	4.48	4.28	4.40	4.64	4.83
Interest Expense/ Avg Assets (%)	0.40	0.45	0.50	0.61	0.87
Net Interest Income/ Avg Assets (%)	4.08	3.84	3.90	4.03	3.96
Noninterest Income/ Avg Assets (%)	0.96	1.17	1.12	1.67	1.78
Noninterest Expense/ Avg Assets (%)	4.06	3.99	4.07	3.81	3.67
Net Interest Margin (%)	4.29	4.07	4.10	4.21	4.12
Yield/ Cost Spread (%)	4.14	3.90	3.88	3.92	3.70
Efficiency Ratio (FTE)	78.16	76.95	77.94	65.56	62.55

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	15,534	14,217	16,251	16,861	20,840
Tangible Equity (\$000)	15,534	14,217	16,251	16,861	20,840
Tier 1 Capital (\$000)	16,225	16,886	17,701	19,196	20,638
Equity/ Assets (%)	10.37	9.42	10.14	10.42	12.36
Tang Equity/ Tang Assets (%)	10.37	9.42	10.14	10.42	12.36
Risk Based Capital Ratio (%)	19.55	19.97	19.25	19.43	19.93
Tier 1 Risk-based Ratio (%)	18.37	18.87	18.21	18.29	18.88
Leverage Ratio (%)	10.86	11.06	11.00	11.71	12.49
Common Dividnds Declrd/ Net Inc (%)	36.63	49.96	38.02	0.00	34.10

Forrest City: Armor Bank

Headquarters 715 North Washington Street
Forrest City, AR 72335

Phone (870) 633-1525
Web Address www.armor.bank

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Chad T. May	President, CEO & Director
Nathan M. Waldrup	Senior VP of Operations, Chief Inv

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

BOARD OF DIRECTORS

Name	Position
Mark M. Waldrup	Chariman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	48,642	52,972	67,613	90,502	94,949
Asset Growth Rate (%)	-11.52	8.90	27.64	33.85	6.55
Total Loans & Leases (Incl HFS) (\$000)	18,244	18,169	21,080	40,294	51,969
Loan Growth Rate (%)	-3.51	-0.41	16.02	91.15	38.63
Total Loans & Leases/ Assets (%)	37.51	34.30	31.18	44.52	54.73
Total Deposits (Incl Dom & For) (\$000)	43,729	48,328	60,692	72,459	84,819
Deposit Growth Rate (%)	-12.53	10.52	25.58	19.39	22.74
Loans/ Deposits (%)	41.72	37.60	34.73	55.61	61.27
Memo:Full-time Employees (actual)	13	13	14	17	23

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	-123	-198	442	211	43
ROAA (%)	-0.24	-0.41	0.82	0.28	0.06
ROAE (%)	-2.59	-4.25	7.54	1.53	0.34
Interest Income/ Avg Assets (%)	2.77	2.80	3.02	3.36	3.75
Interest Expense/ Avg Assets (%)	0.19	0.18	0.17	0.25	0.72
Net Interest Income/ Avg Assets (%)	2.57	2.62	2.85	3.11	3.03
Noninterest Income/ Avg Assets (%)	0.49	0.46	0.42	0.28	0.28
Noninterest Expense/ Avg Assets (%)	3.53	3.82	3.09	2.45	2.91
Net Interest Margin (%)	2.77	2.84	3.13	3.30	3.18
Yield/ Cost Spread (%)	2.73	2.81	3.10	3.22	2.96
Efficiency Ratio (FTE)	115.13	123.97	90.95	69.95	85.49

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	4,756	4,464	6,610	17,906	9,887
Tangible Equity (\$000)	4,756	4,464	6,059	17,416	9,443
Tier 1 Capital (\$000)	4,042	3,178	6,260	17,445	9,070
Equity/ Assets (%)	9.78	8.43	9.78	19.79	10.41
Tang Equity/ Tang Assets (%)	9.78	8.43	9.03	19.35	9.99
Risk Based Capital Ratio (%)	16.43	13.17	22.18	35.85	16.05
Tier 1 Risk-based Ratio (%)	15.33	12.24	21.92	35.23	15.28
Leverage Ratio (%)	8.33	6.44	10.14	19.94	9.75
Common Dividnds Declrd/ Net Inc (%)	NM	NM	0.00	0.00	NM

Forrest City: First National Bank of Eastern Arkansas

Headquarters 101 North Washington Street
Forrest City, AR 72335

Phone (870) 633-3112
Web Address www.fnbea.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

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

BOARD OF DIRECTORS

Name	Position
J. Brice Fletcher	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	377,542	390,954	407,160	416,870	418,194
Asset Growth Rate (%)	-2.39	3.55	4.15	2.38	0.42
Total Loans & Leases (Incl HFS) (\$000)	130,955	153,903	165,221	207,471	250,465
Loan Growth Rate (%)	2.27	17.52	7.35	25.57	27.63
Total Loans & Leases/ Assets (%)	34.69	39.37	40.58	49.77	59.89
Total Deposits (Incl Dom & For) (\$000)	337,253	349,182	363,747	373,904	371,286
Deposit Growth Rate (%)	-2.76	3.54	4.17	2.79	-0.93
Loans/ Deposits (%)	38.83	44.08	45.42	55.49	67.46
Memo:Full-time Employees (actual)	107	105	102	105	104

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,599	3,467	3,972	5,506	4,376
ROAA (%)	0.69	0.91	1.01	1.37	1.43
ROAE (%)	6.79	8.71	9.78	13.53	13.79
Interest Income/ Avg Assets (%)	2.67	2.93	3.10	3.65	3.96
Interest Expense/ Avg Assets (%)	0.21	0.21	0.20	0.27	0.48
Net Interest Income/ Avg Assets (%)	2.46	2.72	2.89	3.38	3.48
Noninterest Income/ Avg Assets (%)	0.55	0.58	0.52	0.55	0.53
Noninterest Expense/ Avg Assets (%)	2.27	2.33	2.35	2.50	2.54
Net Interest Margin (%)	2.65	2.92	3.10	3.58	3.66
Yield/ Cost Spread (%)	2.52	2.80	2.98	3.40	3.34
Efficiency Ratio (FTE)	71.81	67.32	65.58	62.21	61.71

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	38,728	39,999	41,487	40,692	44,695
Tangible Equity (\$000)	38,354	39,710	41,275	40,552	44,610
Tier 1 Capital (\$000)	38,161	39,798	41,665	41,921	43,754
Equity/ Assets (%)	10.26	10.23	10.19	9.76	10.69
Tang Equity/ Tang Assets (%)	10.17	10.16	10.14	9.73	10.67
Risk Based Capital Ratio (%)	24.67	23.12	22.43	18.63	16.89
Tier 1 Risk-based Ratio (%)	23.41	21.87	21.17	17.38	15.64
Leverage Ratio (%)	10.06	10.15	10.28	10.34	10.65
Common Dividnds Declrd/ Net Inc (%)	65.26	52.12	53.07	95.91	61.88

Fort Smith: First National Bank of Fort Smith

Headquarters 602 Garrison Avenue
Fort Smith, AR 72901

Phone (479) 782-2041
Web Address www.fnbf.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent First Bank Corp
Federal Reserve ID# 397540
FDIC Cert# 3864
Rating Agency OCC
Rating Date 1/30/2017
Industry Commercial Bank
Date Established 3/22/1872
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Mont S. Echols Jr.	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	1,224,358	1,252,494	1,306,749	1,352,936	1,375,868
Asset Growth Rate (%)	1.57	2.30	4.33	3.53	2.26
Total Loans & Leases (Incl HFS) (\$000)	783,918	820,230	860,939	930,244	919,104
Loan Growth Rate (%)	2.70	4.63	4.96	8.05	-1.60
Total Loans & Leases/ Assets (%)	64.03	65.49	65.88	68.76	66.80
Total Deposits (Incl Dom & For) (\$000)	1,041,845	1,072,693	1,125,665	1,173,790	1,191,005
Deposit Growth Rate (%)	2.73	2.96	4.94	4.28	1.96
Loans/ Deposits (%)	75.24	76.46	76.48	79.25	77.17
Memo:Full-time Employees (actual)	300	288	292	290	305

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	16,595	16,924	21,923	26,125	18,885
ROAA (%)	1.36	1.37	1.72	2.00	1.88
ROAE (%)	10.33	10.51	13.51	15.90	14.88
Interest Income/ Avg Assets (%)	3.58	3.58	3.86	4.19	4.40
Interest Expense/ Avg Assets (%)	0.16	0.16	0.16	0.30	0.49
Net Interest Income/ Avg Assets (%)	3.42	3.42	3.70	3.88	3.91
Noninterest Income/ Avg Assets (%)	1.10	1.17	1.17	1.23	1.11
Noninterest Expense/ Avg Assets (%)	2.47	2.47	2.42	2.56	2.51
Net Interest Margin (%)	3.73	3.74	4.04	4.23	4.24
Yield/ Cost Spread (%)	3.62	3.64	3.93	4.02	3.90
Efficiency Ratio (FTE)	53.92	53.09	49.09	49.81	49.82

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	159,173	158,992	161,722	164,104	169,512
Tangible Equity (\$000)	140,837	140,656	143,386	145,768	151,176
Tier 1 Capital (\$000)	140,866	140,789	143,781	145,906	150,791
Equity/ Assets (%)	13.00	12.69	12.38	12.13	12.32
Tang Equity/ Tang Assets (%)	11.68	11.40	11.13	10.92	11.14
Risk Based Capital Ratio (%)	16.09	15.82	14.95	14.30	15.14
Tier 1 Risk-based Ratio (%)	14.84	14.57	13.76	13.07	13.91
Leverage Ratio (%)	11.67	11.45	11.29	11.26	11.25
Common Dividnds Declrd/ Net Inc (%)	96.41	100.45	86.67	91.87	74.13

Glenwood: Diamond Bank

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 205 Highway 70 East
Glenwood, AR 71943

Phone (870) 356-2121
Web Address www.diamond.bank

TOP EXECUTIVES

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

Ultimate Parent Bainum Bancorp
Federal Reserve ID# 27847
FDIC Cert# 1527
Rating Agency FED
Rating Date 11/27/2017
Industry Commercial Bank
Date Established 12/16/1904
Government Program Participation: TDGP - Participated
TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Timothy E. Bainum	Chairman of the Board

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	488,338	528,082	573,394	604,904	639,264
Asset Growth Rate (%)	7.25	8.14	8.58	5.50	7.57
Total Loans & Leases (Incl HFS) (\$000)	313,915	353,753	384,789	431,943	459,373
Loan Growth Rate (%)	10.00	12.69	8.77	12.25	8.47
Total Loans & Leases/ Assets (%)	64.28	66.99	67.11	71.41	71.86
Total Deposits (Incl Dom & For) (\$000)	417,378	452,233	494,784	524,068	553,579
Deposit Growth Rate (%)	7.96	8.35	9.41	5.92	7.51
Loans/ Deposits (%)	75.21	78.22	77.77	82.42	82.98
Memo:Full-time Employees (actual)	137	140	151	145	150

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	6,473	7,271	7,247	7,041	6,029
ROAA (%)	1.36	1.44	1.28	1.20	1.28
ROAE (%)	12.73	13.55	12.82	12.32	12.68
Interest Income/ Avg Assets (%)	4.16	4.16	4.15	4.38	4.59
Interest Expense/ Avg Assets (%)	0.59	0.61	0.71	0.91	1.25
Net Interest Income/ Avg Assets (%)	3.57	3.55	3.44	3.47	3.34
Noninterest Income/ Avg Assets (%)	0.50	0.50	0.47	0.49	0.61
Noninterest Expense/ Avg Assets (%)	2.75	2.65	2.65	2.67	2.57
Net Interest Margin (%)	3.81	3.78	3.65	3.65	3.52
Yield/ Cost Spread (%)	3.63	3.59	3.43	3.38	3.15
Efficiency Ratio (FTE)	64.03	62.24	64.53	65.65	63.54

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	52,349	51,459	59,208	58,676	66,673
Tangible Equity (\$000)	52,349	51,459	59,208	58,676	66,673
Tier 1 Capital (\$000)	48,814	51,235	58,483	60,124	63,603
Equity/ Assets (%)	10.72	9.74	10.33	9.70	10.43
Tang Equity/ Tang Assets (%)	10.72	9.74	10.33	9.70	10.43
Risk Based Capital Ratio (%)	15.99	15.09	17.35	15.91	16.03
Tier 1 Risk-based Ratio (%)	14.73	13.84	16.10	14.72	14.92
Leverage Ratio (%)	9.99	9.71	10.11	10.06	10.03
Common Dividnds Declrd/ Net Inc (%)	56.23	66.70	0.00	76.69	42.30

Gravette: Bank of Gravette

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 110 Second Avenue, SE
Gravette, AR 72736

Phone (479) 787-5251
Web Address www.bankofgravett.net

TOP EXECUTIVES

Name	Position
------	----------

Patrick Swope	CEO & Director
Brian Glenn	President

BOARD OF DIRECTORS

Name	Position
------	----------

Gary C. George	Chariman of the Board
----------------	-----------------------

Ultimate Parent Legacy 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

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	123,105	115,695	114,121	128,749	135,897
Asset Growth Rate (%)	4.49	-6.02	-1.36	12.82	7.40
Total Loans & Leases (Incl HFS) (\$000)	80,685	78,056	74,926	72,242	74,498
Loan Growth Rate (%)	8.48	-3.26	-4.01	-3.58	4.16
Total Loans & Leases/ Assets (%)	65.54	67.47	65.65	56.11	54.82
Total Deposits (Incl Dom & For) (\$000)	105,432	97,390	97,371	110,799	117,341
Deposit Growth Rate (%)	6.96	-7.63	-0.02	13.79	7.87
Loans/ Deposits (%)	76.53	80.15	76.95	65.20	63.49
Memo:Full-time Employees (actual)	41	42	41	35	32

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	-293	920	1,036	267	378
ROAA (%)	-0.24	0.75	0.87	0.45	0.38
ROAE (%)	-1.65	5.54	6.27	3.22	2.81
Interest Income/ Avg Assets (%)	4.08	4.06	4.13	4.63	4.60
Interest Expense/ Avg Assets (%)	0.43	0.38	0.41	0.76	1.13
Net Interest Income/ Avg Assets (%)	3.65	3.68	3.72	3.87	3.47
Noninterest Income/ Avg Assets (%)	0.70	0.67	0.75	0.64	0.56
Noninterest Expense/ Avg Assets (%)	4.81	3.61	3.68	3.61	3.29
Net Interest Margin (%)	4.10	4.16	4.21	4.47	3.91
Yield/ Cost Spread (%)	4.02	4.09	4.13	4.32	3.72
Efficiency Ratio (FTE)	109.65	82.66	81.71	76.37	76.80

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	17,300	16,047	16,505	17,675	18,177
Tangible Equity (\$000)	17,300	16,047	16,505	10,643	11,299
Tier 1 Capital (\$000)	17,337	16,283	16,864	10,656	11,188
Equity/ Assets (%)	14.05	13.87	14.46	13.73	13.38
Tang Equity/ Tang Assets (%)	14.05	13.87	14.46	8.74	8.76
Risk Based Capital Ratio (%)	22.69	22.22	23.01	14.54	14.79
Tier 1 Risk-based Ratio (%)	21.44	20.96	21.76	14.06	14.09
Leverage Ratio (%)	13.98	14.12	14.31	8.70	8.72
Common Dividnds Declrd/ Net Inc (%)	NM	214.57	43.92	0.00	0.00

Green Forest: Anstaff Bank

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 100 First National Avenue
Green Forest, AR 72638

Phone (870) 438-5214
Web Address www.anstaffbank.com

TOP EXECUTIVES

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

Ultimate Parent First National Bancorp, Inc.
Federal Reserve ID# 261940
FDIC Cert# 3869
Rating Agency FDIC
Rating Date 10/1/2018
Industry Commercial Bank
Date Established 5/4/1931
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Stephen E. Stafford	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	425,346	439,732	606,136	638,158	698,663
Asset Growth Rate (%)	2.22	3.38	37.84	5.28	12.64
Total Loans & Leases (Incl HFS) (\$000)	257,453	298,468	434,411	487,519	515,456
Loan Growth Rate (%)	15.76	15.93	45.55	12.23	7.64
Total Loans & Leases/ Assets (%)	60.53	67.87	71.67	76.39	73.78
Total Deposits (Incl Dom & For) (\$000)	371,808	389,324	524,747	564,361	618,498
Deposit Growth Rate (%)	3.26	4.71	34.78	7.55	12.79
Loans/ Deposits (%)	69.24	76.66	82.78	86.38	83.34
Memo:Full-time Employees (actual)	94	101	144	157	155

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	5,035	5,561	7,102	8,371	7,217
ROAA (%)	1.18	1.28	1.21	1.32	1.45
ROAE (%)	11.10	13.94	12.57	13.70	14.61
Interest Income/ Avg Assets (%)	3.62	3.70	4.09	4.26	4.55
Interest Expense/ Avg Assets (%)	0.49	0.48	0.56	0.74	0.97
Net Interest Income/ Avg Assets (%)	3.13	3.22	3.53	3.52	3.58
Noninterest Income/ Avg Assets (%)	0.50	0.53	0.48	0.54	0.52
Noninterest Expense/ Avg Assets (%)	2.38	2.43	2.59	2.58	2.59
Net Interest Margin (%)	3.37	3.46	3.82	3.78	3.85
Yield/ Cost Spread (%)	3.28	3.37	3.65	3.55	3.57
Efficiency Ratio (FTE)	62.33	62.02	62.71	62.16	61.71

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	38,143	39,903	58,971	62,823	69,224
Tangible Equity (\$000)	37,493	39,253	53,449	57,398	63,872
Tier 1 Capital (\$000)	37,632	39,423	53,899	58,004	62,629
Equity/ Assets (%)	8.97	9.07	9.73	9.84	9.91
Tang Equity/ Tang Assets (%)	8.83	8.94	8.90	9.07	9.21
Risk Based Capital Ratio (%)	13.53	12.77	12.63	12.32	12.25
Tier 1 Risk-based Ratio (%)	12.52	11.75	11.54	11.20	11.19
Leverage Ratio (%)	8.69	8.88	9.12	8.97	9.18
Common Dividnds Declrd/ Net Inc (%)	241.71	67.79	64.49	50.41	36.93

Greenbrier: First Service Bank

Headquarters 136 South Broadview Street
Greenbrier, AR 72058

Phone (501) 679-7200
Web Address www.firstservicebank.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Thomas H. Grumbles	Chairman, President & CEO
Robin Hackett	Chief Operations Officer & Chief M

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

BOARD OF DIRECTORS

Name	Position
Thomas H. Grumbles	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	264,095	281,470	289,768	307,326	338,812
Asset Growth Rate (%)	2.75	6.58	2.95	6.06	13.66
Total Loans & Leases (Incl HFS) (\$000)	202,996	225,550	225,376	255,932	290,759
Loan Growth Rate (%)	4.95	11.11	-0.08	13.56	18.14
Total Loans & Leases/ Assets (%)	76.86	80.13	77.78	83.28	85.82
Total Deposits (Incl Dom & For) (\$000)	210,436	223,190	230,964	264,066	294,488
Deposit Growth Rate (%)	3.82	6.06	3.48	14.33	15.36
Loans/ Deposits (%)	96.46	101.06	97.58	96.92	98.73
Memo:Full-time Employees (actual)	95	95	96	96	98

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,744	3,191	3,722	2,581	1,852
ROAA (%)	1.07	1.18	1.30	0.90	0.77
ROAE (%)	10.32	11.65	12.88	8.59	7.95
Interest Income/ Avg Assets (%)	4.60	4.50	4.54	4.88	5.24
Interest Expense/ Avg Assets (%)	0.31	0.40	0.51	0.82	1.28
Net Interest Income/ Avg Assets (%)	4.29	4.10	4.04	4.05	3.96
Noninterest Income/ Avg Assets (%)	1.11	1.18	1.40	1.48	1.28
Noninterest Expense/ Avg Assets (%)	4.33	4.10	4.06	4.24	4.25
Net Interest Margin (%)	4.86	4.44	4.48	4.45	4.28
Yield/ Cost Spread (%)	4.81	4.35	4.36	4.26	3.98
Efficiency Ratio (FTE)	78.74	76.55	73.91	76.26	80.52

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	26,862	28,090	29,767	30,608	31,684
Tangible Equity (\$000)	26,862	28,090	29,767	30,608	31,684
Tier 1 Capital (\$000)	26,813	27,990	29,707	30,548	31,512
Equity/ Assets (%)	10.17	9.98	10.27	9.96	9.35
Tang Equity/ Tang Assets (%)	10.17	9.98	10.27	9.96	9.35
Risk Based Capital Ratio (%)	15.50	14.13	15.09	13.67	12.43
Tier 1 Risk-based Ratio (%)	14.24	13.01	13.89	12.58	11.47
Leverage Ratio (%)	10.29	9.69	10.04	10.21	9.43
Common Dividnds Declrd/ Net Inc (%)	76.82	63.15	53.87	66.83	48.92

Greenwood: Farmers Bank

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 71 West Center Street
Greenwood, AR 72936

Phone (479) 996-4171

Web Address 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 TDGP - Opted Out

Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
Elizabeth J. Wilkinson	Chariman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	203,783	199,231	202,917	206,560	210,746
Asset Growth Rate (%)	2.67	-2.23	1.85	1.80	2.70
Total Loans & Leases (Incl HFS) (\$000)	82,490	94,867	111,287	118,514	125,614
Loan Growth Rate (%)	5.31	15.00	17.31	6.49	7.99
Total Loans & Leases/ Assets (%)	40.48	47.62	54.84	57.38	59.60
Total Deposits (Incl Dom & For) (\$000)	164,211	159,864	163,403	166,699	169,550
Deposit Growth Rate (%)	3.11	-2.65	2.21	2.02	2.28
Loans/ Deposits (%)	50.23	59.34	68.11	71.09	74.09
Memo:Full-time Employees (actual)	61	62	63	64	64

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,268	1,290	1,787	2,215	1,548
ROAA (%)	0.64	0.64	0.89	1.09	0.99
ROAE (%)	3.27	3.32	4.59	5.75	5.21
Interest Income/ Avg Assets (%)	3.48	3.73	3.86	4.07	4.23
Interest Expense/ Avg Assets (%)	0.15	0.15	0.17	0.29	0.49
Net Interest Income/ Avg Assets (%)	3.32	3.58	3.68	3.77	3.75
Noninterest Income/ Avg Assets (%)	1.32	1.14	1.15	1.50	1.05
Noninterest Expense/ Avg Assets (%)	3.76	3.95	3.77	3.85	3.72
Net Interest Margin (%)	3.86	4.16	4.26	4.35	4.27
Yield/ Cost Spread (%)	3.80	4.09	4.18	4.22	4.04
Efficiency Ratio (FTE)	79.34	82.16	76.56	72.28	76.68

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	39,151	39,018	39,343	39,573	40,520
Tangible Equity (\$000)	37,514	37,381	37,706	37,936	38,883
Tier 1 Capital (\$000)	37,514	37,641	38,332	39,176	38,947
Equity/ Assets (%)	19.21	19.58	19.39	19.16	19.23
Tang Equity/ Tang Assets (%)	18.56	18.92	18.73	18.51	18.59
Risk Based Capital Ratio (%)	36.73	34.10	30.77	31.76	31.04
Tier 1 Risk-based Ratio (%)	35.72	33.23	30.01	30.83	29.88
Leverage Ratio (%)	18.85	19.16	19.36	19.42	18.73
Common Dividnds Declrd/ Net Inc (%)	90.69	89.15	67.15	60.95	111.43

Helena: Partners Bank

Headquarters 302 Cherry Street
Helena, AR 72342

Phone (870) 338-6451
Web Address www.partnersbnk.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
John O. Moore Jr.	President & CEO
Jeff Steele	Senior Vice President

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

BOARD OF DIRECTORS

Name	Position
	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	187,993	177,355	180,961	163,696	205,202
Asset Growth Rate (%)	-5.21	-5.66	2.03	-9.54	33.81
Total Loans & Leases (Incl HFS) (\$000)	70,032	57,744	47,510	64,995	127,241
Loan Growth Rate (%)	-6.83	-17.55	-17.72	36.80	127.69
Total Loans & Leases/ Assets (%)	37.25	32.56	26.25	39.70	62.01
Total Deposits (Incl Dom & For) (\$000)	160,439	152,057	154,574	137,751	159,569
Deposit Growth Rate (%)	-6.05	-5.22	1.66	-10.88	21.12
Loans/ Deposits (%)	43.65	37.98	30.74	47.18	79.74
Memo:Full-time Employees (actual)	52	50	49	56	58

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,359	913	654	712	592
ROAA (%)	0.70	0.50	0.37	0.40	0.43
ROAE (%)	4.96	3.35	2.53	2.83	3.01
Interest Income/ Avg Assets (%)	3.28	3.21	3.07	3.19	3.93
Interest Expense/ Avg Assets (%)	0.25	0.24	0.26	0.28	0.53
Net Interest Income/ Avg Assets (%)	3.03	2.97	2.81	2.91	3.39
Noninterest Income/ Avg Assets (%)	0.53	0.42	0.42	0.39	0.53
Noninterest Expense/ Avg Assets (%)	2.79	2.80	2.78	2.91	3.54
Net Interest Margin (%)	3.22	3.16	3.01	3.12	3.63
Yield/ Cost Spread (%)	3.08	3.03	2.86	2.97	3.36
Efficiency Ratio (FTE)	73.79	77.79	81.41	85.52	89.87

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	27,040	24,769	25,924	25,549	27,333
Tangible Equity (\$000)	27,040	24,769	25,924	25,549	27,333
Tier 1 Capital (\$000)	27,344	26,258	26,389	26,814	26,957
Equity/ Assets (%)	14.38	13.97	14.33	15.61	13.32
Tang Equity/ Tang Assets (%)	14.38	13.97	14.33	15.61	13.32
Risk Based Capital Ratio (%)	31.09	33.39	37.09	30.90	19.97
Tier 1 Risk-based Ratio (%)	29.82	32.12	35.83	29.64	18.72
Leverage Ratio (%)	14.51	14.41	15.00	15.90	13.69
Common Dividnds Declrd/ Net Inc (%)	111.26	219.06	43.88	39.04	22.47

Horatio: Horatio State Bank

Headquarters 123 West Main Street
Horatio, AR 71842

Phone (870) 832-2501

Web Address www.horatiostatebank.com

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Carl E. Hendrix III	Chairman, President & CEO
---------------------	---------------------------

Ultimate Parent Pioneer Bancshares, Inc. of Horatio, Ark

Federal Reserve ID# 458142

FDIC Cert# 109

Rating Agency FDIC

Rating Date 6/1/2019

Industry Commercial Bank

Date Established 5/5/1905

Government Program TDGP - Participated

Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Carl E. Hendrix III	Chairman of the Board
---------------------	-----------------------

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	166,656	184,735	196,672	208,873	217,671
Asset Growth Rate (%)	9.82	10.85	6.46	6.20	5.62
Total Loans & Leases (Incl HFS) (\$000)	121,957	137,547	151,152	159,275	173,604
Loan Growth Rate (%)	11.98	12.78	9.89	5.37	12.00
Total Loans & Leases/ Assets (%)	73.18	74.46	76.85	76.25	79.76
Total Deposits (Incl Dom & For) (\$000)	148,438	165,156	175,304	185,000	191,872
Deposit Growth Rate (%)	9.86	11.26	6.14	5.53	4.95
Loans/ Deposits (%)	82.16	83.28	86.22	86.09	90.48
Memo:Full-time Employees (actual)	34	40	40	39	43

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,078	2,506	2,645	3,393	2,477
ROAA (%)	1.33	1.44	1.39	1.69	1.55
ROAE (%)	12.02	13.34	12.97	15.14	13.38
Interest Income/ Avg Assets (%)	5.30	5.39	5.49	5.73	6.00
Interest Expense/ Avg Assets (%)	1.05	1.02	1.06	1.30	1.73
Net Interest Income/ Avg Assets (%)	4.24	4.38	4.43	4.43	4.26
Noninterest Income/ Avg Assets (%)	0.18	0.20	0.21	0.21	0.24
Noninterest Expense/ Avg Assets (%)	2.02	2.00	1.99	2.06	2.07
Net Interest Margin (%)	4.32	4.47	4.53	4.54	4.39
Yield/ Cost Spread (%)	4.13	4.28	4.34	4.31	4.07
Efficiency Ratio (FTE)	45.38	43.44	42.68	44.26	45.85

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	17,986	19,330	21,112	23,606	25,517
Tangible Equity (\$000)	17,986	19,330	21,112	23,606	25,517
Tier 1 Capital (\$000)	17,959	19,471	21,272	23,880	25,528
Equity/ Assets (%)	10.79	10.46	10.73	11.30	11.72
Tang Equity/ Tang Assets (%)	10.79	10.46	10.73	11.30	11.72
Risk Based Capital Ratio (%)	18.59	17.66	17.57	18.23	17.95
Tier 1 Risk-based Ratio (%)	17.33	16.41	16.32	16.97	16.69
Leverage Ratio (%)	11.02	10.73	10.80	11.59	11.85
Common Dividnds Declrd/ Net Inc (%)	29.40	39.62	31.91	23.17	33.47

Huntsville: Today's Bank

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

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

TOP EXECUTIVES

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

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Sam Mathias	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	111,709	181,417	204,665	238,001	242,157
Asset Growth Rate (%)	6.23	62.40	12.81	16.29	2.33
Total Loans & Leases (Incl HFS) (\$000)	82,881	123,614	133,746	154,949	164,003
Loan Growth Rate (%)	9.96	49.15	8.20	15.85	7.79
Total Loans & Leases/ Assets (%)	74.19	68.14	65.35	65.10	67.73
Total Deposits (Incl Dom & For) (\$000)	85,763	154,906	169,973	195,497	205,013
Deposit Growth Rate (%)	7.27	80.62	9.73	15.02	6.49
Loans/ Deposits (%)	96.64	79.80	78.69	79.26	80.00
Memo:Full-time Employees (actual)	42	75	80	80	77

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,068	2,059	1,196	783	1,818
ROAA (%)	0.99	1.52	0.63	0.36	1.02
ROAE (%)	6.59	11.88	6.40	4.24	11.28
Interest Income/ Avg Assets (%)	5.64	5.38	5.57	4.77	5.41
Interest Expense/ Avg Assets (%)	0.76	0.74	0.76	1.09	1.41
Net Interest Income/ Avg Assets (%)	4.87	4.64	4.81	3.68	4.01
Noninterest Income/ Avg Assets (%)	0.79	1.82	0.59	0.87	0.84
Noninterest Expense/ Avg Assets (%)	4.65	4.87	4.69	4.03	3.82
Net Interest Margin (%)	5.31	5.16	5.27	3.92	4.28
Yield/ Cost Spread (%)	5.21	5.10	5.16	3.78	4.08
Efficiency Ratio (FTE)	81.07	74.64	84.70	86.70	77.23

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	16,598	18,025	18,896	19,631	22,938
Tangible Equity (\$000)	16,598	17,579	18,552	19,389	22,772
Tier 1 Capital (\$000)	16,442	18,424	19,155	20,641	22,227
Equity/ Assets (%)	14.86	9.94	9.23	8.25	9.47
Tang Equity/ Tang Assets (%)	14.86	9.71	9.08	8.15	9.41
Risk Based Capital Ratio (%)	19.63	13.83	13.83	13.22	13.64
Tier 1 Risk-based Ratio (%)	18.68	13.18	13.09	12.42	12.82
Leverage Ratio (%)	14.80	10.05	9.60	8.90	9.19
Common Dividnds Declrd/ Net Inc (%)	14.70	27.20	38.29	42.15	16.89

Jacksonville: First Arkansas Bank and Trust

Headquarters 600 West Main Street
Jacksonville, AR 72076

Phone (501) 982-4511
Web Address www.fabandt.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Larry Timothy Wilson	Chairman, President & CEO
Mark Wilson	Executive VP & COO

Ultimate Parent First Arkansas BancShares, Inc.
Federal Reserve ID# 466240
FDIC Cert# 16849
Rating Agency FDIC
Rating Date 9/1/2017
Industry Commercial Bank
Date Established 11/5/1949
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Larry Timothy Wilson	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	710,764	702,959	774,144	761,065	752,764
Asset Growth Rate (%)	6.12	-1.10	10.13	-1.69	-1.45
Total Loans & Leases (Incl HFS) (\$000)	423,583	442,845	479,990	490,562	489,191
Loan Growth Rate (%)	10.97	4.55	8.39	2.20	-0.37
Total Loans & Leases/ Assets (%)	59.60	63.00	62.00	64.46	64.99
Total Deposits (Incl Dom & For) (\$000)	567,497	534,978	574,727	556,016	526,302
Deposit Growth Rate (%)	7.87	-5.73	7.43	-3.26	-7.13
Loans/ Deposits (%)	74.64	82.78	83.52	88.23	92.95
Memo:Full-time Employees (actual)	243	257	270	280	276

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	6,272	5,667	11,993	11,351	10,617
ROAA (%)	0.92	0.81	1.63	1.48	1.85
ROAE (%)	4.77	4.24	8.82	8.02	9.15
Interest Income/ Avg Assets (%)	3.90	3.84	3.95	4.14	4.46
Interest Expense/ Avg Assets (%)	0.21	0.19	0.22	0.27	0.40
Net Interest Income/ Avg Assets (%)	3.69	3.65	3.74	3.87	4.05
Noninterest Income/ Avg Assets (%)	3.25	3.30	3.26	3.31	3.75
Noninterest Expense/ Avg Assets (%)	5.24	5.51	5.22	5.29	5.54
Net Interest Margin (%)	4.22	4.09	4.21	4.36	4.55
Yield/ Cost Spread (%)	4.14	4.02	4.13	4.24	4.37
Efficiency Ratio (FTE)	68.46	72.19	68.25	69.33	67.14

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	132,014	128,282	143,892	144,944	162,506
Tangible Equity (\$000)	96,681	94,718	112,042	114,651	133,381
Tier 1 Capital (\$000)	100,102	102,220	113,201	123,280	132,550
Equity/ Assets (%)	18.57	18.25	18.59	19.04	21.59
Tang Equity/ Tang Assets (%)	14.31	14.15	15.09	15.69	18.43
Risk Based Capital Ratio (%)	21.15	21.19	21.70	23.02	24.36
Tier 1 Risk-based Ratio (%)	19.87	19.93	20.44	21.77	23.10
Leverage Ratio (%)	15.19	14.93	15.60	16.80	18.29
Common Dividnds Declrd/ Net Inc (%)	98.23	57.08	11.36	18.94	27.79

Lake Village: Bank of Lake Village

Headquarters 201 Main Street
Lake Village, AR 71653

Phone (870) 265-2241
Web Address www.bankoflakevillage.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
John Todd Potter	President & CEO
Shannon M. Hill	VP & Senior Operating Officer

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Charles H. Weissinger Jr.	Chariman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	62,009	64,301	64,360	66,142	66,326
Asset Growth Rate (%)	2.00	3.70	0.09	2.77	0.37
Total Loans & Leases (Incl HFS) (\$000)	30,507	26,676	31,377	33,867	40,874
Loan Growth Rate (%)	0.57	-12.56	17.62	7.94	27.59
Total Loans & Leases/ Assets (%)	49.20	41.49	48.75	51.20	61.63
Total Deposits (Incl Dom & For) (\$000)	55,096	57,305	57,302	58,353	57,679
Deposit Growth Rate (%)	1.94	4.01	-0.01	1.83	-1.54
Loans/ Deposits (%)	55.37	46.55	54.76	58.04	70.86
Memo:Full-time Employees (actual)	15	15	15	14	15

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	295	427	354	794	623
ROAA (%)	0.48	0.67	0.54	1.18	1.27
ROAE (%)	4.36	6.08	5.11	11.04	10.17
Interest Income/ Avg Assets (%)	3.90	3.72	3.91	4.42	4.73
Interest Expense/ Avg Assets (%)	0.22	0.22	0.24	0.37	0.54
Net Interest Income/ Avg Assets (%)	3.68	3.50	3.66	4.05	4.19
Noninterest Income/ Avg Assets (%)	0.27	0.66	0.34	0.63	0.63
Noninterest Expense/ Avg Assets (%)	3.06	3.24	3.16	3.16	3.03
Net Interest Margin (%)	3.85	3.71	3.91	4.28	4.15
Yield/ Cost Spread (%)	3.75	3.61	3.79	4.10	3.83
Efficiency Ratio (FTE)	75.86	76.44	77.77	67.05	62.53

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	6,875	6,889	6,967	7,760	8,431
Tangible Equity (\$000)	6,875	6,889	6,967	7,760	8,431
Tier 1 Capital (\$000)	6,870	7,020	7,095	7,920	8,351
Equity/ Assets (%)	11.09	10.71	10.83	11.73	12.71
Tang Equity/ Tang Assets (%)	11.09	10.71	10.83	11.73	12.71
Risk Based Capital Ratio (%)	19.05	24.40	20.69	20.73	21.81
Tier 1 Risk-based Ratio (%)	17.79	23.15	19.44	19.47	20.55
Leverage Ratio (%)	11.25	10.69	10.76	11.78	12.61
Common Dividnds Declrd/ Net Inc (%)	23.73	65.57	79.10	0.00	33.71

Little Rock: Bank of Little Rock

Headquarters 200 North State Street
Little Rock, AR 72201

Phone (501) 376-0800
Web Address www.bankoflittlerock.com

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Eugene L. Maris	Chairman of the Board
-----------------	-----------------------

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	205,378	206,323	205,200	202,861	197,159
Asset Growth Rate (%)	1.98	0.46	-0.54	-1.14	-3.75
Total Loans & Leases (Incl HFS) (\$000)	110,058	108,249	110,443	105,252	117,707
Loan Growth Rate (%)	3.37	-1.64	2.03	-4.70	15.78
Total Loans & Leases/ Assets (%)	53.59	52.47	53.82	51.88	59.70
Total Deposits (Incl Dom & For) (\$000)	182,386	183,496	182,405	172,843	173,852
Deposit Growth Rate (%)	3.88	0.61	-0.59	-5.24	0.78
Loans/ Deposits (%)	60.34	58.99	60.55	60.89	67.71
Memo:Full-time Employees (actual)	99	114	117	119	122

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,375	876	248	205	1,105
ROAA (%)	0.68	0.43	0.12	0.10	0.75
ROAE (%)	6.50	4.01	1.13	0.96	6.90
Interest Income/ Avg Assets (%)	4.19	3.87	3.83	3.82	4.15
Interest Expense/ Avg Assets (%)	0.52	0.52	0.50	0.51	0.70
Net Interest Income/ Avg Assets (%)	3.67	3.35	3.33	3.31	3.44
Noninterest Income/ Avg Assets (%)	4.71	6.06	6.37	6.38	7.85
Noninterest Expense/ Avg Assets (%)	7.21	8.16	8.62	8.77	10.13
Net Interest Margin (%)	4.04	3.71	3.64	3.60	3.70
Yield/ Cost Spread (%)	3.94	3.62	3.54	3.50	3.55
Efficiency Ratio (FTE)	85.15	85.80	88.02	90.12	89.34

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	21,833	22,043	21,687	21,226	21,953
Tangible Equity (\$000)	21,626	21,836	21,480	21,019	21,746
Tier 1 Capital (\$000)	21,658	21,986	21,635	21,423	21,765
Equity/ Assets (%)	10.63	10.68	10.57	10.46	11.13
Tang Equity/ Tang Assets (%)	10.54	10.59	10.48	10.37	11.04
Risk Based Capital Ratio (%)	16.21	17.98	17.73	18.38	18.15
Tier 1 Risk-based Ratio (%)	14.98	16.77	16.47	17.12	16.89
Leverage Ratio (%)	10.86	10.76	10.64	10.70	11.19
Common Dividnds Declrd/ Net Inc (%)	36.36	62.79	241.94	292.68	54.30

Little Rock: Bank OZK

Headquarters 17901 Chenal Parkway
Little Rock, AR 72223

Phone (501) 978-2265
Web Address www.ozk.com

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

George G. Gleason II	Chairman & CEO
----------------------	----------------

Ultimate Parent
Federal Reserve ID# 107244
FDIC Cert# 110
Rating Agency FDIC
Rating Date 8/1/2016
Industry Commercial Bank
Date Established 10/1/1934
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

George G. Gleason II	Chairman of the Board
----------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	9,870,373	18,874,479	21,275,647	22,388,030	23,402,679
Asset Growth Rate (%)	45.99	91.22	12.72	5.23	6.04
Total Loans & Leases (Incl HFS) (\$000)	8,334,670	14,563,116	16,043,029	17,117,823	17,734,851
Loan Growth Rate (%)	62.54	74.73	10.16	6.70	4.81
Total Loans & Leases/ Assets (%)	84.44	77.16	75.41	76.46	75.78
Total Deposits (Incl Dom & For) (\$000)	7,990,065	15,597,059	17,192,345	17,938,415	18,440,078
Deposit Growth Rate (%)	44.76	95.21	10.23	4.34	3.73
Loans/ Deposits (%)	104.31	93.37	93.31	95.43	96.18
Memo:Full-time Employees (actual)	1,642	2,315	2,400	2,563	2,757

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	192,210	286,797	421,891	417,106	325,100
ROAA (%)	2.23	2.02	2.15	1.90	1.91
ROAE (%)	14.70	12.93	12.93	11.58	11.02
Interest Income/ Avg Assets (%)	4.76	4.66	4.74	5.01	5.18
Interest Expense/ Avg Assets (%)	0.28	0.35	0.59	0.95	1.25
Net Interest Income/ Avg Assets (%)	4.49	4.31	4.16	4.06	3.93
Noninterest Income/ Avg Assets (%)	1.16	0.73	0.61	0.49	0.45
Noninterest Expense/ Avg Assets (%)	2.07	1.69	1.69	1.73	1.74
Net Interest Margin (%)	5.11	4.93	4.79	4.56	4.38
Yield/ Cost Spread (%)	5.03	4.83	4.64	4.28	4.00
Efficiency Ratio (FTE)	34.68	31.95	33.81	36.68	38.41

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	1,555,648	3,102,061	3,460,728	3,770,329	4,078,324
Tangible Equity (\$000)	1,404,400	2,382,204	2,751,688	3,073,868	3,390,927
Tier 1 Capital (\$000)	1,385,192	2,405,095	2,753,656	3,091,128	3,344,605
Equity/ Assets (%)	15.76	16.44	16.27	16.84	17.43
Tang Equity/ Tang Assets (%)	14.45	13.12	13.38	14.17	14.93
Risk Based Capital Ratio (%)	11.86	11.85	12.81	14.37	15.08
Tier 1 Risk-based Ratio (%)	11.36	11.48	11.06	12.56	13.28
Leverage Ratio (%)	14.62	13.77	13.83	14.25	15.17
Common Dividnds Declrd/ Net Inc (%)	18.26	24.89	21.03	24.51	27.34

Little Rock: Central Bank

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

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Wade A. Ruckle	President, CEO & Director
----------------	---------------------------

Ultimate Parent Cross County Bancshares, Inc.
Federal Reserve ID# 3488579
FDIC Cert# 1756
Rating Agency FDIC
Rating Date 4/1/2019
Industry Commercial Bank
Date Established 8/12/1912
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

R. Steve Roberson	Chairman of the Board
-------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	113,584	116,244	189,660	212,230	242,158
Asset Growth Rate (%)	12.77	2.34	63.16	11.90	18.80
Total Loans & Leases (Incl HFS) (\$000)	64,749	69,293	125,763	150,631	169,585
Loan Growth Rate (%)	4.31	7.02	81.49	19.77	16.78
Total Loans & Leases/ Assets (%)	57.01	59.61	66.31	70.98	70.03
Total Deposits (Incl Dom & For) (\$000)	93,928	95,466	156,066	173,481	193,116
Deposit Growth Rate (%)	15.30	1.64	63.48	11.16	15.09
Loans/ Deposits (%)	68.93	72.58	80.58	86.83	87.82
Memo:Full-time Employees (actual)	14	14	25	26	24

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	887	828	2,455	1,442	1,368
ROAA (%)	0.83	0.71	1.41	0.72	0.82
ROAE (%)	5.39	4.77	11.83	6.60	7.64
Interest Income/ Avg Assets (%)	3.76	3.57	3.71	4.18	4.66
Interest Expense/ Avg Assets (%)	0.51	0.63	0.87	1.31	1.81
Net Interest Income/ Avg Assets (%)	3.25	2.94	2.84	2.87	2.85
Noninterest Income/ Avg Assets (%)	0.10	0.14	1.98	0.45	0.23
Noninterest Expense/ Avg Assets (%)	2.10	2.20	2.24	2.23	1.89
Net Interest Margin (%)	3.38	3.03	2.96	2.96	2.90
Yield/ Cost Spread (%)	3.23	2.85	2.73	2.72	2.51
Efficiency Ratio (FTE)	59.71	67.03	45.49	66.44	61.05

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	16,681	16,894	21,555	22,560	24,961
Tangible Equity (\$000)	16,431	16,644	21,123	22,168	24,593
Tier 1 Capital (\$000)	16,391	16,823	21,025	22,286	23,678
Equity/ Assets (%)	14.69	14.53	11.37	10.63	10.31
Tang Equity/ Tang Assets (%)	14.50	14.35	11.16	10.46	10.17
Risk Based Capital Ratio (%)	24.42	24.46	16.06	14.63	13.59
Tier 1 Risk-based Ratio (%)	23.15	23.29	15.25	13.72	12.66
Leverage Ratio (%)	14.87	14.27	11.06	10.64	10.66
Common Dividnds Declrd/ Net Inc (%)	36.08	19.32	22.48	12.76	0.00

Little Rock: Eagle Bank and Trust Company

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

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent State Holding Company
Federal Reserve ID# 453446
FDIC Cert# 3873
Rating Agency FED
Rating Date 4/24/2017
Industry Commercial Bank
Date Established 7/1/1919
Government Program TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Catherine Hastings Owen	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	390,027	393,340	371,191	404,037	420,770
Asset Growth Rate (%)	4.09	0.85	-5.63	8.85	5.52
Total Loans & Leases (Incl HFS) (\$000)	165,298	190,723	204,399	230,300	246,852
Loan Growth Rate (%)	28.09	15.38	7.17	12.67	9.58
Total Loans & Leases/ Assets (%)	42.38	48.49	55.07	57.00	58.67
Total Deposits (Incl Dom & For) (\$000)	316,293	307,838	304,597	315,017	321,156
Deposit Growth Rate (%)	0.97	-2.67	-1.05	3.42	2.60
Loans/ Deposits (%)	52.26	61.96	67.10	73.11	76.86
Memo:Full-time Employees (actual)	99	111	162	191	194

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,289	2,291	2,225	2,591	2,956
ROAA (%)	0.60	0.58	0.58	0.65	0.96
ROAE (%)	5.12	4.90	4.72	5.55	7.67
Interest Income/ Avg Assets (%)	3.34	3.23	3.46	4.32	4.40
Interest Expense/ Avg Assets (%)	0.44	0.47	0.42	0.61	0.85
Net Interest Income/ Avg Assets (%)	2.90	2.76	3.03	3.71	3.55
Noninterest Income/ Avg Assets (%)	0.95	1.15	1.44	3.46	4.30
Noninterest Expense/ Avg Assets (%)	2.93	3.08	3.58	6.40	6.73
Net Interest Margin (%)	3.13	2.97	3.24	3.96	3.79
Yield/ Cost Spread (%)	3.01	2.84	3.12	3.79	3.55
Efficiency Ratio (FTE)	70.81	74.14	75.69	87.58	84.27

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	44,792	45,407	47,185	48,084	54,895
Tangible Equity (\$000)	44,792	45,407	47,185	48,084	54,895
Tier 1 Capital (\$000)	43,787	45,632	47,411	49,855	52,811
Equity/ Assets (%)	11.48	11.54	12.71	11.90	13.05
Tang Equity/ Tang Assets (%)	11.48	11.54	12.71	11.90	13.05
Risk Based Capital Ratio (%)	21.70	21.35	19.94	20.58	22.50
Tier 1 Risk-based Ratio (%)	20.64	20.20	18.82	19.42	21.25
Leverage Ratio (%)	11.35	11.48	12.55	12.41	12.51
Common Dividnds Declrd/ Net Inc (%)	19.44	19.42	20.00	17.17	0.00

Little Rock: Encore Bank

Headquarters 12224 Chenal Parkway
Little Rock, AR 72211

Phone (501) 228-6000
Web Address www.bankencore.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Christopher S. Roberts	Chairman & CEO
Jimmy Burton Hicks	Senior EVP, COO, General Counsel
James Phillip Jett Jr.	Vice Chairman & President

Ultimate Parent Capital Bancshares, Inc.
Federal Reserve ID# 2594240
FDIC Cert# 34562
Rating Agency FED
Rating Date 5/15/2017
Industry Commercial Bank
Date Established 9/8/1997
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Christopher S. Roberts	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	145,549	143,047	148,995	161,346	247,152
Asset Growth Rate (%)	-5.96	-1.72	4.16	8.29	70.91
Total Loans & Leases (Incl HFS) (\$000)	54,673	57,507	60,265	75,747	178,092
Loan Growth Rate (%)	11.08	5.18	4.80	25.69	180.15
Total Loans & Leases/ Assets (%)	37.56	40.20	40.45	46.95	72.06
Total Deposits (Incl Dom & For) (\$000)	103,353	94,861	94,445	109,112	158,286
Deposit Growth Rate (%)	-2.14	-8.22	-0.44	15.53	60.09
Loans/ Deposits (%)	52.90	60.62	63.81	69.42	112.51
Memo:Full-time Employees (actual)	14	10	12	9	35

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	516	1,011	-491	782	-3,777
ROAA (%)	0.35	0.71	-0.33	0.50	-2.65
ROAE (%)	3.49	6.34	-3.29	6.15	-19.31
Interest Income/ Avg Assets (%)	3.07	3.27	3.28	3.54	3.91
Interest Expense/ Avg Assets (%)	0.80	0.89	1.04	1.43	1.82
Net Interest Income/ Avg Assets (%)	2.28	2.38	2.23	2.10	2.09
Noninterest Income/ Avg Assets (%)	0.07	0.07	0.04	0.08	0.02
Noninterest Expense/ Avg Assets (%)	1.84	1.78	1.74	1.59	3.07
Net Interest Margin (%)	2.42	2.48	2.31	2.18	2.18
Yield/ Cost Spread (%)	2.35	2.39	2.19	2.02	1.81
Efficiency Ratio (FTE)	71.01	66.85	70.53	70.20	143.07

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	15,584	14,332	13,634	13,458	49,755
Tangible Equity (\$000)	15,584	14,332	13,634	13,458	49,755
Tier 1 Capital (\$000)	12,846	13,923	13,980	14,871	47,373
Equity/ Assets (%)	10.71	10.02	9.15	8.34	20.13
Tang Equity/ Tang Assets (%)	10.71	10.02	9.15	8.34	20.13
Risk Based Capital Ratio (%)	13.77	17.92	16.76	16.21	27.45
Tier 1 Risk-based Ratio (%)	12.92	16.85	15.59	15.15	26.19
Leverage Ratio (%)	9.22	9.75	9.19	9.33	20.97
Common Dividnds Declrd/ Net Inc (%)	46.12	36.00	NM	64.83	NM

Lonoke: First State Bank

Headquarters 101 South Center Street
Lonoke, AR 72086

Phone (501) 676-3106
Web Address www.firststatebk.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Kevin F. Norton	President, CEO & Director

Ultimate Parent Lonoke Bancshares, Inc.
Federal Reserve ID# 10849
FDIC Cert# 15050
Rating Agency FDIC
Rating Date 12/1/2017
Industry Commercial Bank
Date Established 3/18/1935
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Neil Bennett Jr.	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	252,239	267,893	277,626	268,042	251,441
Asset Growth Rate (%)	-1.00	6.21	3.63	-3.45	-8.26
Total Loans & Leases (Incl HFS) (\$000)	116,556	123,188	132,780	132,348	137,454
Loan Growth Rate (%)	-7.12	5.69	7.79	-0.33	5.14
Total Loans & Leases/ Assets (%)	46.21	45.98	47.83	49.38	54.67
Total Deposits (Incl Dom & For) (\$000)	225,864	241,489	251,245	244,163	218,675
Deposit Growth Rate (%)	-0.42	6.92	4.04	-2.82	-13.92
Loans/ Deposits (%)	51.60	51.01	52.85	54.20	62.86
Memo:Full-time Employees (actual)	54	55	53	53	55

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	-1,239	507	772	-1,101	1,848
ROAA (%)	-0.49	0.19	0.29	-0.40	0.96
ROAE (%)	-4.62	1.89	2.91	-4.42	9.49
Interest Income/ Avg Assets (%)	2.85	2.93	3.09	3.41	3.75
Interest Expense/ Avg Assets (%)	0.36	0.42	0.57	0.88	1.07
Net Interest Income/ Avg Assets (%)	2.49	2.51	2.51	2.53	2.68
Noninterest Income/ Avg Assets (%)	-0.02	0.13	0.39	-0.51	0.46
Noninterest Expense/ Avg Assets (%)	2.98	2.60	2.36	2.21	2.44
Net Interest Margin (%)	2.97	2.85	2.83	2.70	2.82
Yield/ Cost Spread (%)	2.93	2.79	2.74	2.54	2.58
Efficiency Ratio (FTE)	120.42	98.22	81.22	109.21	77.43

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	26,065	26,010	25,911	23,365	27,615
Tangible Equity (\$000)	25,371	25,316	25,217	22,671	26,921
Tier 1 Capital (\$000)	24,809	25,316	25,515	24,317	25,356
Equity/ Assets (%)	10.33	9.71	9.33	8.72	10.98
Tang Equity/ Tang Assets (%)	10.09	9.47	9.11	8.48	10.74
Risk Based Capital Ratio (%)	18.99	19.18	17.66	17.37	18.10
Tier 1 Risk-based Ratio (%)	17.91	18.10	16.94	16.45	17.06
Leverage Ratio (%)	9.69	9.52	9.17	8.99	10.17
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	110.36	NM	13.85

Magnolia: Farmers Bank & Trust Company

Headquarters 200 East Main Street
Magnolia, AR 71753

Phone (870) 235-7000
Web Address www.myfarmers.bank

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Chris Gosnell	President & CEO
Joe Pieratt	Chief Operating Officer

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 TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Robert L. Burns	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	1,287,700	1,317,074	1,382,881	1,537,103	1,603,404
Asset Growth Rate (%)	41.94	2.28	5.00	11.15	5.75
Total Loans & Leases (Incl HFS) (\$000)	991,331	1,042,107	1,074,128	1,181,729	1,237,802
Loan Growth Rate (%)	44.12	5.12	3.07	10.02	6.33
Total Loans & Leases/ Assets (%)	76.98	79.12	77.67	76.88	77.20
Total Deposits (Incl Dom & For) (\$000)	1,139,678	1,171,173	1,224,182	1,318,043	1,364,599
Deposit Growth Rate (%)	40.09	2.76	4.53	7.67	4.71
Loans/ Deposits (%)	86.98	88.98	87.74	89.66	90.71
Memo:Full-time Employees (actual)	262	256	265	256	252

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	19,436	20,916	19,530	21,735	13,890
ROAA (%)	1.57	1.63	1.44	1.49	1.17
ROAE (%)	15.95	15.50	13.64	14.41	11.50
Interest Income/ Avg Assets (%)	4.61	4.48	4.33	4.44	4.67
Interest Expense/ Avg Assets (%)	0.53	0.57	0.65	0.93	1.33
Net Interest Income/ Avg Assets (%)	4.08	3.90	3.68	3.51	3.34
Noninterest Income/ Avg Assets (%)	0.60	0.61	0.42	0.61	0.67
Noninterest Expense/ Avg Assets (%)	2.60	2.59	2.44	2.30	2.33
Net Interest Margin (%)	4.40	4.15	3.91	3.71	3.52
Yield/ Cost Spread (%)	4.27	4.02	3.75	3.50	3.25
Efficiency Ratio (FTE)	53.56	55.21	56.99	54.43	56.87

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	132,309	134,754	143,639	159,460	166,068
Tangible Equity (\$000)	113,932	116,655	125,781	141,827	148,603
Tier 1 Capital (\$000)	112,871	118,828	126,104	148,052	149,720
Equity/ Assets (%)	10.27	10.23	10.39	10.37	10.36
Tang Equity/ Tang Assets (%)	8.98	8.98	9.21	9.33	9.37
Risk Based Capital Ratio (%)	12.21	12.13	12.85	13.21	12.86
Tier 1 Risk-based Ratio (%)	10.95	10.86	11.57	11.95	11.60
Leverage Ratio (%)	9.08	9.25	9.40	10.07	9.57
Common Dividnds Declrd/ Net Inc (%)	58.14	89.61	63.49	11.51	93.59

Magnolia: Peoples Bank

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 500 North Jackson Street
Magnolia, AR 71753

Phone (870) 234-5777
Web Address www.pbmag.com

TOP EXECUTIVES

Name	Position
Mary L. Fowler	CEO & Director
Jill McClinton	Executive VP & COO
Jamie Waller	President, Chief Lending Officer &

Ultimate Parent Golden Oaks Bancshares, Inc.
Federal Reserve ID# 712648
FDIC Cert# 12531
Rating Agency FDIC
Rating Date 11/1/2018
Industry Commercial Bank
Date Established 6/22/1910
Government Program Participation: TDGP - Opted Out
TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Steven Clark Fincher	Chariman of the Board

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	152,535	175,748	199,998	219,637	202,344
Asset Growth Rate (%)	8.26	15.22	13.80	9.82	-10.50
Total Loans & Leases (Incl HFS) (\$000)	87,542	112,309	131,970	149,460	150,386
Loan Growth Rate (%)	25.68	28.29	17.51	13.25	0.83
Total Loans & Leases/ Assets (%)	57.39	63.90	65.99	68.05	74.32
Total Deposits (Incl Dom & For) (\$000)	96,564	115,281	138,858	155,409	137,337
Deposit Growth Rate (%)	9.23	19.38	20.45	11.92	-15.50
Loans/ Deposits (%)	90.66	97.42	95.04	96.17	109.50
Memo:Full-time Employees (actual)	43	47	55	68	71

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,434	2,613	2,964	2,032	1,882
ROAA (%)	1.65	1.67	1.56	0.97	1.21
ROAE (%)	15.97	14.92	16.06	10.36	11.93
Interest Income/ Avg Assets (%)	4.82	5.09	5.09	5.33	5.63
Interest Expense/ Avg Assets (%)	1.23	1.42	1.40	1.70	1.90
Net Interest Income/ Avg Assets (%)	3.59	3.67	3.68	3.63	3.73
Noninterest Income/ Avg Assets (%)	0.70	0.74	0.69	0.84	0.79
Noninterest Expense/ Avg Assets (%)	2.52	2.59	2.50	2.60	2.81
Net Interest Margin (%)	3.79	3.90	3.91	3.86	3.97
Yield/ Cost Spread (%)	3.63	3.70	3.76	3.67	3.72
Efficiency Ratio (FTE)	55.75	56.55	55.86	57.68	61.57

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	16,386	17,439	19,054	20,371	21,312
Tangible Equity (\$000)	16,386	17,439	19,054	20,371	21,312
Tier 1 Capital (\$000)	15,539	17,003	18,442	20,118	20,501
Equity/ Assets (%)	10.74	9.92	9.53	9.27	10.53
Tang Equity/ Tang Assets (%)	10.74	9.92	9.53	9.27	10.53
Risk Based Capital Ratio (%)	21.77	19.13	17.21	17.41	17.76
Tier 1 Risk-based Ratio (%)	21.13	18.51	16.61	16.16	16.51
Leverage Ratio (%)	10.32	9.94	9.32	9.27	10.20
Common Dividnds Declrd/ Net Inc (%)	0.00	44.01	51.45	49.21	79.70

Malvern: Malvern National Bank

Headquarters 501 South Main Street
Malvern, AR 72104

Phone (501) 332-6955
Web Address www.mnbbank.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
James Mark Roberts	President
Brent W. Black	CFO & COO

Ultimate Parent MNB Bancshares, Inc.
Federal Reserve ID# 906241
FDIC Cert# 14644
Rating Agency OCC
Rating Date 4/23/2018
Industry Commercial Bank
Date Established 7/28/1934
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Lambert Lynn Marshall	Chairman of the Board

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	501,398	526,616	531,379	530,615	564,298
Asset Growth Rate (%)	4.43	5.03	0.90	-0.14	8.46
Total Loans & Leases (Incl HFS) (\$000)	254,615	261,613	308,537	306,283	311,464
Loan Growth Rate (%)	19.58	2.75	17.94	-0.73	2.26
Total Loans & Leases/ Assets (%)	50.78	49.68	58.06	57.72	55.19
Total Deposits (Incl Dom & For) (\$000)	382,502	414,952	434,582	442,032	455,466
Deposit Growth Rate (%)	-2.61	8.48	4.73	1.71	4.05
Loans/ Deposits (%)	66.57	63.05	71.00	69.29	68.38
Memo:Full-time Employees (actual)	129	131	132	132	132

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,792	1,284	1,264	3,009	2,429
ROAA (%)	0.38	0.26	0.25	0.57	0.60
ROAE (%)	3.58	2.57	2.56	6.06	6.04
Interest Income/ Avg Assets (%)	3.27	3.13	3.25	3.53	3.72
Interest Expense/ Avg Assets (%)	0.59	0.54	0.60	0.70	0.94
Net Interest Income/ Avg Assets (%)	2.68	2.60	2.65	2.83	2.79
Noninterest Income/ Avg Assets (%)	0.56	0.56	0.57	0.58	0.58
Noninterest Expense/ Avg Assets (%)	2.91	2.86	2.88	2.81	2.75
Net Interest Margin (%)	2.92	2.82	2.91	3.08	3.02
Yield/ Cost Spread (%)	2.82	2.72	2.80	2.94	2.83
Efficiency Ratio (FTE)	80.08	82.63	81.26	78.45	76.77

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	50,031	47,445	49,822	50,531	56,155
Tangible Equity (\$000)	50,031	47,445	49,822	50,531	56,155
Tier 1 Capital (\$000)	49,807	50,372	50,998	53,237	54,988
Equity/ Assets (%)	9.98	9.01	9.38	9.52	9.95
Tang Equity/ Tang Assets (%)	9.98	9.01	9.38	9.52	9.95
Risk Based Capital Ratio (%)	16.68	15.70	13.78	14.39	14.29
Tier 1 Risk-based Ratio (%)	15.43	14.45	12.52	13.13	13.04
Leverage Ratio (%)	10.29	9.79	9.67	9.99	10.02
Common Dividnds Declrd/ Net Inc (%)	35.04	56.00	50.47	25.62	27.91

Marion: Premier Bank of Arkansas

Headquarters 205 Block Street
Marion, AR 72364

Phone (870) 739-7300

Web Address www.premierbankar.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

M. Donny Underwood III	President & CEO
------------------------	-----------------

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 TDGP - Participated

Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Michael Denny East	Chairman of the Board
--------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	151,370	159,363	151,250	159,066	164,571
Asset Growth Rate (%)	-5.02	5.28	-5.09	5.17	4.61
Total Loans & Leases (Incl HFS) (\$000)	105,619	101,277	99,082	106,389	122,642
Loan Growth Rate (%)	-2.98	-4.11	-2.17	7.37	20.37
Total Loans & Leases/ Assets (%)	69.78	63.55	65.51	66.88	74.52
Total Deposits (Incl Dom & For) (\$000)	131,764	138,712	128,776	136,088	132,596
Deposit Growth Rate (%)	-6.92	5.27	-7.16	5.68	-3.42
Loans/ Deposits (%)	80.16	73.01	76.94	78.18	92.49
Memo:Full-time Employees (actual)	29	26	27	28	31

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,416	1,524	1,284	1,556	1,503
ROAA (%)	0.94	1.01	0.85	1.04	1.28
ROAE (%)	7.87	7.86	6.20	7.24	8.77
Interest Income/ Avg Assets (%)	3.95	3.90	4.00	4.30	4.66
Interest Expense/ Avg Assets (%)	0.41	0.40	0.37	0.43	0.61
Net Interest Income/ Avg Assets (%)	3.54	3.50	3.63	3.87	4.05
Noninterest Income/ Avg Assets (%)	0.60	0.50	0.51	0.58	0.57
Noninterest Expense/ Avg Assets (%)	2.70	2.43	2.75	2.95	2.87
Net Interest Margin (%)	3.89	3.82	4.02	4.13	4.37
Yield/ Cost Spread (%)	3.74	3.66	3.85	3.90	4.04
Efficiency Ratio (FTE)	65.14	60.81	66.26	66.18	61.82

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	18,630	19,936	21,198	21,872	23,830
Tangible Equity (\$000)	18,630	19,936	21,198	21,872	23,830
Tier 1 Capital (\$000)	17,207	18,745	20,070	22,316	23,828
Equity/ Assets (%)	12.31	12.51	14.02	13.75	14.48
Tang Equity/ Tang Assets (%)	12.31	12.51	14.02	13.75	14.48
Risk Based Capital Ratio (%)	17.57	19.07	20.44	20.17	20.40
Tier 1 Risk-based Ratio (%)	16.32	17.82	19.33	19.07	19.34
Leverage Ratio (%)	11.37	12.00	13.16	14.73	14.66
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.00	46.92	0.00

Marked Tree: First Delta Bank

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 214 Hester Parker Drive
Marked Tree, AR 72365

Phone (870) 358-6000
Web Address www.firstdeltabank.com

TOP EXECUTIVES

Name	Position
------	----------

Chris M. Lehman	President & CEO
-----------------	-----------------

Ultimate Parent Big Creek 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 TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Charles A. Banks	Chairman of the Board
------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	57,287	58,696	61,771	62,766	61,066
Asset Growth Rate (%)	-12.50	2.46	5.24	1.61	-3.61
Total Loans & Leases (Incl HFS) (\$000)	16,846	19,360	14,000	16,368	20,688
Loan Growth Rate (%)	9.97	14.92	-27.69	16.91	35.19
Total Loans & Leases/ Assets (%)	29.41	32.98	22.66	26.08	33.88
Total Deposits (Incl Dom & For) (\$000)	51,036	52,625	55,600	54,623	52,799
Deposit Growth Rate (%)	-8.30	3.11	5.65	-1.76	-4.45
Loans/ Deposits (%)	33.01	36.79	25.18	29.97	39.18
Memo:Full-time Employees (actual)	16	17	15	15	16

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	482	441	448	525	-292
ROAA (%)	0.80	0.77	0.76	0.84	-1.92
ROAE (%)	8.28	7.15	7.39	9.50	-17.58
Interest Income/ Avg Assets (%)	3.36	3.41	3.33	3.46	3.42
Interest Expense/ Avg Assets (%)	0.22	0.25	0.26	0.48	0.37
Net Interest Income/ Avg Assets (%)	3.14	3.16	3.06	2.99	3.05
Noninterest Income/ Avg Assets (%)	0.46	0.47	0.48	0.47	0.42
Noninterest Expense/ Avg Assets (%)	2.44	2.58	2.57	2.43	2.48
Net Interest Margin (%)	3.26	3.27	3.20	3.01	3.39
Yield/ Cost Spread (%)	3.18	3.18	3.09	2.79	3.21
Efficiency Ratio (FTE)	66.35	69.57	70.79	69.56	71.59

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	5,852	5,731	5,791	5,751	8,150
Tangible Equity (\$000)	5,852	5,731	5,791	5,751	6,103
Tier 1 Capital (\$000)	6,025	5,980	6,308	6,533	6,125
Equity/ Assets (%)	10.22	9.76	9.37	9.16	13.35
Tang Equity/ Tang Assets (%)	10.22	9.76	9.37	9.16	10.34
Risk Based Capital Ratio (%)	26.25	22.33	27.00	25.99	20.65
Tier 1 Risk-based Ratio (%)	24.99	21.08	25.74	24.73	20.65
Leverage Ratio (%)	9.96	10.30	10.39	9.86	10.38
Common Dividnds Declrd/ Net Inc (%)	60.58	69.16	66.96	57.14	0.00

McGehee: First NaturalState Bank

Headquarters 500 North Second Street
McGehee, AR 71654

Phone (870) 222-3880
Web Address www.fnbmcmgehee.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

James R. Daniels	President & CEO
------------------	-----------------

Ultimate Parent First National Financial Corporation
Federal Reserve ID# 78241
FDIC Cert# 21379
Rating Agency FED
Rating Date 9/10/2018
Industry Commercial Bank
Date Established 1/2/1974
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Robert Emmett Lucky Sr.	Chariman of the Board
-------------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	51,471	51,665	51,074	56,194	59,413
Asset Growth Rate (%)	-5.94	0.38	-1.14	10.02	7.64
Total Loans & Leases (Incl HFS) (\$000)	18,939	24,751	29,810	35,081	41,412
Loan Growth Rate (%)	3.49	30.69	20.44	17.68	24.06
Total Loans & Leases/ Assets (%)	36.80	47.91	58.37	62.43	69.70
Total Deposits (Incl Dom & For) (\$000)	45,342	43,627	43,611	50,207	52,768
Deposit Growth Rate (%)	-6.77	-3.78	-0.04	15.12	6.80
Loans/ Deposits (%)	41.77	56.73	68.35	69.87	78.48
Memo:Full-time Employees (actual)	19	17	17	18	19

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	298	199	186	358	354
ROAA (%)	0.55	0.38	0.35	0.64	0.80
ROAE (%)	4.84	3.22	3.07	6.09	7.54
Interest Income/ Avg Assets (%)	2.91	3.09	3.29	3.77	4.11
Interest Expense/ Avg Assets (%)	0.25	0.27	0.26	0.42	0.65
Net Interest Income/ Avg Assets (%)	2.66	2.82	3.03	3.36	3.46
Noninterest Income/ Avg Assets (%)	0.40	0.32	0.30	0.23	0.21
Noninterest Expense/ Avg Assets (%)	2.45	2.67	2.56	2.74	2.80
Net Interest Margin (%)	2.93	3.04	3.20	3.53	3.63
Yield/ Cost Spread (%)	2.73	2.85	3.01	3.25	3.22
Efficiency Ratio (FTE)	74.33	79.92	72.53	74.75	74.89

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	6,055	5,802	5,873	5,926	6,584
Tangible Equity (\$000)	6,055	5,802	5,873	5,926	6,584
Tier 1 Capital (\$000)	5,993	5,973	5,972	6,251	6,605
Equity/ Assets (%)	11.76	11.23	11.50	10.55	11.08
Tang Equity/ Tang Assets (%)	11.76	11.23	11.50	10.55	11.08
Risk Based Capital Ratio (%)	25.45	22.55	18.55	17.26	18.33
Tier 1 Risk-based Ratio (%)	24.71	20.80	17.30	16.03	17.10
Leverage Ratio (%)	11.05	11.47	11.39	10.98	11.18
Common Dividnds Declrd/ Net Inc (%)	70.47	110.05	100.54	52.23	0.00

McGehee: McGehee Bank

Headquarters 301 North Second Street
McGehee, AR 71654

Phone (870) 222-3151
Web Address www.mcgeheebank.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent Southeast Financial Bankstock Corporat
Federal Reserve ID# 897648
FDIC Cert# 11242
Rating Agency FDIC
Rating Date 1/1/2019
Industry Commercial Bank
Date Established 12/6/1933
Government Program TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
William W. Bowman	Chariman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	126,034	118,985	119,677	123,363	137,155
Asset Growth Rate (%)	1.55	-5.59	0.58	3.08	14.91
Total Loans & Leases (Incl HFS) (\$000)	93,504	91,028	95,151	90,390	104,384
Loan Growth Rate (%)	18.19	-2.65	4.53	-5.00	20.64
Total Loans & Leases/ Assets (%)	74.19	76.50	79.51	73.27	76.11
Total Deposits (Incl Dom & For) (\$000)	98,438	101,746	102,323	105,016	98,466
Deposit Growth Rate (%)	-6.81	3.36	0.57	2.63	-8.32
Loans/ Deposits (%)	94.99	89.47	92.99	86.07	106.01
Memo:Full-time Employees (actual)	33	33	28	29	29

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,852	1,888	2,104	1,874	1,629
ROAA (%)	1.60	1.53	1.74	1.52	1.76
ROAE (%)	10.55	10.75	12.11	10.69	12.32
Interest Income/ Avg Assets (%)	3.52	3.84	4.02	4.26	4.44
Interest Expense/ Avg Assets (%)	0.12	0.16	0.23	0.44	0.61
Net Interest Income/ Avg Assets (%)	3.40	3.68	3.79	3.82	3.83
Noninterest Income/ Avg Assets (%)	0.65	0.63	0.68	0.68	0.49
Noninterest Expense/ Avg Assets (%)	2.41	2.36	2.51	2.52	2.56
Net Interest Margin (%)	3.62	3.89	4.05	4.11	4.30
Yield/ Cost Spread (%)	3.57	3.82	3.97	3.92	4.02
Efficiency Ratio (FTE)	57.01	52.45	54.52	54.92	58.22

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	18,215	16,816	17,009	16,972	18,284
Tangible Equity (\$000)	18,215	16,816	17,009	16,972	18,284
Tier 1 Capital (\$000)	18,331	16,915	17,120	17,099	18,227
Equity/ Assets (%)	14.45	14.13	14.21	13.76	13.33
Tang Equity/ Tang Assets (%)	14.45	14.13	14.21	13.76	13.33
Risk Based Capital Ratio (%)	18.70	17.36	17.03	17.69	16.55
Tier 1 Risk-based Ratio (%)	17.45	16.11	15.78	16.43	15.30
Leverage Ratio (%)	14.97	13.17	14.40	13.49	14.36
Common Dividnds Declrd/ Net Inc (%)	81.43	176.75	90.26	101.17	30.82

Mena: Union Bank of Mena

Headquarters 303 Highway 71 North
Mena, AR 71953

Phone (479) 394-2211

Web Address www.unionbankofmena.com

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Kevin Williams	President & Director
----------------	----------------------

BOARD OF DIRECTORS

Name	Position
------	----------

David Maddox	Chairman of the Board
--------------	-----------------------

Ultimate Parent Union Bankshares, Inc.

Federal Reserve ID# 86349

FDIC Cert# 14597

Rating Agency FED

Rating Date 6/4/2018

Industry Commercial Bank

Date Established 7/25/1934

Government Program TDGP - Opted Out

Participation: TAGP - Participated

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	221,600	233,537	252,593	259,013	268,114
Asset Growth Rate (%)	8.63	5.39	8.16	2.54	4.68
Total Loans & Leases (Incl HFS) (\$000)	162,520	164,801	172,583	175,343	175,757
Loan Growth Rate (%)	4.20	1.40	4.72	1.60	0.31
Total Loans & Leases/ Assets (%)	73.34	70.57	68.32	67.70	65.55
Total Deposits (Incl Dom & For) (\$000)	195,026	206,128	222,944	229,121	235,750
Deposit Growth Rate (%)	8.94	5.69	8.16	2.77	3.86
Loans/ Deposits (%)	83.33	79.95	77.41	76.53	74.55
Memo:Full-time Employees (actual)	61	60	59	60	60

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	4,274	4,158	4,870	5,646	4,004
ROAA (%)	2.00	1.84	1.98	2.19	2.02
ROAE (%)	19.07	17.24	19.49	21.11	19.37
Interest Income/ Avg Assets (%)	4.58	4.48	4.40	4.60	4.86
Interest Expense/ Avg Assets (%)	0.27	0.27	0.29	0.39	0.68
Net Interest Income/ Avg Assets (%)	4.31	4.21	4.11	4.21	4.19
Noninterest Income/ Avg Assets (%)	0.90	0.90	0.95	0.93	0.86
Noninterest Expense/ Avg Assets (%)	3.16	3.19	2.97	2.85	2.94
Net Interest Margin (%)	4.47	4.36	4.26	4.38	4.41
Yield/ Cost Spread (%)	4.32	4.21	4.11	4.17	4.06
Efficiency Ratio (FTE)	60.69	62.37	58.78	55.38	57.98

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	23,272	24,351	26,217	26,299	28,309
Tangible Equity (\$000)	23,272	24,351	26,217	26,299	28,309
Tier 1 Capital (\$000)	23,248	24,397	26,533	26,694	27,638
Equity/ Assets (%)	10.50	10.43	10.38	10.15	10.56
Tang Equity/ Tang Assets (%)	10.50	10.43	10.38	10.15	10.56
Risk Based Capital Ratio (%)	18.27	18.60	18.54	18.25	18.99
Tier 1 Risk-based Ratio (%)	17.01	17.34	17.28	16.99	17.73
Leverage Ratio (%)	10.70	10.55	10.55	10.28	10.38
Common Dividnds Declrd/ Net Inc (%)	62.96	72.37	56.14	97.17	76.40

Monticello: Commercial Bank & Trust Company

Headquarters 212 West Gaines Street
Monticello, AR 71655

Phone (870) 367-6221
Web Address www.commercial-bank.net

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent Drew Bancshares, Inc.
Federal Reserve ID# 23643
FDIC Cert# 90
Rating Agency FED
Rating Date 11/5/2018
Industry Commercial Bank
Date Established 11/29/1912
Government Program TDGP - Opted Out
Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
Bennie F. Ryburn III	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	191,453	194,907	210,416	213,142	211,937
Asset Growth Rate (%)	-0.07	1.80	7.96	1.30	-0.75
Total Loans & Leases (Incl HFS) (\$000)	108,905	108,048	122,457	121,999	122,683
Loan Growth Rate (%)	-2.40	-0.79	13.34	-0.37	0.75
Total Loans & Leases/ Assets (%)	56.88	55.44	58.20	57.24	57.89
Total Deposits (Incl Dom & For) (\$000)	172,772	178,455	174,403	176,950	183,061
Deposit Growth Rate (%)	-0.57	3.29	-2.27	1.46	4.60
Loans/ Deposits (%)	63.03	60.55	70.21	68.95	67.02
Memo:Full-time Employees (actual)	42	41	40	40	37

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,999	2,864	2,880	2,688	1,679
ROAA (%)	1.57	1.49	1.45	1.27	1.08
ROAE (%)	16.51	14.97	15.66	15.36	11.22
Interest Income/ Avg Assets (%)	4.29	4.22	4.16	4.27	4.40
Interest Expense/ Avg Assets (%)	0.45	0.45	0.50	0.81	1.13
Net Interest Income/ Avg Assets (%)	3.84	3.77	3.66	3.45	3.26
Noninterest Income/ Avg Assets (%)	0.46	0.50	0.46	0.44	0.47
Noninterest Expense/ Avg Assets (%)	2.72	2.76	2.67	2.60	2.59
Net Interest Margin (%)	3.91	3.94	3.76	3.50	3.36
Yield/ Cost Spread (%)	3.73	3.77	3.60	3.24	2.99
Efficiency Ratio (FTE)	60.26	60.93	60.43	64.55	67.18

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	18,282	16,131	18,108	17,534	21,436
Tangible Equity (\$000)	18,282	16,131	18,108	17,534	21,436
Tier 1 Capital (\$000)	18,439	19,157	19,889	20,550	21,416
Equity/ Assets (%)	9.55	8.28	8.61	8.23	10.11
Tang Equity/ Tang Assets (%)	9.55	8.28	8.61	8.23	10.11
Risk Based Capital Ratio (%)	15.76	16.63	15.16	16.01	16.52
Tier 1 Risk-based Ratio (%)	14.50	15.54	14.25	15.18	15.77
Leverage Ratio (%)	9.70	9.73	9.85	9.67	10.27
Common Dividnds Declrd/ Net Inc (%)	74.89	74.93	74.58	75.41	48.48

Monticello: Union Bank & Trust Company

Headquarters 102 West McCloy Street
Monticello, AR 71655

Phone (870) 460-6400
Web Address www.unionbnk.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent First Union Financial Corporation
Federal Reserve ID# 22048
FDIC Cert# 1753
Rating Agency FDIC
Rating Date 8/1/2019
Industry Commercial Bank
Date Established 11/19/1900
Government Program Participation: TDGP - Opted Out
TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
John S. McClendon	Chairman of the Board

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	195,919	205,646	208,185	211,122	211,380
Asset Growth Rate (%)	5.44	4.96	1.23	1.41	0.16
Total Loans & Leases (Incl HFS) (\$000)	138,637	146,911	151,676	150,032	161,686
Loan Growth Rate (%)	8.36	5.97	3.24	-1.08	10.36
Total Loans & Leases/ Assets (%)	70.76	71.44	72.86	71.06	76.49
Total Deposits (Incl Dom & For) (\$000)	157,696	174,823	175,181	181,477	176,298
Deposit Growth Rate (%)	0.26	10.86	0.20	3.59	-3.81
Loans/ Deposits (%)	87.91	84.03	86.58	82.67	91.71
Memo:Full-time Employees (actual)	54	50	53	51	54

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,704	2,912	3,216	3,024	2,606
ROAA (%)	1.39	1.45	1.53	1.43	1.64
ROAE (%)	14.85	15.26	16.39	14.99	16.05
Interest Income/ Avg Assets (%)	3.93	3.93	4.08	4.23	4.51
Interest Expense/ Avg Assets (%)	0.37	0.37	0.40	0.64	0.92
Net Interest Income/ Avg Assets (%)	3.56	3.56	3.68	3.59	3.59
Noninterest Income/ Avg Assets (%)	0.95	1.02	0.99	0.90	1.08
Noninterest Expense/ Avg Assets (%)	3.13	3.02	2.89	2.97	2.89
Net Interest Margin (%)	3.86	3.83	3.93	3.86	3.88
Yield/ Cost Spread (%)	3.75	3.73	3.81	3.67	3.58
Efficiency Ratio (FTE)	68.43	64.87	60.68	65.26	61.12

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	18,689	18,848	20,153	20,756	22,345
Tangible Equity (\$000)	18,689	18,848	20,153	20,756	22,345
Tier 1 Capital (\$000)	18,629	19,539	20,355	21,607	22,286
Equity/ Assets (%)	9.54	9.17	9.68	9.83	10.57
Tang Equity/ Tang Assets (%)	9.54	9.17	9.68	9.83	10.57
Risk Based Capital Ratio (%)	13.98	13.35	13.56	14.34	14.24
Tier 1 Risk-based Ratio (%)	12.78	12.30	12.51	13.42	13.25
Leverage Ratio (%)	9.49	9.49	9.64	10.26	10.43
Common Dividnds Declrd/ Net Inc (%)	64.61	68.75	74.66	58.56	73.98

Morrilton: Petit Jean State Bank

Headquarters 707 North Saint Joseph Street
Morrilton, AR 72110

Phone (501) 354-4988

Web Address www.pjsb.com

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Charles S. Penick	Chairman, President & CEO
-------------------	---------------------------

Ultimate Parent Petit Jean Bancshares, Inc.

Federal Reserve ID# 2769570

FDIC Cert# 35084

Rating Agency FED

Rating Date 3/5/2018

Industry Commercial Bank

Date Established 2/16/1999

Government Program TDGP - Participated

Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Charles S. Penick	Chairman of the Board
-------------------	-----------------------

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	191,466	190,125	187,555	183,747	186,928
Asset Growth Rate (%)	6.67	-0.70	-1.35	-2.03	2.31
Total Loans & Leases (Incl HFS) (\$000)	84,136	83,119	82,918	89,034	93,798
Loan Growth Rate (%)	8.79	-1.21	-0.24	7.38	7.13
Total Loans & Leases/ Assets (%)	43.94	43.72	44.21	48.45	50.18
Total Deposits (Incl Dom & For) (\$000)	163,498	159,404	155,138	151,424	155,176
Deposit Growth Rate (%)	8.40	-2.50	-2.68	-2.39	3.30
Loans/ Deposits (%)	51.46	52.14	53.45	58.80	60.45
Memo:Full-time Employees (actual)	30	28	30	29	28

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,051	2,079	2,031	2,785	2,160
ROAA (%)	1.11	1.11	1.07	1.49	1.56
ROAE (%)	9.89	9.40	8.62	11.06	10.76
Interest Income/ Avg Assets (%)	3.42	3.42	3.47	3.71	3.98
Interest Expense/ Avg Assets (%)	0.26	0.25	0.28	0.30	0.50
Net Interest Income/ Avg Assets (%)	3.16	3.17	3.19	3.41	3.48
Noninterest Income/ Avg Assets (%)	0.32	0.33	0.31	0.33	0.29
Noninterest Expense/ Avg Assets (%)	1.81	1.65	1.58	1.65	1.67
Net Interest Margin (%)	3.35	3.37	3.41	3.65	3.73
Yield/ Cost Spread (%)	3.27	3.30	3.32	3.54	3.53
Efficiency Ratio (FTE)	50.20	45.91	43.55	43.19	43.37

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	21,635	23,064	24,415	26,490	27,675
Tangible Equity (\$000)	21,635	23,064	24,415	26,490	27,675
Tier 1 Capital (\$000)	21,635	23,064	24,415	26,490	27,675
Equity/ Assets (%)	11.30	12.13	13.02	14.42	14.81
Tang Equity/ Tang Assets (%)	11.30	12.13	13.02	14.42	14.81
Risk Based Capital Ratio (%)	24.03	25.44	26.10	26.35	27.09
Tier 1 Risk-based Ratio (%)	22.77	24.17	24.84	25.09	25.83
Leverage Ratio (%)	11.26	12.23	12.73	14.21	14.98
Common Dividnds Declrd/ Net Inc (%)	30.47	31.27	33.48	25.49	45.14

Mountain View: Stone Bank

Headquarters 802 East Main Street
Mountain View, AR 72560

Phone (870) 269-7311
Web Address www.stonebank.com/

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Margaret Marnie B. Oldner	Chief Executive Officer
Bruce Upton	Executive VP, Chief Operating & 1
Nick Roach	President & CLO

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Charles Kevin Compton	Chariman of the Board

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	103,307	152,113	227,254	371,634	471,834
Asset Growth Rate (%)	16.78	47.24	49.40	63.53	35.95
Total Loans & Leases (Incl HFS) (\$000)	74,657	123,605	188,628	279,954	345,582
Loan Growth Rate (%)	12.71	65.56	52.61	48.42	31.26
Total Loans & Leases/ Assets (%)	72.27	81.26	83.00	75.33	73.24
Total Deposits (Incl Dom & For) (\$000)	76,336	112,750	186,695	304,675	390,641
Deposit Growth Rate (%)	2.51	47.70	65.58	63.19	37.62
Loans/ Deposits (%)	97.80	109.63	101.04	91.89	88.47
Memo:Full-time Employees (actual)	37	50	65	80	91

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,068	2,269	1,707	2,067	2,556
ROAA (%)	2.25	1.84	0.87	0.70	0.87
ROAE (%)	16.27	13.66	7.95	6.30	7.73
Interest Income/ Avg Assets (%)	5.78	5.48	4.97	4.87	5.09
Interest Expense/ Avg Assets (%)	1.00	0.99	1.20	1.65	2.09
Net Interest Income/ Avg Assets (%)	4.78	4.49	3.77	3.23	3.01
Noninterest Income/ Avg Assets (%)	4.42	4.31	2.65	2.93	2.34
Noninterest Expense/ Avg Assets (%)	4.95	5.05	4.23	4.09	3.55
Net Interest Margin (%)	5.51	4.89	4.06	3.55	3.36
Yield/ Cost Spread (%)	5.40	4.73	3.92	3.42	3.27
Efficiency Ratio (FTE)	53.51	57.38	65.73	66.41	66.21

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	15,545	17,684	24,618	40,878	53,786
Tangible Equity (\$000)	14,606	16,745	23,679	39,939	50,656
Tier 1 Capital (\$000)	14,668	16,919	23,776	40,091	50,014
Equity/ Assets (%)	15.05	11.63	10.83	11.00	11.40
Tang Equity/ Tang Assets (%)	14.27	11.08	10.46	10.77	10.81
Risk Based Capital Ratio (%)	22.46	15.46	13.71	14.34	15.22
Tier 1 Risk-based Ratio (%)	21.21	14.20	12.46	13.09	13.97
Leverage Ratio (%)	14.80	11.62	10.76	11.51	12.36
Common Dividnds Declrd/ Net Inc (%)	3.09	13.97	23.90	0.00	0.00

Newport: Merchants & Planters Bank

Headquarters 120 Hazel Street
Newport, AR 72112

Phone (870) 523-3601

Web Address www.mandpbank.com

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent M&P Community Bancshares, Inc.

Federal Reserve ID# 99143

FDIC Cert# 16464

Rating Agency FDIC

Rating Date 11/1/2018

Industry Commercial Bank

Date Established 8/6/1946

Government Program TDGP - Participated

Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
James Scott Gowen Sr.	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	242,829	240,829	261,997	264,247	266,989
Asset Growth Rate (%)	-1.21	-0.82	8.79	0.86	1.38
Total Loans & Leases (Incl HFS) (\$000)	143,186	149,422	164,968	176,560	184,352
Loan Growth Rate (%)	7.26	4.36	10.40	7.03	5.88
Total Loans & Leases/ Assets (%)	58.97	62.04	62.97	66.82	69.05
Total Deposits (Incl Dom & For) (\$000)	210,175	209,535	214,393	232,147	227,192
Deposit Growth Rate (%)	-3.79	-0.30	2.32	8.28	-2.85
Loans/ Deposits (%)	68.13	71.31	76.95	76.06	81.14
Memo:Full-time Employees (actual)	75	73	80	75	79

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,640	2,020	2,107	2,393	1,759
ROAA (%)	0.66	0.82	0.82	0.91	0.89
ROAE (%)	7.45	8.38	8.17	8.94	8.10
Interest Income/ Avg Assets (%)	3.68	3.89	3.95	4.28	4.48
Interest Expense/ Avg Assets (%)	0.43	0.41	0.45	0.62	0.84
Net Interest Income/ Avg Assets (%)	3.25	3.48	3.51	3.66	3.64
Noninterest Income/ Avg Assets (%)	1.16	1.20	1.15	1.23	1.36
Noninterest Expense/ Avg Assets (%)	3.28	3.44	3.43	3.61	3.88
Net Interest Margin (%)	3.57	3.83	3.90	4.12	4.10
Yield/ Cost Spread (%)	3.43	3.69	3.75	3.91	3.79
Efficiency Ratio (FTE)	71.49	71.12	71.43	72.68	76.58

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	22,957	24,309	26,330	27,393	29,777
Tangible Equity (\$000)	22,957	24,309	26,330	27,393	29,777
Tier 1 Capital (\$000)	23,195	25,215	27,072	28,565	29,824
Equity/ Assets (%)	9.45	10.09	10.05	10.37	11.15
Tang Equity/ Tang Assets (%)	9.45	10.09	10.05	10.37	11.15
Risk Based Capital Ratio (%)	14.15	15.59	14.82	14.82	14.78
Tier 1 Risk-based Ratio (%)	13.37	14.77	14.11	14.12	14.06
Leverage Ratio (%)	9.34	10.25	10.15	10.74	11.07
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	11.87	37.61	28.43

Paragould: First National Bank

Headquarters 200 West Court Street
Paragould, AR 72450

Phone (870) 215-4000
Web Address www.fnbank.net

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent First Paragould Bankshares, Inc.
Federal Reserve ID# 42448
FDIC Cert# 3887
Rating Agency OCC
Rating Date 4/16/2019
Industry Commercial Bank
Date Established 3/22/1889
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
William E. Brewer	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	1,011,891	1,152,152	1,319,903	1,625,199	1,665,263
Asset Growth Rate (%)	18.96	13.86	14.56	23.13	3.29
Total Loans & Leases (Incl HFS) (\$000)	843,835	949,152	1,079,653	1,305,711	1,317,090
Loan Growth Rate (%)	22.28	12.48	13.75	20.94	1.16
Total Loans & Leases/ Assets (%)	83.39	82.38	81.80	80.34	79.09
Total Deposits (Incl Dom & For) (\$000)	809,051	923,880	1,062,704	1,304,473	1,360,486
Deposit Growth Rate (%)	22.49	14.19	15.03	22.75	5.73
Loans/ Deposits (%)	104.30	102.74	101.59	100.09	96.81
Memo:Full-time Employees (actual)	204	193	206	262	268

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	10,456	12,556	13,244	17,409	15,822
ROAA (%)	1.12	1.16	1.06	1.20	1.29
ROAE (%)	10.07	11.14	10.44	11.45	12.37
Interest Income/ Avg Assets (%)	4.27	4.21	4.17	4.30	4.45
Interest Expense/ Avg Assets (%)	0.63	0.66	0.75	1.01	1.30
Net Interest Income/ Avg Assets (%)	3.64	3.55	3.42	3.29	3.15
Noninterest Income/ Avg Assets (%)	0.84	0.73	0.72	0.92	1.01
Noninterest Expense/ Avg Assets (%)	2.48	2.31	2.09	2.24	2.21
Net Interest Margin (%)	3.79	3.69	3.56	3.46	3.36
Yield/ Cost Spread (%)	3.69	3.59	3.44	3.31	3.19
Efficiency Ratio (FTE)	53.64	52.49	49.29	52.67	52.65

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	106,890	115,197	140,934	162,660	178,661
Tangible Equity (\$000)	106,890	115,197	140,934	152,219	168,444
Tier 1 Capital (\$000)	106,046	116,036	141,313	153,564	167,886
Equity/ Assets (%)	10.56	10.00	10.68	10.01	10.73
Tang Equity/ Tang Assets (%)	10.56	10.00	10.68	9.43	10.18
Risk Based Capital Ratio (%)	14.22	13.71	14.42	13.31	14.28
Tier 1 Risk-based Ratio (%)	12.96	12.46	13.16	12.06	13.02
Leverage Ratio (%)	10.47	10.06	10.61	9.36	10.27
Common Dividnds Declrd/ Net Inc (%)	24.55	20.44	22.40	23.36	10.89

Paris: First National Bank at Paris

Headquarters 11 East Main Street
Paris, AR 72855

Phone (479) 963-2121
Web Address www.firstparis.net

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

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 TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Philip B. Hensley	Chairman of the Board
-------------------	-----------------------

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	132,811	140,374	150,365	168,235	183,178
Asset Growth Rate (%)	6.34	5.69	7.12	11.88	11.84
Total Loans & Leases (Incl HFS) (\$000)	92,948	107,764	124,674	139,036	143,585
Loan Growth Rate (%)	-0.21	15.94	15.69	11.52	4.36
Total Loans & Leases/ Assets (%)	69.99	76.77	82.91	82.64	78.39
Total Deposits (Incl Dom & For) (\$000)	113,942	120,328	129,936	144,455	156,683
Deposit Growth Rate (%)	7.39	5.60	7.98	11.17	11.29
Loans/ Deposits (%)	81.57	89.56	95.95	96.25	91.64
Memo:Full-time Employees (actual)	38	39	45	49	50

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,416	2,227	2,620	3,195	2,480
ROAA (%)	1.82	1.63	1.78	2.06	1.88
ROAE (%)	12.48	11.39	12.65	14.74	13.46
Interest Income/ Avg Assets (%)	4.31	4.37	4.58	4.97	5.08
Interest Expense/ Avg Assets (%)	0.31	0.31	0.33	0.48	0.76
Net Interest Income/ Avg Assets (%)	4.01	4.06	4.25	4.50	4.32
Noninterest Income/ Avg Assets (%)	1.14	1.16	1.24	1.39	1.23
Noninterest Expense/ Avg Assets (%)	3.25	3.53	3.53	3.64	3.50
Net Interest Margin (%)	4.78	4.66	4.80	4.99	4.76
Yield/ Cost Spread (%)	4.67	4.53	4.65	4.76	4.40
Efficiency Ratio (FTE)	62.68	67.62	64.38	61.70	63.03

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	18,557	19,794	20,144	23,341	25,891
Tangible Equity (\$000)	13,565	14,802	15,152	18,349	20,899
Tier 1 Capital (\$000)	13,568	14,802	15,214	18,409	20,889
Equity/ Assets (%)	13.97	14.10	13.40	13.87	14.13
Tang Equity/ Tang Assets (%)	10.61	10.93	10.42	11.24	11.73
Risk Based Capital Ratio (%)	17.25	15.98	14.46	15.16	16.80
Tier 1 Risk-based Ratio (%)	15.99	14.72	13.21	13.90	15.55
Leverage Ratio (%)	10.45	10.87	10.44	11.72	11.89
Common Dividnds Declrd/ Net Inc (%)	95.20	44.90	83.97	0.00	0.00

Piggott: Piggott State Bank

Headquarters 212 West Cherry Street
Piggott, AR 72454

Phone (870) 598-3802

Web Address www.piggottstatebank.com

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

John Cody Knight	Chairman, President & CEO
------------------	---------------------------

Ultimate Parent Piggott Bankstock, Inc.

Federal Reserve ID# 173342

FDIC Cert# 5628

Rating Agency FED

Rating Date 8/28/2017

Industry Commercial Bank

Date Established 3/19/1930

Government Program TDGP - Participated

Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

John Cody Knight	Chairman of the Board
------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	84,939	80,914	81,769	84,005	84,774
Asset Growth Rate (%)	5.89	-4.74	1.06	2.73	1.22
Total Loans & Leases (Incl HFS) (\$000)	30,657	33,541	36,958	40,862	46,822
Loan Growth Rate (%)	5.71	9.41	10.19	10.56	19.45
Total Loans & Leases/ Assets (%)	36.09	41.45	45.20	48.64	55.23
Total Deposits (Incl Dom & For) (\$000)	76,426	72,961	73,326	76,239	74,502
Deposit Growth Rate (%)	5.85	-4.53	0.50	3.97	-3.04
Loans/ Deposits (%)	40.11	45.97	50.40	53.60	62.85
Memo:Full-time Employees (actual)	17	17	19	20	21

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,030	1,047	931	1,049	797
ROAA (%)	1.28	1.26	1.14	1.24	1.25
ROAE (%)	13.24	12.54	11.56	13.82	13.08
Interest Income/ Avg Assets (%)	3.45	3.44	3.65	3.86	4.05
Interest Expense/ Avg Assets (%)	0.25	0.26	0.28	0.33	0.46
Net Interest Income/ Avg Assets (%)	3.20	3.17	3.36	3.53	3.59
Noninterest Income/ Avg Assets (%)	0.34	0.32	0.35	0.41	0.38
Noninterest Expense/ Avg Assets (%)	2.26	2.24	2.58	2.61	2.70
Net Interest Margin (%)	3.29	3.23	3.47	3.65	3.72
Yield/ Cost Spread (%)	3.23	3.17	3.41	3.56	3.59
Efficiency Ratio (FTE)	57.45	57.72	63.43	63.38	65.39

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	7,897	7,436	7,945	7,273	8,746
Tangible Equity (\$000)	7,897	7,436	7,945	7,273	8,746
Tier 1 Capital (\$000)	7,090	7,424	7,713	7,841	8,057
Equity/ Assets (%)	9.30	9.19	9.72	8.66	10.32
Tang Equity/ Tang Assets (%)	9.30	9.19	9.72	8.66	10.32
Risk Based Capital Ratio (%)	20.34	19.83	19.11	17.53	16.72
Tier 1 Risk-based Ratio (%)	19.09	18.58	17.86	16.28	15.47
Leverage Ratio (%)	8.55	8.96	9.32	9.20	9.64
Common Dividnds Declrd/ Net Inc (%)	51.65	68.00	68.96	87.80	72.77

Pine Bluff: Relyance Bank, National Association

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 912 South Poplar Street
Pine Bluff, AR 71601

Phone (870) 535-7222
Web Address www.relybank.com

TOP EXECUTIVES

Name	Position
Charles G. Morgan Jr.	President, CEO & Director
Greg Garner	Senior VP & COO

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
John P. Garrison	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	563,771	653,395	759,792	825,622	866,549
Asset Growth Rate (%)	10.19	15.90	16.28	8.66	6.61
Total Loans & Leases (Incl HFS) (\$000)	438,751	517,153	610,535	653,835	686,592
Loan Growth Rate (%)	17.41	17.87	18.06	7.09	6.68
Total Loans & Leases/ Assets (%)	77.82	79.15	80.36	79.19	79.23
Total Deposits (Incl Dom & For) (\$000)	476,933	559,684	604,526	689,411	728,524
Deposit Growth Rate (%)	9.46	17.35	8.01	14.04	7.56
Loans/ Deposits (%)	91.99	92.40	100.99	94.84	94.24
Memo:Full-time Employees (actual)	165	167	163	186	182

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	4,946	5,521	5,967	8,123	6,550
ROAA (%)	0.91	0.86	0.83	1.01	1.04
ROAE (%)	6.81	6.95	6.96	8.02	7.95
Interest Income/ Avg Assets (%)	4.01	4.03	4.01	4.20	4.32
Interest Expense/ Avg Assets (%)	0.23	0.32	0.48	0.63	0.89
Net Interest Income/ Avg Assets (%)	3.78	3.71	3.53	3.57	3.44
Noninterest Income/ Avg Assets (%)	1.22	1.04	0.95	0.93	1.00
Noninterest Expense/ Avg Assets (%)	3.66	3.36	2.99	3.05	2.99
Net Interest Margin (%)	4.07	3.96	3.74	3.84	3.69
Yield/ Cost Spread (%)	3.97	3.84	3.56	3.63	3.37
Efficiency Ratio (FTE)	72.53	69.86	65.84	67.33	67.07

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	76,693	81,948	90,638	106,822	111,113
Tangible Equity (\$000)	76,693	81,948	90,638	98,500	102,886
Tier 1 Capital (\$000)	76,664	82,184	90,852	98,885	102,330
Equity/ Assets (%)	13.60	12.54	11.93	12.94	12.82
Tang Equity/ Tang Assets (%)	13.60	12.54	11.93	12.05	11.99
Risk Based Capital Ratio (%)	17.08	15.66	14.62	14.71	14.19
Tier 1 Risk-based Ratio (%)	15.97	14.63	13.64	13.75	13.32
Leverage Ratio (%)	13.46	11.88	12.00	12.05	12.04
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 www.simmonsbank.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
George A. Makris Jr.	Chairman of the Board & CEO
Robert A. Fehlman	CFO & COO

Ultimate Parent Simmons First National Corporation
Federal Reserve ID# 663245
FDIC Cert# 3890
Rating Agency FED
Rating Date 5/1/2017
Industry Commercial Bank
Date Established 3/23/1903
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
George A. Makris Jr.	Chairman of the Board

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	7,515,756	8,376,439	9,380,854	16,518,217	17,716,051
Asset Growth Rate (%)	62.20	11.45	11.99	76.08	9.67
Total Loans & Leases (Incl HFS) (\$000)	4,950,574	5,660,550	6,346,185	11,749,287	13,052,966
Loan Growth Rate (%)	79.44	14.34	12.11	85.14	14.79
Total Loans & Leases/ Assets (%)	65.87	67.58	67.65	71.13	73.68
Total Deposits (Incl Dom & For) (\$000)	6,206,037	6,827,493	7,248,303	12,617,438	13,572,187
Deposit Growth Rate (%)	59.99	10.01	6.16	74.07	10.09
Loans/ Deposits (%)	79.77	82.91	87.55	93.12	96.17
Memo:Full-time Employees (actual)	1,933	1,860	1,942	2,639	2,683

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	87,516	107,823	92,291	235,547	196,252
ROAA (%)	1.37	1.40	1.04	1.56	1.53
ROAE (%)	11.52	10.10	7.82	11.54	10.20
Interest Income/ Avg Assets (%)	4.72	3.90	3.79	4.50	4.46
Interest Expense/ Avg Assets (%)	0.29	0.22	0.30	0.73	0.95
Net Interest Income/ Avg Assets (%)	4.43	3.68	3.49	3.77	3.51
Noninterest Income/ Avg Assets (%)	1.58	1.84	1.56	1.01	0.83
Noninterest Expense/ Avg Assets (%)	3.86	3.23	3.11	2.56	2.42
Net Interest Margin (%)	5.02	4.16	3.93	4.23	3.92
Yield/ Cost Spread (%)	4.90	4.13	3.88	3.97	3.55
Efficiency Ratio (FTE)	61.86	56.45	59.49	51.88	53.82

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	1,020,962	1,135,725	1,235,661	2,364,100	2,771,458
Tangible Equity (\$000)	663,741	734,395	806,258	1,427,212	1,743,795
Tier 1 Capital (\$000)	699,102	790,673	835,787	1,469,260	1,724,881
Equity/ Assets (%)	13.58	13.56	13.17	14.31	15.64
Tang Equity/ Tang Assets (%)	9.27	9.21	9.01	9.16	10.45
Risk Based Capital Ratio (%)	14.59	13.78	12.11	11.52	12.25
Tier 1 Risk-based Ratio (%)	13.89	13.11	11.53	11.04	11.75
Leverage Ratio (%)	9.73	9.97	9.20	9.46	10.36
Common Dividnds Declrd/ Net Inc (%)	96.13	74.85	73.30	61.97	25.00

Pocahontas: RiverBank

Headquarters 1700 Old County Road
Pocahontas, AR 72455

Phone (870) 892-2265
Web Address www.eriverbank.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent
Federal Reserve ID# 29476
FDIC Cert# 31711
Rating Agency FDIC
Rating Date 7/1/2019
Industry Commercial Bank
Date Established 8/5/1974
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Kyle P. Baltz	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	55,446	75,469	88,860	95,391	104,867
Asset Growth Rate (%)	22.96	36.11	17.74	7.35	13.25
Total Loans & Leases (Incl HFS) (\$000)	49,014	67,699	75,368	81,852	89,859
Loan Growth Rate (%)	22.40	38.12	11.33	8.60	13.04
Total Loans & Leases/ Assets (%)	88.40	89.70	84.82	85.81	85.69
Total Deposits (Incl Dom & For) (\$000)	44,818	60,671	72,516	77,460	88,321
Deposit Growth Rate (%)	30.17	35.37	19.52	6.82	18.70
Loans/ Deposits (%)	109.36	111.58	103.93	105.67	101.74
Memo:Full-time Employees (actual)	14	14	14	15	15

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	587	1,038	1,427	1,701	1,150
ROAA (%)	1.16	1.49	1.72	1.91	1.53
ROAE (%)	8.95	14.54	18.52	18.66	14.71
Interest Income/ Avg Assets (%)	4.70	4.95	5.26	5.54	5.66
Interest Expense/ Avg Assets (%)	0.64	0.93	1.01	1.23	1.61
Net Interest Income/ Avg Assets (%)	4.06	4.02	4.25	4.31	4.05
Noninterest Income/ Avg Assets (%)	0.43	0.26	0.23	0.20	0.24
Noninterest Expense/ Avg Assets (%)	2.83	2.15	1.96	1.85	1.71
Net Interest Margin (%)	4.36	4.42	4.49	4.53	4.26
Yield/ Cost Spread (%)	4.26	4.32	4.35	4.35	4.03
Efficiency Ratio (FTE)	59.28	48.38	43.39	40.95	39.37

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	6,886	7,120	8,374	9,853	11,017
Tangible Equity (\$000)	6,642	6,921	8,175	9,654	10,818
Tier 1 Capital (\$000)	6,596	6,931	8,187	9,690	10,799
Equity/ Assets (%)	12.42	9.43	9.42	10.33	10.51
Tang Equity/ Tang Assets (%)	12.03	9.19	9.22	10.14	10.34
Risk Based Capital Ratio (%)	15.68	15.46	16.48	16.77	16.91
Tier 1 Risk-based Ratio (%)	14.64	14.28	15.23	15.52	15.65
Leverage Ratio (%)	12.16	8.89	9.27	10.52	10.47
Common Dividnds Declrd/ Net Inc (%)	0.00	69.36	11.98	11.82	0.00

Portland: HomeBank of Arkansas

Headquarters 113 Highway 165 South
Portland, AR 71663

Phone (870) 737-2235
Web Address www.homebankofar.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent Peoples Home Holding, Inc
Federal Reserve ID# 596642
FDIC Cert# 5629
Rating Agency FDIC
Rating Date 1/1/2018
Industry Commercial Bank
Date Established 1/23/1908
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
John B. Stacks	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	74,689	74,808	75,532	70,727	71,069
Asset Growth Rate (%)	1.58	0.16	0.97	-6.36	0.64
Total Loans & Leases (Incl HFS) (\$000)	54,878	55,101	60,698	56,833	55,168
Loan Growth Rate (%)	2.12	0.41	10.16	-6.37	-3.91
Total Loans & Leases/ Assets (%)	73.48	73.66	80.36	80.36	77.63
Total Deposits (Incl Dom & For) (\$000)	66,579	66,355	67,048	62,055	63,181
Deposit Growth Rate (%)	1.17	-0.34	1.04	-7.45	2.42
Loans/ Deposits (%)	82.43	83.04	90.53	91.58	87.32
Memo:Full-time Employees (actual)	29	28	31	29	30

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	468	386	-29	92	-648
ROAA (%)	0.63	0.53	-0.04	0.13	-1.18
ROAE (%)	6.06	4.76	-0.35	1.12	-10.84
Interest Income/ Avg Assets (%)	4.69	4.70	4.61	4.98	5.24
Interest Expense/ Avg Assets (%)	0.49	0.57	0.76	0.93	1.41
Net Interest Income/ Avg Assets (%)	4.20	4.13	3.85	4.06	3.83
Noninterest Income/ Avg Assets (%)	0.26	0.31	0.26	0.42	-1.61
Noninterest Expense/ Avg Assets (%)	3.41	3.65	3.66	4.30	3.87
Net Interest Margin (%)	4.63	4.47	4.22	4.46	4.12
Yield/ Cost Spread (%)	4.57	4.40	4.12	4.30	3.88
Efficiency Ratio (FTE)	76.32	82.32	89.00	95.88	174.34

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	7,931	8,245	8,222	8,318	7,698
Tangible Equity (\$000)	7,931	8,245	8,222	8,318	7,698
Tier 1 Capital (\$000)	7,969	8,135	8,259	8,352	7,705
Equity/ Assets (%)	10.62	11.02	10.89	11.76	10.83
Tang Equity/ Tang Assets (%)	10.62	11.02	10.89	11.76	10.83
Risk Based Capital Ratio (%)	17.19	17.37	15.95	16.99	16.05
Tier 1 Risk-based Ratio (%)	15.93	16.11	14.70	15.73	14.80
Leverage Ratio (%)	10.81	11.28	10.75	11.84	10.67
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 www.bankofprescott.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent Prescott Bancshares, Inc.
Federal Reserve ID# 967943
FDIC Cert# 101
Rating Agency FDIC
Rating Date 8/1/2018
Industry Commercial Bank
Date Established 8/10/1904
Government Program TDGP - Opted Out
Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
John Warren Brannan Jr.	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	85,848	81,792	73,215	72,967	68,173
Asset Growth Rate (%)	5.79	-4.72	-10.49	-0.34	-8.76
Total Loans & Leases (Incl HFS) (\$000)	43,048	46,464	43,144	38,343	37,037
Loan Growth Rate (%)	10.87	7.94	-7.15	-11.13	-4.54
Total Loans & Leases/ Assets (%)	50.14	56.81	58.93	52.55	54.33
Total Deposits (Incl Dom & For) (\$000)	69,058	66,120	61,920	58,924	57,062
Deposit Growth Rate (%)	4.66	-4.25	-6.35	-4.84	-4.21
Loans/ Deposits (%)	62.34	70.27	69.68	65.07	64.91
Memo:Full-time Employees (actual)	20	20	20	19	17

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	731	900	269	-1,152	353
ROAA (%)	0.89	1.08	0.34	-1.67	0.71
ROAE (%)	6.82	8.11	2.40	-11.79	4.68
Interest Income/ Avg Assets (%)	4.16	4.00	4.08	4.09	4.21
Interest Expense/ Avg Assets (%)	0.55	0.51	0.50	0.54	0.66
Net Interest Income/ Avg Assets (%)	3.61	3.49	3.58	3.55	3.56
Noninterest Income/ Avg Assets (%)	0.32	0.30	0.65	0.39	0.43
Noninterest Expense/ Avg Assets (%)	2.45	2.71	2.92	3.15	3.28
Net Interest Margin (%)	3.67	3.55	3.67	3.69	3.66
Yield/ Cost Spread (%)	3.45	3.33	3.42	3.43	3.31
Efficiency Ratio (FTE)	54.89	62.79	62.20	75.57	78.54

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	10,584	10,690	11,020	9,793	10,249
Tangible Equity (\$000)	10,584	10,690	11,020	9,793	10,249
Tier 1 Capital (\$000)	10,361	10,757	11,026	9,874	10,227
Equity/ Assets (%)	12.33	13.07	15.05	13.42	15.03
Tang Equity/ Tang Assets (%)	12.33	13.07	15.05	13.42	15.03
Risk Based Capital Ratio (%)	19.39	19.41	21.89	22.04	24.62
Tier 1 Risk-based Ratio (%)	18.13	18.16	20.62	20.79	23.54
Leverage Ratio (%)	12.52	12.84	14.79	14.58	15.42
Common Dividnds Declrd/ Net Inc (%)	65.66	56.00	0.00	0.00	0.00

Rison: Gateway Bank

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

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Joseph T. Dunn	President, CEO & Director
----------------	---------------------------

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 TDGP - Opted Out
Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
------	----------

Lewis R. Gardner	Chairman of the Board
------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	47,709	62,218	75,240	73,256	76,074
Asset Growth Rate (%)	48.58	30.41	20.93	-2.64	5.13
Total Loans & Leases (Incl HFS) (\$000)	30,621	46,061	58,251	57,471	62,559
Loan Growth Rate (%)	46.23	50.42	26.46	-1.34	11.80
Total Loans & Leases/ Assets (%)	64.18	74.03	77.42	78.45	82.23
Total Deposits (Incl Dom & For) (\$000)	42,714	55,394	66,616	64,520	65,118
Deposit Growth Rate (%)	53.98	29.69	20.26	-3.15	1.24
Loans/ Deposits (%)	71.69	83.15	87.44	89.07	96.07
Memo:Full-time Employees (actual)	11	16	13	13	11

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	200	288	360	510	209
ROAA (%)	0.53	0.52	0.51	0.68	0.37
ROAE (%)	4.44	5.17	4.58	5.95	3.23
Interest Income/ Avg Assets (%)	4.94	4.64	4.48	4.73	5.15
Interest Expense/ Avg Assets (%)	0.38	0.60	0.80	1.11	1.54
Net Interest Income/ Avg Assets (%)	4.56	4.05	3.68	3.62	3.61
Noninterest Income/ Avg Assets (%)	0.26	0.18	0.35	0.41	0.13
Noninterest Expense/ Avg Assets (%)	3.71	3.21	3.18	3.06	3.14
Net Interest Margin (%)	4.92	4.40	3.91	3.85	3.79
Yield/ Cost Spread (%)	4.81	4.29	3.75	3.62	3.46
Efficiency Ratio (FTE)	74.30	73.53	76.76	74.67	82.42

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	4,914	6,686	8,422	8,647	8,746
Tangible Equity (\$000)	4,914	6,686	8,361	8,608	8,724
Tier 1 Capital (\$000)	4,863	6,756	8,382	8,608	8,724
Equity/ Assets (%)	10.30	10.75	11.19	11.80	11.50
Tang Equity/ Tang Assets (%)	10.30	10.75	11.12	11.76	11.47
Risk Based Capital Ratio (%)	14.65	14.09	19.62	17.27	16.84
Tier 1 Risk-based Ratio (%)	13.63	13.02	18.37	16.08	15.59
Leverage Ratio (%)	10.54	11.06	10.97	11.83	11.50
Common Dividnds Declrd/ Net Inc (%)	65.00	78.13	36.11	55.88	52.63

Rogers: Generations Bank

Headquarters 3710 Southern Hills Boulevard
Suite 100
Rogers, AR 72758
(479) 986-3990
Phone
Web Address www.mygenerations.bank

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Phillip J. Foster	President & CEO
Lindsay Chaney	Chief Operations Officer

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 TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Jonathan W. Harrell	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	384,584	403,479	465,161	521,255	524,912
Asset Growth Rate (%)	15.05	4.91	15.29	12.06	0.94
Total Loans & Leases (Incl HFS) (\$000)	278,262	289,208	366,443	414,076	410,733
Loan Growth Rate (%)	10.78	3.93	26.71	13.00	-1.08
Total Loans & Leases/ Assets (%)	72.35	71.68	78.78	79.44	78.25
Total Deposits (Incl Dom & For) (\$000)	332,530	344,563	383,959	419,512	420,822
Deposit Growth Rate (%)	15.58	3.62	11.43	9.26	0.42
Loans/ Deposits (%)	83.68	83.93	95.44	98.70	97.60
Memo:Full-time Employees (actual)	110	107	118	116	113

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	3,459	2,881	2,905	4,675	4,136
ROAA (%)	0.96	0.73	0.67	0.96	1.04
ROAE (%)	10.18	7.83	7.26	10.49	11.22
Interest Income/ Avg Assets (%)	4.51	4.33	4.28	4.62	4.80
Interest Expense/ Avg Assets (%)	0.56	0.63	0.71	1.02	1.24
Net Interest Income/ Avg Assets (%)	3.95	3.70	3.57	3.60	3.56
Noninterest Income/ Avg Assets (%)	0.97	0.94	0.81	0.68	0.68
Noninterest Expense/ Avg Assets (%)	3.43	3.35	3.04	2.93	2.81
Net Interest Margin (%)	4.17	3.93	3.79	3.78	3.71
Yield/ Cost Spread (%)	3.94	3.78	3.65	3.58	3.46
Efficiency Ratio (FTE)	67.40	69.80	66.91	67.09	65.55

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	34,625	37,389	41,915	47,161	51,544
Tangible Equity (\$000)	33,458	36,367	41,036	46,425	50,826
Tier 1 Capital (\$000)	33,534	37,249	41,502	47,549	50,396
Equity/ Assets (%)	9.00	9.27	9.01	9.05	9.82
Tang Equity/ Tang Assets (%)	8.73	9.04	8.84	8.92	9.70
Risk Based Capital Ratio (%)	12.78	13.47	11.70	12.38	13.32
Tier 1 Risk-based Ratio (%)	11.54	12.27	10.73	11.42	12.27
Leverage Ratio (%)	9.00	9.41	8.97	9.46	9.52
Common Dividnds Declrd/ Net Inc (%)	45.48	16.31	41.14	14.97	31.55

Russellville: First State Bank

Headquarters 3103 East Main Street
Russellville, AR 72802

Phone (479) 498-2400
Web Address www.fsbmybank.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

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

BOARD OF DIRECTORS

Name	Position
Charles H. Blanchard	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	227,078	236,041	257,155	267,517	296,702
Asset Growth Rate (%)	4.90	3.95	8.95	4.03	14.55
Total Loans & Leases (Incl HFS) (\$000)	170,466	184,991	192,235	204,705	222,980
Loan Growth Rate (%)	15.97	8.52	3.92	6.49	11.90
Total Loans & Leases/ Assets (%)	75.07	78.37	74.75	76.52	75.15
Total Deposits (Incl Dom & For) (\$000)	190,771	196,843	219,451	227,809	256,180
Deposit Growth Rate (%)	1.84	3.18	11.49	3.81	16.61
Loans/ Deposits (%)	89.36	93.98	87.60	89.86	87.04
Memo:Full-time Employees (actual)	51	52	52	53	52

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,244	2,660	2,627	3,539	2,883
ROAA (%)	1.02	1.13	1.07	1.38	1.32
ROAE (%)	9.31	10.27	9.44	11.86	12.02
Interest Income/ Avg Assets (%)	3.84	3.82	4.03	4.35	4.51
Interest Expense/ Avg Assets (%)	0.28	0.27	0.31	0.45	0.82
Net Interest Income/ Avg Assets (%)	3.56	3.55	3.72	3.90	3.69
Noninterest Income/ Avg Assets (%)	0.72	0.80	0.73	0.67	0.64
Noninterest Expense/ Avg Assets (%)	2.67	2.59	2.58	2.66	2.51
Net Interest Margin (%)	3.80	3.79	3.96	4.14	3.92
Yield/ Cost Spread (%)	3.67	3.66	3.81	3.91	3.54
Efficiency Ratio (FTE)	61.88	59.07	57.43	58.08	57.78

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	24,878	26,725	28,632	30,876	32,734
Tangible Equity (\$000)	24,878	26,725	28,632	30,876	32,734
Tier 1 Capital (\$000)	24,889	26,849	28,776	31,115	32,573
Equity/ Assets (%)	10.96	11.32	11.13	11.54	11.03
Tang Equity/ Tang Assets (%)	10.96	11.32	11.13	11.54	11.03
Risk Based Capital Ratio (%)	14.79	14.97	15.31	16.10	15.39
Tier 1 Risk-based Ratio (%)	13.53	13.72	14.06	14.85	14.14
Leverage Ratio (%)	10.97	10.88	11.35	11.94	11.25
Common Dividnds Declrd/ Net Inc (%)	31.19	26.32	26.65	33.91	49.43

Salem: Bank of Salem

Headquarters 207 West Church Street
Salem, AR 72576

Phone (870) 895-2591
Web Address www.bksalem.net

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

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

BOARD OF DIRECTORS

Name	Position
Mark H. Montgomery	Chariman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	127,789	129,938	134,169	134,899	143,522
Asset Growth Rate (%)	-0.58	1.68	3.26	0.54	8.52
Total Loans & Leases (Incl HFS) (\$000)	106,776	107,560	107,732	110,061	114,485
Loan Growth Rate (%)	1.64	0.73	0.16	2.16	5.36
Total Loans & Leases/ Assets (%)	83.56	82.78	80.30	81.59	79.77
Total Deposits (Incl Dom & For) (\$000)	111,490	113,316	119,223	118,832	126,779
Deposit Growth Rate (%)	1.73	1.64	5.21	-0.33	8.92
Loans/ Deposits (%)	95.77	94.92	90.36	92.62	90.30
Memo:Full-time Employees (actual)	41	41	38	37	35

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,552	1,614	1,975	2,056	1,567
ROAA (%)	1.20	1.24	1.48	1.51	1.50
ROAE (%)	10.34	11.78	13.75	13.36	12.76
Interest Income/ Avg Assets (%)	5.29	5.18	5.04	5.12	5.29
Interest Expense/ Avg Assets (%)	0.60	0.60	0.64	0.73	1.01
Net Interest Income/ Avg Assets (%)	4.69	4.58	4.39	4.39	4.28
Noninterest Income/ Avg Assets (%)	0.48	0.50	0.80	0.63	0.65
Noninterest Expense/ Avg Assets (%)	3.06	3.02	3.01	2.95	2.86
Net Interest Margin (%)	5.07	4.91	4.73	4.69	4.55
Yield/ Cost Spread (%)	4.86	4.69	4.48	4.38	4.10
Efficiency Ratio (FTE)	59.04	59.24	57.79	58.59	58.06

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	13,280	13,849	14,845	15,772	16,112
Tangible Equity (\$000)	13,280	13,849	14,845	15,772	16,112
Tier 1 Capital (\$000)	13,276	13,889	14,864	15,820	16,103
Equity/ Assets (%)	10.39	10.66	11.06	11.69	11.23
Tang Equity/ Tang Assets (%)	10.39	10.66	11.06	11.69	11.23
Risk Based Capital Ratio (%)	14.28	14.81	15.46	16.39	15.71
Tier 1 Risk-based Ratio (%)	13.01	13.55	14.20	15.13	14.45
Leverage Ratio (%)	10.33	10.62	10.87	11.65	11.41
Common Dividnds Declrd/ Net Inc (%)	257.73	61.96	50.63	53.50	63.82

Scranton: Logan County Bank

Headquarters 600 Main Street
Scranton, AR 72863

Phone (479) 938-2511
Web Address www.logancountybank.net

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Gary Fritsche	Chairman, President & CEO
---------------	---------------------------

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 TDGP - Opted Out
Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
------	----------

Gary Fritsche	Chairman of the Board
---------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	81,418	82,504	83,754	81,064	81,981
Asset Growth Rate (%)	1.94	1.33	1.52	-3.21	1.51
Total Loans & Leases (Incl HFS) (\$000)	27,229	29,959	30,350	32,252	33,941
Loan Growth Rate (%)	12.71	10.03	1.31	6.27	6.98
Total Loans & Leases/ Assets (%)	33.44	36.31	36.24	39.79	41.40
Total Deposits (Incl Dom & For) (\$000)	66,590	67,400	68,337	65,538	65,008
Deposit Growth Rate (%)	1.58	1.22	1.39	-4.10	-1.08
Loans/ Deposits (%)	40.89	44.45	44.41	49.21	52.21
Memo:Full-time Employees (actual)	14	14	14	14	14

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	524	747	816	871	589
ROAA (%)	0.65	0.91	0.98	1.06	0.95
ROAE (%)	3.60	4.94	5.37	5.78	4.81
Interest Income/ Avg Assets (%)	2.99	3.02	3.07	3.25	3.30
Interest Expense/ Avg Assets (%)	0.32	0.32	0.34	0.41	0.60
Net Interest Income/ Avg Assets (%)	2.67	2.70	2.73	2.84	2.71
Noninterest Income/ Avg Assets (%)	0.10	0.09	0.10	0.08	0.10
Noninterest Expense/ Avg Assets (%)	1.62	1.66	1.62	1.63	1.66
Net Interest Margin (%)	2.76	2.78	2.81	2.87	2.77
Yield/ Cost Spread (%)	2.60	2.62	2.64	2.65	2.43
Efficiency Ratio (FTE)	52.40	53.60	51.56	53.11	56.07

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	14,743	14,558	15,322	15,462	16,912
Tangible Equity (\$000)	14,743	14,558	15,322	15,462	16,912
Tier 1 Capital (\$000)	14,986	15,494	16,070	16,702	17,111
Equity/ Assets (%)	18.11	17.65	18.29	19.07	20.63
Tang Equity/ Tang Assets (%)	18.11	17.65	18.29	19.07	20.63
Risk Based Capital Ratio (%)	49.97	47.03	49.32	49.94	49.03
Tier 1 Risk-based Ratio (%)	48.70	45.93	48.19	48.74	47.89
Leverage Ratio (%)	18.48	18.53	18.96	20.49	20.66
Common Dividnds Declrd/ Net Inc (%)	30.53	32.13	29.41	27.55	30.56

Searcy: First Security Bank

Headquarters 314 North Spring Street
Searcy, AR 72143

Phone (501) 279-3400
Web Address www.fsbank.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
John Reynie Rutledge	Chairman & CEO
Michael C. Hutsell	President, CFO, COO & Director

Ultimate Parent First Security Bancorp
Federal Reserve ID# 673440
FDIC Cert# 5633
Rating Agency FDIC
Rating Date 12/1/2017
Industry Commercial Bank
Date Established 2/6/1932
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
John Reynie Rutledge	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	4,903,891	5,224,675	5,352,966	5,261,829	5,685,147
Asset Growth Rate (%)	6.00	6.54	2.46	-1.70	10.73
Total Loans & Leases (Incl HFS) (\$000)	1,998,898	2,133,131	2,435,900	2,503,467	2,590,337
Loan Growth Rate (%)	8.40	6.72	14.19	2.77	4.63
Total Loans & Leases/ Assets (%)	40.76	40.83	45.51	47.58	45.56
Total Deposits (Incl Dom & For) (\$000)	3,637,923	3,797,037	3,945,992	4,028,304	4,230,107
Deposit Growth Rate (%)	5.79	4.37	3.92	2.09	6.68
Loans/ Deposits (%)	54.95	56.18	61.73	62.15	61.24
Memo:Full-time Employees (actual)	797	804	830	842	860

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	106,606	98,290	124,979	108,416	76,658
ROAA (%)	2.28	1.99	2.39	2.04	1.90
ROAE (%)	14.64	11.88	14.15	11.14	9.42
Interest Income/ Avg Assets (%)	4.25	4.07	3.99	4.03	4.19
Interest Expense/ Avg Assets (%)	0.37	0.36	0.40	0.53	0.77
Net Interest Income/ Avg Assets (%)	3.88	3.71	3.59	3.49	3.42
Noninterest Income/ Avg Assets (%)	0.53	0.54	0.53	0.51	0.53
Noninterest Expense/ Avg Assets (%)	1.85	1.82	1.80	1.76	1.82
Net Interest Margin (%)	4.06	3.88	3.74	3.69	3.55
Yield/ Cost Spread (%)	3.95	3.76	3.58	3.43	3.17
Efficiency Ratio (FTE)	32.58	33.91	35.05	39.56	41.61

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	779,848	811,822	957,592	1,014,907	1,148,501
Tangible Equity (\$000)	763,865	796,690	942,956	1,000,271	1,133,865
Tier 1 Capital (\$000)	684,869	739,640	808,381	894,503	1,013,087
Equity/ Assets (%)	15.90	15.54	17.89	19.29	20.20
Tang Equity/ Tang Assets (%)	15.63	15.29	17.66	19.06	20.00
Risk Based Capital Ratio (%)	17.75	18.12	19.67	21.38	23.59
Tier 1 Risk-based Ratio (%)	16.49	16.87	18.41	20.12	22.34
Leverage Ratio (%)	14.45	14.54	15.78	17.08	18.71
Common Dividnds Declrd/ Net Inc (%)	18.76	20.35	16.00	18.45	19.57

Sheridan: Peoples Bank

Headquarters 1120 South Rock Street
Sheridan, AR 72150

Phone (870) 942-5707
Web Address www.peoplesbankar.com/

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Craig L. Manatt	President

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 TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Alvin L. Upton	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	131,978	148,304	154,254	155,146	169,228
Asset Growth Rate (%)	9.91	12.37	4.01	0.58	12.10
Total Loans & Leases (Incl HFS) (\$000)	67,831	72,527	73,619	78,959	84,976
Loan Growth Rate (%)	6.95	6.92	1.51	7.25	10.16
Total Loans & Leases/ Assets (%)	51.40	48.90	47.73	50.89	50.21
Total Deposits (Incl Dom & For) (\$000)	113,276	128,600	133,751	133,285	144,574
Deposit Growth Rate (%)	10.63	13.53	4.01	-0.35	11.29
Loans/ Deposits (%)	59.88	56.40	55.04	59.24	58.78
Memo:Full-time Employees (actual)	22	24	25	24	26

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,738	1,847	2,100	2,638	2,179
ROAA (%)	1.37	1.35	1.40	1.70	1.85
ROAE (%)	9.57	9.65	10.48	12.61	12.69
Interest Income/ Avg Assets (%)	3.58	3.51	3.56	3.81	4.30
Interest Expense/ Avg Assets (%)	0.27	0.26	0.26	0.40	0.64
Net Interest Income/ Avg Assets (%)	3.31	3.24	3.30	3.41	3.66
Noninterest Income/ Avg Assets (%)	0.74	0.67	0.68	0.62	0.63
Noninterest Expense/ Avg Assets (%)	1.97	1.90	1.90	1.79	1.79
Net Interest Margin (%)	3.51	3.42	3.50	3.57	3.93
Yield/ Cost Spread (%)	3.28	3.32	3.41	3.40	3.67
Efficiency Ratio (FTE)	46.71	46.54	45.25	43.34	40.95

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	18,439	18,935	20,219	21,572	24,243
Tangible Equity (\$000)	18,439	18,935	20,219	21,572	24,243
Tier 1 Capital (\$000)	18,351	19,360	20,594	22,153	23,932
Equity/ Assets (%)	13.97	12.77	13.11	13.90	14.33
Tang Equity/ Tang Assets (%)	13.97	12.77	13.11	13.90	14.33
Risk Based Capital Ratio (%)	24.54	23.62	24.28	23.52	23.76
Tier 1 Risk-based Ratio (%)	23.29	22.38	23.06	22.34	22.57
Leverage Ratio (%)	13.64	13.66	13.43	14.04	14.95
Common Dividnds Declrd/ Net Inc (%)	40.79	45.32	41.24	40.90	18.36

Smackover: Smackover State Bank

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

Headquarters 708 North Broadway Street
Smackover, AR 71762

Phone (870) 725-3051
Web Address www.smackoverbank.com

TOP EXECUTIVES

Name	Position
------	----------

James B. Yeager	President & CEO
-----------------	-----------------

Ultimate Parent Smackover Bancshares, Inc.
Federal Reserve ID# 676049
FDIC Cert# 5623
Rating Agency FDIC
Rating Date 1/1/2019
Industry Commercial Bank
Date Established 4/18/1928
Government Program TDGP - Opted Out
Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
------	----------

J. Drew Tennyson	Chairman of the Board
------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	191,307	185,260	182,380	186,303	182,223
Asset Growth Rate (%)	-0.95	-3.16	-1.55	2.15	-2.92
Total Loans & Leases (Incl HFS) (\$000)	61,812	58,167	63,724	68,946	78,856
Loan Growth Rate (%)	-6.94	-5.90	9.55	8.19	19.16
Total Loans & Leases/ Assets (%)	32.31	31.40	34.94	37.01	43.27
Total Deposits (Incl Dom & For) (\$000)	168,931	162,912	159,508	163,556	156,855
Deposit Growth Rate (%)	-1.24	-3.56	-2.09	2.54	-5.46
Loans/ Deposits (%)	36.59	35.70	39.95	42.15	50.27
Memo:Full-time Employees (actual)	37	37	35	35	37

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,782	1,665	1,837	1,644	1,170
ROAA (%)	0.92	0.89	0.98	0.90	0.86
ROAE (%)	8.01	7.25	7.99	7.31	6.58
Interest Income/ Avg Assets (%)	3.20	3.18	3.22	3.42	3.48
Interest Expense/ Avg Assets (%)	0.53	0.53	0.53	0.71	0.98
Net Interest Income/ Avg Assets (%)	2.67	2.65	2.69	2.71	2.51
Noninterest Income/ Avg Assets (%)	0.28	0.29	0.29	0.29	0.30
Noninterest Expense/ Avg Assets (%)	1.74	1.90	1.77	1.94	1.81
Net Interest Margin (%)	2.78	2.78	2.79	2.79	2.61
Yield/ Cost Spread (%)	2.56	2.58	2.58	2.51	2.21
Efficiency Ratio (FTE)	53.40	58.32	53.82	61.50	61.37

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	22,212	22,163	22,682	22,400	24,687
Tangible Equity (\$000)	22,212	22,163	22,682	22,400	24,687
Tier 1 Capital (\$000)	21,919	22,509	22,216	23,380	24,100
Equity/ Assets (%)	11.61	11.96	12.44	12.02	13.55
Tang Equity/ Tang Assets (%)	11.61	11.96	12.44	12.02	13.55
Risk Based Capital Ratio (%)	26.56	28.95	27.45	30.55	29.77
Tier 1 Risk-based Ratio (%)	25.37	27.70	26.26	29.30	28.61
Leverage Ratio (%)	11.34	12.20	11.88	12.77	13.34
Common Dividnds Declrd/ Net Inc (%)	64.53	45.05	74.96	75.00	38.46

Sparkman: Riverside Bank

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

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

TOP EXECUTIVES

Name	Position
Stephen C. Davis	Vice Chairman & CEO
Robert G. Dudley Jr.	President

Ultimate Parent Riverside Bancshares, Inc.
Federal Reserve ID# 977045
FDIC Cert# 93
Rating Agency FDIC
Rating Date 8/1/2018
Industry Commercial Bank
Date Established 9/19/1916
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
David T. Matchet	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	58,714	58,742	60,261	62,570	60,238
Asset Growth Rate (%)	1.36	0.05	2.59	3.83	-4.97
Total Loans & Leases (Incl HFS) (\$000)	52,866	50,722	54,274	55,131	53,609
Loan Growth Rate (%)	1.03	-4.06	7.00	1.58	-3.68
Total Loans & Leases/ Assets (%)	90.04	86.35	90.06	88.11	89.00
Total Deposits (Incl Dom & For) (\$000)	50,041	50,236	50,908	50,473	48,665
Deposit Growth Rate (%)	3.79	0.39	1.34	-0.85	-4.78
Loans/ Deposits (%)	105.65	100.97	106.61	109.23	110.16
Memo:Full-time Employees (actual)	18	18	18	15	15

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,665	1,414	1,455	1,479	1,113
ROAA (%)	2.80	2.33	2.43	2.38	2.40
ROAE (%)	30.19	25.94	27.87	28.17	28.01
Interest Income/ Avg Assets (%)	5.62	5.32	5.43	5.57	5.38
Interest Expense/ Avg Assets (%)	0.90	0.96	1.03	1.30	1.65
Net Interest Income/ Avg Assets (%)	4.73	4.36	4.40	4.27	3.73
Noninterest Income/ Avg Assets (%)	0.94	1.00	0.80	0.75	1.31
Noninterest Expense/ Avg Assets (%)	2.86	2.74	2.77	2.65	2.74
Net Interest Margin (%)	5.26	4.81	4.79	4.62	4.03
Yield/ Cost Spread (%)	5.18	4.71	4.62	4.44	3.81
Efficiency Ratio (FTE)	50.44	51.11	53.22	52.66	54.28

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	5,557	5,346	5,339	5,354	5,414
Tangible Equity (\$000)	5,399	5,188	5,181	5,196	5,256
Tier 1 Capital (\$000)	5,404	5,213	5,158	5,227	5,230
Equity/ Assets (%)	9.46	9.10	8.86	8.56	8.99
Tang Equity/ Tang Assets (%)	9.22	8.86	8.62	8.33	8.75
Risk Based Capital Ratio (%)	12.91	12.98	12.46	11.97	12.24
Tier 1 Risk-based Ratio (%)	11.85	11.85	11.28	10.98	11.21
Leverage Ratio (%)	8.89	8.72	8.53	8.31	8.64
Common Dividnds Declrd/ Net Inc (%)	103.60	113.51	103.78	95.33	99.73

Springdale: Legacy National Bank

Arkansas
Community Bankers ONLINEBANK
DIRECTORY

Headquarters 4055 West Sunset Avenue
Springdale, AR 72762

Phone (479) 717-1900
Web Address legacyar.com

TOP EXECUTIVES

Name	Position
Patrick Swope	President, CEO & Director
Brian Glenn	Executive VP & Chief Operations

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Gary C. George	Chairman of the Board

BALANCE SHEET HIGHLIGHTS	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	352,518	388,536	458,072	523,343	545,377
Asset Growth Rate (%)	9.74	10.22	17.90	14.25	5.61
Total Loans & Leases (Incl HFS) (\$000)	269,103	317,696	398,607	423,057	452,476
Loan Growth Rate (%)	13.36	18.06	25.47	6.13	9.27
Total Loans & Leases/ Assets (%)	76.34	81.77	87.02	80.84	82.97
Total Deposits (Incl Dom & For) (\$000)	299,425	319,673	367,642	461,647	480,074
Deposit Growth Rate (%)	13.47	6.76	15.01	25.57	5.32
Loans/ Deposits (%)	89.87	99.38	108.42	91.64	94.25
Memo:Full-time Employees (actual)	68	72	85	95	86

PERFORMANCE MEASURES	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,440	3,031	3,474	5,026	4,457
ROAA (%)	0.73	0.80	0.81	1.02	1.13
ROAE (%)	6.01	6.96	7.44	10.25	11.98
Interest Income/ Avg Assets (%)	3.66	3.76	4.07	4.38	4.57
Interest Expense/ Avg Assets (%)	0.29	0.28	0.37	0.73	0.90
Net Interest Income/ Avg Assets (%)	3.37	3.49	3.70	3.65	3.67
Noninterest Income/ Avg Assets (%)	0.39	0.51	0.51	0.41	0.46
Noninterest Expense/ Avg Assets (%)	2.50	2.42	2.50	2.51	2.50
Net Interest Margin (%)	3.70	3.79	3.98	3.89	3.92
Yield/ Cost Spread (%)	3.50	3.54	3.64	3.40	3.32
Efficiency Ratio (FTE)	65.50	59.92	59.03	61.70	60.30

CAPITALIZATION	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	41,932	44,762	48,271	48,353	51,025
Tangible Equity (\$000)	41,932	44,762	48,271	48,353	51,025
Tier 1 Capital (\$000)	41,880	44,910	48,375	48,477	50,975
Equity/ Assets (%)	11.89	11.52	10.54	9.24	9.36
Tang Equity/ Tang Assets (%)	11.89	11.52	10.54	9.24	9.36
Risk Based Capital Ratio (%)	15.48	15.01	13.83	12.65	12.50
Tier 1 Risk-based Ratio (%)	14.23	13.76	12.58	11.40	11.25
Leverage Ratio (%)	12.34	11.22	10.76	9.08	9.48
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	0.29	97.95	43.98

Springdale: United Bank

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

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

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 6/17/2019
Industry Commercial Bank
Date Established 1/1/1978
Government Program TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

	Chairman of the Board
--	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	150,377	174,877	185,194	194,650	201,291
Asset Growth Rate (%)	5.75	16.29	5.90	5.11	4.55
Total Loans & Leases (Incl HFS) (\$000)	122,976	142,758	152,155	160,808	167,178
Loan Growth Rate (%)	6.70	16.09	6.58	5.69	5.28
Total Loans & Leases/ Assets (%)	81.78	81.63	82.16	82.61	83.05
Total Deposits (Incl Dom & For) (\$000)	117,754	139,033	141,402	156,312	152,592
Deposit Growth Rate (%)	1.43	18.07	1.70	10.54	-3.17
Loans/ Deposits (%)	104.43	102.68	107.60	102.88	109.56
Memo:Full-time Employees (actual)	52	61	50	52	48

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,244	1,715	2,005	1,636	1,462
ROAA (%)	0.86	1.06	1.13	0.87	1.02
ROAE (%)	5.52	7.53	8.78	7.13	8.42
Interest Income/ Avg Assets (%)	4.46	4.48	4.49	4.58	4.81
Interest Expense/ Avg Assets (%)	0.57	0.58	0.75	1.15	1.39
Net Interest Income/ Avg Assets (%)	3.89	3.90	3.74	3.43	3.42
Noninterest Income/ Avg Assets (%)	0.80	0.96	0.81	0.59	0.85
Noninterest Expense/ Avg Assets (%)	4.18	3.81	3.42	3.20	3.25
Net Interest Margin (%)	4.12	4.07	3.93	3.58	3.63
Yield/ Cost Spread (%)	3.94	3.90	3.73	3.29	3.33
Efficiency Ratio (FTE)	89.07	78.43	75.15	79.69	76.15

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	22,933	22,619	23,010	22,996	23,370
Tangible Equity (\$000)	22,933	22,619	23,010	22,996	23,370
Tier 1 Capital (\$000)	22,951	22,715	23,087	23,072	23,375
Equity/ Assets (%)	15.25	12.93	12.42	11.81	11.61
Tang Equity/ Tang Assets (%)	15.25	12.93	12.42	11.81	11.61
Risk Based Capital Ratio (%)	21.09	17.17	16.72	16.15	15.29
Tier 1 Risk-based Ratio (%)	19.83	15.92	15.47	14.90	14.04
Leverage Ratio (%)	15.61	13.04	12.54	12.11	12.38
Common Dividnds Declrd/ Net Inc (%)	92.12	115.98	83.79	99.33	86.73

Stamps: Bodcaw Bank

Headquarters 307 Thomas Street
Stamps, AR 71860

Phone (870) 533-4486
Web Address www.bodcawbank.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Korey Keith	President, CEO & Director

Ultimate Parent Bodcaw Bancshares, Inc.
Federal Reserve ID# 942847
FDIC Cert# 5624
Rating Agency FDIC
Rating Date 8/1/2018
Industry Commercial Bank
Date Established 1/1/1903
Government Program Participation: TDGP - Opted Out
TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
John W. Smith Jr.	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	74,981	76,853	72,004	94,933	112,562
Asset Growth Rate (%)	0.82	2.50	-6.31	31.84	24.76
Total Loans & Leases (Incl HFS) (\$000)	24,224	21,616	22,822	57,691	77,634
Loan Growth Rate (%)	-4.61	-10.77	5.58	152.79	46.09
Total Loans & Leases/ Assets (%)	32.31	28.13	31.70	60.77	68.97
Total Deposits (Incl Dom & For) (\$000)	65,418	67,978	63,067	81,012	97,240
Deposit Growth Rate (%)	0.97	3.91	-7.22	28.45	26.71
Loans/ Deposits (%)	37.03	31.80	36.19	71.21	79.84
Memo:Full-time Employees (actual)	13	12	11	19	19

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	707	587	630	611	961
ROAA (%)	0.94	0.76	0.82	0.75	1.24
ROAE (%)	8.00	6.34	7.02	7.29	12.98
Interest Income/ Avg Assets (%)	3.63	3.37	3.35	4.28	5.00
Interest Expense/ Avg Assets (%)	0.82	0.79	0.62	0.85	1.34
Net Interest Income/ Avg Assets (%)	2.81	2.58	2.73	3.43	3.66
Noninterest Income/ Avg Assets (%)	0.18	0.19	0.13	0.19	0.24
Noninterest Expense/ Avg Assets (%)	1.87	1.82	1.86	2.13	2.19
Net Interest Margin (%)	3.02	2.82	2.90	3.55	3.77
Yield/ Cost Spread (%)	2.76	2.57	2.69	3.27	3.40
Efficiency Ratio (FTE)	55.48	59.75	58.31	56.65	54.90

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	9,086	8,793	8,854	8,638	10,814
Tangible Equity (\$000)	9,086	8,793	8,854	8,638	10,814
Tier 1 Capital (\$000)	8,995	9,180	9,210	9,796	10,748
Equity/ Assets (%)	12.12	11.44	12.30	9.10	9.61
Tang Equity/ Tang Assets (%)	12.12	11.44	12.30	9.10	9.61
Risk Based Capital Ratio (%)	30.64	31.35	32.08	18.89	14.74
Tier 1 Risk-based Ratio (%)	29.62	30.82	30.96	17.97	13.84
Leverage Ratio (%)	11.85	11.88	12.38	10.68	9.76
Common Dividnds Declrd/ Net Inc (%)	0.00	68.14	95.24	4.09	1.04

Star City: Connect Bank

Headquarters 116 North Lincoln Avenue
Star City, AR 71667

Phone (870) 628-4286
Web Address www.bankofstarcity.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

R. Mark Owen	President, Treasurer & COO
--------------	----------------------------

Ultimate Parent Star City Bancshares, Inc.
Federal Reserve ID# 126049
FDIC Cert# 5634
Rating Agency FED
Rating Date 4/1/2019
Industry Commercial Bank
Date Established 4/7/1925
Government Program TDGP - Opted Out
Participation: TAGP - Opted Out

BOARD OF DIRECTORS

Name	Position
------	----------

Marion Ryburn	Chairman of the Board
---------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	94,234	91,436	91,977	92,923	98,262
Asset Growth Rate (%)	1.58	-2.97	0.59	1.03	7.66
Total Loans & Leases (Incl HFS) (\$000)	61,957	58,845	62,949	68,073	68,308
Loan Growth Rate (%)	6.05	-5.02	6.97	8.14	0.46
Total Loans & Leases/ Assets (%)	65.75	64.36	68.44	73.26	69.52
Total Deposits (Incl Dom & For) (\$000)	79,616	77,170	77,568	76,457	80,949
Deposit Growth Rate (%)	2.97	-3.07	0.52	-1.43	7.83
Loans/ Deposits (%)	77.82	76.25	81.15	89.03	84.38
Memo:Full-time Employees (actual)	29	28	28	30	30

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	929	1,324	1,377	1,913	932
ROAA (%)	0.99	1.45	1.51	2.05	1.30
ROAE (%)	6.93	9.59	9.87	13.58	8.43
Interest Income/ Avg Assets (%)	4.47	4.55	4.60	5.02	4.97
Interest Expense/ Avg Assets (%)	0.28	0.27	0.27	0.47	0.78
Net Interest Income/ Avg Assets (%)	4.19	4.29	4.33	4.55	4.19
Noninterest Income/ Avg Assets (%)	0.47	0.55	0.72	0.91	0.65
Noninterest Expense/ Avg Assets (%)	3.39	3.40	3.50	3.37	3.42
Net Interest Margin (%)	4.38	4.47	4.49	4.68	4.37
Yield/ Cost Spread (%)	4.24	4.33	4.33	4.39	3.91
Efficiency Ratio (FTE)	69.62	67.40	66.92	60.66	69.27

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	13,296	13,257	13,689	13,946	15,423
Tangible Equity (\$000)	13,296	13,257	13,689	13,946	15,423
Tier 1 Capital (\$000)	13,282	13,631	13,996	14,499	15,431
Equity/ Assets (%)	14.11	14.50	14.88	15.01	15.70
Tang Equity/ Tang Assets (%)	14.11	14.50	14.88	15.01	15.70
Risk Based Capital Ratio (%)	23.26	23.20	22.73	22.78	23.01
Tier 1 Risk-based Ratio (%)	21.99	21.93	21.47	21.51	21.75
Leverage Ratio (%)	14.19	14.82	15.12	15.34	15.89
Common Dividnds Declrd/ Net Inc (%)	73.63	73.64	73.57	73.71	0.00

Stephens: Security Bank

Headquarters 105 West Ruby Street
Stephens, AR 71764

Phone (870) 786-5416
Web Address www.secbnk.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

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 TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Carol Reaves	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	59,993	62,205	70,051	67,215	69,311
Asset Growth Rate (%)	8.61	3.69	12.61	-4.05	4.16
Total Loans & Leases (Incl HFS) (\$000)	48,974	50,682	56,609	53,828	55,935
Loan Growth Rate (%)	25.06	3.49	11.69	-4.91	5.22
Total Loans & Leases/ Assets (%)	81.63	81.48	80.81	80.08	80.70
Total Deposits (Incl Dom & For) (\$000)	53,738	55,663	63,275	59,855	61,304
Deposit Growth Rate (%)	9.09	3.58	13.68	-5.40	3.23
Loans/ Deposits (%)	91.13	91.05	89.47	89.93	91.24
Memo:Full-time Employees (actual)	17	16	19	18	18

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	439	502	471	600	492
ROAA (%)	0.76	0.81	0.72	0.87	0.95
ROAE (%)	8.80	9.56	8.53	10.24	10.17
Interest Income/ Avg Assets (%)	4.68	4.75	4.83	5.00	5.39
Interest Expense/ Avg Assets (%)	0.92	0.97	1.08	1.36	1.68
Net Interest Income/ Avg Assets (%)	3.76	3.77	3.76	3.64	3.72
Noninterest Income/ Avg Assets (%)	0.47	0.43	0.46	0.47	0.52
Noninterest Expense/ Avg Assets (%)	3.06	2.84	2.56	2.70	2.67
Net Interest Margin (%)	4.06	4.07	4.03	3.88	3.96
Yield/ Cost Spread (%)	3.94	3.95	3.90	3.70	3.73
Efficiency Ratio (FTE)	70.61	66.94	60.03	65.20	62.72

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	5,052	5,295	5,580	6,162	6,730
Tangible Equity (\$000)	5,052	5,295	5,580	6,162	6,730
Tier 1 Capital (\$000)	5,034	5,349	5,647	6,247	6,739
Equity/ Assets (%)	8.42	8.51	7.97	9.17	9.71
Tang Equity/ Tang Assets (%)	8.42	8.51	7.97	9.17	9.71
Risk Based Capital Ratio (%)	14.33	14.95	14.01	15.85	16.68
Tier 1 Risk-based Ratio (%)	13.07	13.69	12.75	14.59	15.42
Leverage Ratio (%)	8.26	8.53	8.28	9.24	9.73
Common Dividnds Declrd/ Net Inc (%)	45.56	39.84	42.46	0.00	0.00

Stuttgart: Farmers & Merchants Bank

Headquarters 708 South Main Street
Stuttgart, AR 72160

Phone (870) 673-6911
Web Address www.mebanking.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
Thomas Gary Hudson	President & CEO
Kelly Houghton	Senior VP & COO

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Mickey Pierce	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	969,614	982,985	1,007,589	1,063,088	1,506,471
Asset Growth Rate (%)	39.95	1.38	2.50	5.51	55.61
Total Loans & Leases (Incl HFS) (\$000)	674,915	641,867	663,095	707,882	1,107,656
Loan Growth Rate (%)	49.19	-4.90	3.31	6.75	75.30
Total Loans & Leases/ Assets (%)	69.61	65.30	65.81	66.59	73.53
Total Deposits (Incl Dom & For) (\$000)	789,187	797,501	780,747	773,072	1,181,009
Deposit Growth Rate (%)	58.76	1.05	-2.10	-0.98	70.36
Loans/ Deposits (%)	85.52	80.48	84.93	91.57	93.79
Memo:Full-time Employees (actual)	240	245	236	251	371

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	7,735	9,366	8,737	10,248	10,556
ROAA (%)	1.08	0.95	0.88	0.97	1.02
ROAE (%)	7.39	7.47	6.63	7.59	8.09
Interest Income/ Avg Assets (%)	3.93	3.88	3.92	4.01	4.08
Interest Expense/ Avg Assets (%)	0.28	0.25	0.28	0.50	0.61
Net Interest Income/ Avg Assets (%)	3.65	3.64	3.63	3.50	3.47
Noninterest Income/ Avg Assets (%)	0.58	0.66	0.65	0.66	0.76
Noninterest Expense/ Avg Assets (%)	2.39	2.71	2.68	2.80	2.82
Net Interest Margin (%)	4.02	4.09	4.06	3.90	3.92
Yield/ Cost Spread (%)	3.97	4.06	3.97	3.74	3.71
Efficiency Ratio (FTE)	53.98	59.83	59.36	64.91	64.18

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	120,859	126,519	135,347	138,928	203,305
Tangible Equity (\$000)	93,284	99,856	109,551	113,764	143,745
Tier 1 Capital (\$000)	98,048	107,344	113,017	120,019	144,967
Equity/ Assets (%)	12.46	12.87	13.43	13.07	13.50
Tang Equity/ Tang Assets (%)	9.90	10.44	11.16	10.96	9.93
Risk Based Capital Ratio (%)	13.24	15.16	15.28	15.25	12.82
Tier 1 Risk-based Ratio (%)	12.65	14.35	14.42	14.34	12.13
Leverage Ratio (%)	12.73	11.18	11.45	11.22	9.93
Common Dividnds Declrd/ Net Inc (%)	466.71	0.00	15.45	38.92	322.09

Van Buren: Citizens Bank & Trust Company

Headquarters 3110 Alma Highway
Van Buren, AR 72956

Phone (479) 474-1201
Web Address www.cbankandtrust.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent First Bank Corp
Federal Reserve ID# 192147
FDIC Cert# 8738
Rating Agency FED
Rating Date 7/9/2018
Industry Commercial Bank
Date Established 5/1/1886
Government Program TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
James G. Williamson Jr.	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	370,396	394,561	396,754	396,886	401,093
Asset Growth Rate (%)	1.42	6.52	0.56	0.03	1.41
Total Loans & Leases (Incl HFS) (\$000)	218,231	237,083	242,356	235,482	250,539
Loan Growth Rate (%)	1.37	8.64	2.22	-2.84	8.53
Total Loans & Leases/ Assets (%)	58.92	60.09	61.08	59.33	62.46
Total Deposits (Incl Dom & For) (\$000)	322,050	343,389	346,102	344,580	341,172
Deposit Growth Rate (%)	2.16	6.63	0.79	-0.44	-1.32
Loans/ Deposits (%)	67.76	69.04	70.02	68.34	73.43
Memo:Full-time Employees (actual)	100	101	101	101	99

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	6,191	5,682	5,578	7,678	5,152
ROAA (%)	1.67	1.49	1.41	1.94	1.72
ROAE (%)	13.82	12.01	11.40	15.49	13.15
Interest Income/ Avg Assets (%)	4.22	3.94	4.03	4.29	4.45
Interest Expense/ Avg Assets (%)	0.26	0.25	0.27	0.44	0.78
Net Interest Income/ Avg Assets (%)	3.96	3.69	3.75	3.84	3.67
Noninterest Income/ Avg Assets (%)	0.71	0.67	0.66	0.67	0.65
Noninterest Expense/ Avg Assets (%)	2.26	2.22	2.08	2.11	2.17
Net Interest Margin (%)	4.16	3.87	3.92	4.00	3.82
Yield/ Cost Spread (%)	4.07	3.78	3.82	3.83	3.50
Efficiency Ratio (FTE)	46.22	48.36	45.13	45.84	49.06

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	45,602	47,226	48,318	49,976	54,419
Tangible Equity (\$000)	45,125	46,749	47,841	49,499	53,942
Tier 1 Capital (\$000)	44,899	46,981	48,159	50,238	52,789
Equity/ Assets (%)	12.31	11.97	12.18	12.59	13.57
Tang Equity/ Tang Assets (%)	12.20	11.86	12.07	12.49	13.46
Risk Based Capital Ratio (%)	20.35	19.83	20.12	20.94	20.54
Tier 1 Risk-based Ratio (%)	19.09	18.58	18.86	19.68	19.29
Leverage Ratio (%)	12.16	12.18	12.24	12.75	13.26
Common Dividnds Declrd/ Net Inc (%)	54.92	63.36	78.88	72.94	50.47

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 www.firstnb.bank

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Milton B. Smith	Chairman, President & CEO
-----------------	---------------------------

Ultimate Parent First National Capital Corporation
Federal Reserve ID# 799948
FDIC Cert# 3896
Rating Agency OCC
Rating Date 4/2/2018
Industry Commercial Bank
Date Established 3/27/1919
Government Program TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Milton B. Smith	Chairman of the Board
-----------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	193,397	208,277	194,257	206,545	217,820
Asset Growth Rate (%)	0.44	7.69	-6.73	6.33	7.28
Total Loans & Leases (Incl HFS) (\$000)	126,072	123,779	121,621	126,009	128,079
Loan Growth Rate (%)	-2.26	-1.82	-1.74	3.61	2.19
Total Loans & Leases/ Assets (%)	65.19	59.43	62.61	61.01	58.80
Total Deposits (Incl Dom & For) (\$000)	172,607	187,922	172,110	183,898	192,123
Deposit Growth Rate (%)	0.07	8.87	-8.41	6.85	5.96
Loans/ Deposits (%)	73.04	65.87	70.66	68.52	66.67
Memo:Full-time Employees (actual)	61	58	58	60	61

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,266	2,015	2,328	3,110	1,914
ROAA (%)	0.67	0.99	1.14	1.53	1.19
ROAE (%)	6.94	9.60	11.32	14.89	10.91
Interest Income/ Avg Assets (%)	3.96	3.74	3.82	4.16	4.39
Interest Expense/ Avg Assets (%)	0.32	0.33	0.37	0.51	0.76
Net Interest Income/ Avg Assets (%)	3.63	3.41	3.45	3.66	3.62
Noninterest Income/ Avg Assets (%)	0.59	0.60	0.60	0.65	0.61
Noninterest Expense/ Avg Assets (%)	3.51	2.92	2.87	2.74	2.97
Net Interest Margin (%)	4.00	3.72	3.79	4.07	4.03
Yield/ Cost Spread (%)	3.97	3.68	3.74	4.01	3.95
Efficiency Ratio (FTE)	81.68	70.75	68.91	62.73	69.01

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	20,391	19,485	21,297	21,642	24,600
Tangible Equity (\$000)	20,391	19,485	21,297	21,642	24,600
Tier 1 Capital (\$000)	20,812	21,627	22,555	23,865	24,429
Equity/ Assets (%)	10.54	9.36	10.96	10.48	11.29
Tang Equity/ Tang Assets (%)	10.54	9.36	10.96	10.48	11.29
Risk Based Capital Ratio (%)	16.74	17.38	18.51	18.59	19.00
Tier 1 Risk-based Ratio (%)	15.67	16.32	17.42	17.55	17.95
Leverage Ratio (%)	10.85	10.41	11.22	11.43	11.33
Common Dividnds Declrd/ Net Inc (%)	40.68	59.55	60.14	57.88	70.53

Warren: First State Bank of Warren

Headquarters 104 South Main Street
Warren, AR 71671

Phone (870) 226-2601
Web Address www.firststatewarren.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

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 TDGP - Opted Out
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
Bennie F. Ryburn III	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	113,405	111,117	112,285	110,051	107,213
Asset Growth Rate (%)	11.83	-2.02	1.05	-1.99	-3.44
Total Loans & Leases (Incl HFS) (\$000)	39,199	36,990	44,569	41,840	36,300
Loan Growth Rate (%)	-5.50	-5.64	20.49	-6.12	-17.65
Total Loans & Leases/ Assets (%)	34.57	33.29	39.69	38.02	33.86
Total Deposits (Incl Dom & For) (\$000)	101,589	99,093	98,808	98,900	94,637
Deposit Growth Rate (%)	12.52	-2.46	-0.29	0.09	-5.75
Loans/ Deposits (%)	38.59	37.33	45.11	42.31	38.36
Memo:Full-time Employees (actual)	31	30	29	29	29

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	606	533	327	772	551
ROAA (%)	0.57	0.48	0.29	0.70	0.67
ROAE (%)	5.34	4.45	2.77	7.09	6.23
Interest Income/ Avg Assets (%)	3.27	2.99	3.07	3.27	3.34
Interest Expense/ Avg Assets (%)	0.37	0.36	0.36	0.45	0.59
Net Interest Income/ Avg Assets (%)	2.90	2.64	2.71	2.81	2.75
Noninterest Income/ Avg Assets (%)	0.46	0.51	0.53	0.55	0.66
Noninterest Expense/ Avg Assets (%)	2.58	2.57	2.57	2.65	2.70
Net Interest Margin (%)	3.14	2.80	2.90	2.93	2.90
Yield/ Cost Spread (%)	3.03	2.70	2.80	2.78	2.68
Efficiency Ratio (FTE)	71.94	76.78	74.42	78.68	76.92

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	11,678	11,885	11,225	10,856	12,323
Tangible Equity (\$000)	11,678	11,885	11,225	10,856	12,323
Tier 1 Capital (\$000)	11,630	11,702	11,916	12,147	12,372
Equity/ Assets (%)	10.30	10.70	10.00	9.86	11.49
Tang Equity/ Tang Assets (%)	10.30	10.70	10.00	9.86	11.49
Risk Based Capital Ratio (%)	39.51	20.53	18.72	19.88	21.37
Tier 1 Risk-based Ratio (%)	38.26	19.69	17.87	19.08	20.50
Leverage Ratio (%)	10.41	10.72	10.62	11.07	11.40
Common Dividnds Declrd/ Net Inc (%)	0.00	0.00	175.84	69.95	59.35

Warren: Warren Bank and Trust Company

Headquarters 201 South Main Street
Warren, AR 71671

Phone (870) 226-2621
Web Address www.warrenbanktrust.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

Name	Position
------	----------

Kelly Ashcraft	President, Senior VP of Credit, Cc
----------------	------------------------------------

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

John B. Frazer Jr.	Chariman of the Board
--------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	137,431	132,141	130,983	122,270	127,688
Asset Growth Rate (%)	-2.12	-3.85	-0.88	-6.65	5.91
Total Loans & Leases (Incl HFS) (\$000)	41,457	42,528	48,046	45,604	46,240
Loan Growth Rate (%)	0.60	2.58	12.97	-5.08	1.86
Total Loans & Leases/ Assets (%)	30.17	32.18	36.68	37.30	36.21
Total Deposits (Incl Dom & For) (\$000)	109,655	106,440	105,500	98,184	101,062
Deposit Growth Rate (%)	-2.73	-2.93	-0.88	-6.93	3.91
Loans/ Deposits (%)	37.81	39.95	45.54	46.45	45.75
Memo:Full-time Employees (actual)	35	37	37	37	37

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	1,214	1,225	1,158	900	466
ROAA (%)	0.88	0.90	0.87	0.71	0.49
ROAE (%)	5.45	5.32	5.43	4.57	2.86
Interest Income/ Avg Assets (%)	3.39	3.37	3.42	3.55	3.56
Interest Expense/ Avg Assets (%)	0.45	0.42	0.43	0.61	0.79
Net Interest Income/ Avg Assets (%)	2.94	2.95	2.99	2.94	2.77
Noninterest Income/ Avg Assets (%)	0.28	0.32	0.29	0.36	0.33
Noninterest Expense/ Avg Assets (%)	2.31	2.42	2.45	2.59	2.58
Net Interest Margin (%)	3.02	3.04	3.08	3.02	2.86
Yield/ Cost Spread (%)	2.84	2.85	2.89	2.75	2.49
Efficiency Ratio (FTE)	71.71	73.86	74.53	78.52	83.08

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	22,294	20,250	20,676	19,897	22,825
Tangible Equity (\$000)	22,294	20,250	20,676	19,897	22,825
Tier 1 Capital (\$000)	21,875	21,900	22,170	22,254	22,361
Equity/ Assets (%)	16.22	15.32	15.79	16.27	17.88
Tang Equity/ Tang Assets (%)	16.22	15.32	15.79	16.27	17.88
Risk Based Capital Ratio (%)	34.90	44.10	41.93	44.46	44.62
Tier 1 Risk-based Ratio (%)	34.22	43.38	41.28	44.00	44.13
Leverage Ratio (%)	15.94	16.04	16.62	17.51	17.68
Common Dividnds Declrd/ Net Inc (%)	54.20	97.96	76.68	90.67	77.25

West Memphis: Fidelity Bank

Headquarters 330 West Broadway Street
West Memphis, AR 72301

Phone (870) 735-8700
Web Address www.fidelitybanker.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

TOP EXECUTIVES

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

Ultimate Parent Carlson Bancshares, Inc.
Federal Reserve ID# 848248
FDIC Cert# 19644
Rating Agency FED
Rating Date 4/2/2018
Industry Commercial Bank
Date Established 11/4/1966
Government Program Participation: TDGP - Opted Out
TAGP - Participated

BOARD OF DIRECTORS

Name	Position
William A. Carlson	Chairman of the Board

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	385,820	382,946	411,085	376,002	395,751
Asset Growth Rate (%)	1.35	-0.74	7.35	-8.53	7.00
Total Loans & Leases (Incl HFS) (\$000)	168,106	177,470	207,951	203,423	200,314
Loan Growth Rate (%)	15.65	5.57	17.18	-2.18	-2.04
Total Loans & Leases/ Assets (%)	43.57	46.34	50.59	54.10	50.62
Total Deposits (Incl Dom & For) (\$000)	337,995	335,802	347,550	325,404	343,559
Deposit Growth Rate (%)	-1.46	-0.65	3.50	-6.37	7.44
Loans/ Deposits (%)	49.74	52.85	59.83	62.51	58.31
Memo:Full-time Employees (actual)	62	61	57	60	61

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	4,760	4,736	5,308	5,544	4,600
ROAA (%)	1.24	1.21	1.33	1.43	1.60
ROAE (%)	12.09	11.10	12.57	13.11	12.92
Interest Income/ Avg Assets (%)	3.00	2.99	3.17	3.59	3.73
Interest Expense/ Avg Assets (%)	0.27	0.25	0.30	0.39	0.51
Net Interest Income/ Avg Assets (%)	2.74	2.74	2.87	3.20	3.21
Noninterest Income/ Avg Assets (%)	0.45	0.45	0.40	0.34	0.43
Noninterest Expense/ Avg Assets (%)	1.95	1.96	1.87	2.05	2.12
Net Interest Margin (%)	2.80	2.81	2.94	3.24	3.30
Yield/ Cost Spread (%)	2.71	2.71	2.82	3.07	3.06
Efficiency Ratio (FTE)	57.50	58.13	54.17	56.06	56.36

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	39,770	40,033	42,927	43,625	50,560
Tangible Equity (\$000)	39,770	40,033	42,927	43,625	50,560
Tier 1 Capital (\$000)	40,342	42,205	44,413	46,507	48,808
Equity/ Assets (%)	10.31	10.45	10.44	11.60	12.78
Tang Equity/ Tang Assets (%)	10.31	10.45	10.44	11.60	12.78
Risk Based Capital Ratio (%)	20.51	20.37	18.61	19.89	20.55
Tier 1 Risk-based Ratio (%)	19.51	19.36	17.62	18.78	19.54
Leverage Ratio (%)	10.44	10.82	10.78	12.20	12.61
Common Dividnds Declrd/ Net Inc (%)	54.62	61.23	58.40	62.23	50.00

Wynne: Cross County Bank

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

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

Willard G. Burks	Chairman of the Board
------------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	235,375	231,210	239,002	240,671	273,815
Asset Growth Rate (%)	10.14	-1.77	3.37	0.70	18.36
Total Loans & Leases (Incl HFS) (\$000)	171,009	179,860	183,944	195,987	234,907
Loan Growth Rate (%)	2.85	5.18	2.27	6.55	26.48
Total Loans & Leases/ Assets (%)	72.65	77.79	76.96	81.43	85.79
Total Deposits (Incl Dom & For) (\$000)	203,004	198,290	205,443	205,398	215,324
Deposit Growth Rate (%)	20.94	-2.32	3.61	-0.02	6.44
Loans/ Deposits (%)	84.24	90.71	89.54	95.42	109.09
Memo:Full-time Employees (actual)	77	78	81	89	80

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,188	2,184	2,430	3,421	2,972
ROAA (%)	0.98	0.94	1.02	1.43	1.56
ROAE (%)	8.15	7.73	8.30	11.06	12.25
Interest Income/ Avg Assets (%)	4.71	4.69	4.92	5.42	5.71
Interest Expense/ Avg Assets (%)	0.41	0.43	0.48	0.59	0.91
Net Interest Income/ Avg Assets (%)	4.30	4.25	4.44	4.82	4.80
Noninterest Income/ Avg Assets (%)	0.55	0.47	0.68	0.52	0.58
Noninterest Expense/ Avg Assets (%)	2.93	2.99	3.03	3.21	3.17
Net Interest Margin (%)	4.65	4.59	4.74	5.14	5.11
Yield/ Cost Spread (%)	4.53	4.46	4.58	4.92	4.79
Efficiency Ratio (FTE)	59.63	62.64	58.87	59.89	58.56

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	27,631	28,885	30,047	32,250	33,102
Tangible Equity (\$000)	26,796	28,071	29,253	31,476	32,343
Tier 1 Capital (\$000)	27,181	28,182	29,313	31,527	32,360
Equity/ Assets (%)	11.74	12.49	12.57	13.40	12.09
Tang Equity/ Tang Assets (%)	11.42	12.18	12.28	13.12	11.84
Risk Based Capital Ratio (%)	16.56	16.69	16.78	17.36	15.45
Tier 1 Risk-based Ratio (%)	15.30	15.43	15.52	16.10	14.19
Leverage Ratio (%)	11.67	12.15	12.06	12.87	12.08
Common Dividnds Declrd/ Net Inc (%)	45.48	53.39	53.09	35.22	72.48

Wynne: First National Bank of Wynne

Headquarters 528 East Merriman Avenue
Wynne, AR 72396

Phone (870) 238-2361
Web Address www.fnbwynne.com

Arkansas
Community ONLINEBANK
Bankers DIRECTORY

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 TDGP - Participated
Participation: TAGP - Participated

BOARD OF DIRECTORS

Name	Position
------	----------

John Ed Gregson	Chairman of the Board
-----------------	-----------------------

BALANCE SHEET HIGHLIGHTS

	2015Y	2016Y	2017Y	2018Y	YTD
End of Period Date	12/31/15	12/31/16	12/31/17	12/31/18	09/30/19
Total Assets (\$000)	290,916	282,034	346,647	335,716	343,704
Asset Growth Rate (%)	6.87	-3.05	22.91	-3.15	3.17
Total Loans & Leases (Incl HFS) (\$000)	143,110	144,590	173,846	181,340	208,038
Loan Growth Rate (%)	-2.64	1.03	20.23	4.31	19.63
Total Loans & Leases/ Assets (%)	49.19	51.27	50.15	54.02	60.53
Total Deposits (Incl Dom & For) (\$000)	250,287	244,186	303,491	288,602	292,623
Deposit Growth Rate (%)	8.18	-2.44	24.29	-4.91	1.86
Loans/ Deposits (%)	57.18	59.21	57.28	62.83	71.09
Memo:Full-time Employees (actual)	76	74	84	80	77

PERFORMANCE MEASURES

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Net Income (\$000)	2,878	2,900	2,759	4,286	3,762
ROAA (%)	1.03	1.03	0.94	1.26	1.48
ROAE (%)	8.43	8.15	7.99	10.15	11.12
Interest Income/ Avg Assets (%)	3.58	3.51	3.69	3.85	4.09
Interest Expense/ Avg Assets (%)	0.26	0.26	0.27	0.28	0.40
Net Interest Income/ Avg Assets (%)	3.32	3.24	3.43	3.57	3.69
Noninterest Income/ Avg Assets (%)	0.69	0.88	0.72	0.76	0.78
Noninterest Expense/ Avg Assets (%)	2.82	2.63	2.73	2.62	2.49
Net Interest Margin (%)	3.69	3.59	3.78	3.90	4.03
Yield/ Cost Spread (%)	3.56	3.45	3.63	3.74	3.79
Efficiency Ratio (FTE)	66.07	61.31	63.75	58.88	54.37

CAPITALIZATION

	2015Y	2016Y	2017Y	2018Y	YTD
Bank Equity Capital (\$000)	34,502	32,049	41,857	42,909	46,729
Tangible Equity (\$000)	28,740	26,287	34,921	36,055	39,936
Tier 1 Capital (\$000)	28,428	26,679	35,589	36,957	39,943
Equity/ Assets (%)	11.86	11.36	12.07	12.78	13.60
Tang Equity/ Tang Assets (%)	10.08	9.51	10.28	10.96	11.85
Risk Based Capital Ratio (%)	14.86	14.57	16.17	17.36	16.64
Tier 1 Risk-based Ratio (%)	13.92	13.60	15.28	16.35	15.67
Leverage Ratio (%)	10.28	9.57	10.46	11.12	11.91
Common Dividnds Declrd/ Net Inc (%)	90.34	172.41	108.74	70.00	21.27