

Seventy-Fourth Annual
REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1988

BILL CLINTON
Governor

BILL J. FORD
Bank Commissioner

FOR THE YEAR ENDED JUNE 30, 1988

STATE OF ARKANSAS OFFICE OF STATE BANK DEPARTMENT

August 31, 1988

Honorable Bill Clinton
Governor of Arkansas
Little Rock, Arkansas 72201

Dear Sir:

In compliance with the provisions of Act 113 of 1913 (now found in section 23-31-215, Arkansas Code of 1987 annotated), I submit for your consideration and information the Seventy-fourth Annual Report of the State Bank Department for the fiscal year ended June 30, 1988. The financial and statistical information contained in this report has been compiled from the Reports of Condition submitted by the state-chartered banks to this office.

At June 30, 1988, there were 172 state-chartered commercial banks, 2 Trust companies, 3 Industrial Loan Institutions, and 1 non-profit organization for a total of 178 financial institutions.

The assets of the state banks totaled \$8,482,066,000 at June 30, 1988. Total assets this time last year were \$8,228,057,000—a dollar increase of \$254,009,000 or 3.09%.

During the past fiscal year one state-chartered bank, Peoples Bank, Mammoth Spring, converted to a national charter. Also, The Bank of Imboden, Imboden, was purchased through the Federal Deposit Insurance Corporation's 13(c) federally assisted "buy-out" program.

The State Bank Department performed 101 commercial bank examinations, 18 bank visitations, 17 trust department examinations and 43 bank holding company examinations during the 87-88 fiscal year. Numerous investigations were initiated as a result of citizens' complaints or inquiries.

The mission of the State Bank Department for the upcoming fiscal year is to utilize the authority vested by law as well as its personnel, staff and resources to insure that sound financial practices are in place in the state's financial institutions and to insure that financial services are available to meet public demand and foster economic growth. The Department will continue its policy of being an advocate of banking and seeking every means available to improve those financial institutions found to be in need of assistance.

The goals for the upcoming fiscal year are dictated by demands of the financial industry environment and priorities established to regulate and supervise in that environment. The present goals of the Department are as follows:

- to restructure the Department to enable the staff to function more efficiently to carry out the task as described in the mission statement;
- to improve the examination process through the continuance of an intense education and training program;
- to continue an examination and visitation schedule designed to monitor the quality of the state's financial institutions;
- to improve the off-site monitoring and analysis of the state's financial institutions designed to detect weaknesses as they develop;
- to improve the communication network between the Department and the financial institutions within its jurisdiction of supervision;
- to better communicate to the state's bankers opportunities available through recent legislation and other governmental agencies which will enable their banks to better support the Governor's Economic Development Program;
- to prepare for the impact of regional and interstate banking in anticipation of the passage of proposed legislation; and
- to achieve accreditation from the Conference of State Bank Supervisors thus strengthening the Department through self-evaluation and self-improvement.

The personnel and staff of the State Bank Department are pledged to the accomplishment of the goals as stated and are dedicated to the fulfillment of the mission of the Department.

Respectfully,

BILL J. FORD
Bank Commissioner

LEGAL HOLIDAYS

New Year's	January 1
Robert E. Lee's Birthday	Third Monday in January
Martin Luther King's Birthday	Third Monday in January
George Washington's Birthday	Third Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Eve	December 24
Christmas Day	December 25

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

COMMISSIONERS OF THE STATE BANK DEPARTMENT STATE OF ARKANSAS

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

OFFICE
STATE BANK DEPARTMENT
Tower Building, Suite 500
323 Center Street
Little Rock, Arkansas 72201-2613
Telephone: (501) 371-1117

DEPARTMENTAL ROSTER

Bill J. Ford.....	Bank Commissioner
Don R. Clark.....	Assistant Bank Commissioner
Ronny A. Clay.....	Assistant Bank Commissioner
Candace A. Franks.....	Department Attorney
Beth A. Wallis.....	Data Center Administrator
Gregory M. Stewart.....	Bank Chief Examiner
Jacquelin J. Dicus.....	Director of Administrative Services
William A. Whitmore.....	Financial Analyst
Patricia L. Wallis.....	Accounting Supervisor
Mitch L. Vire.....	Systems Programmer
Lisa K. Phillips.....	Accountant II
Brenda L. Strachan.....	Executive Assistant
Cynthia L. Nixon.....	Administrative Assistant I
E. Arminda Beaver.....	Management Support Technician
Debbie L. Erickson.....	Legal Secretary
Jane R. English.....	Secretary
Martha A. Harris.....	Secretary
R. Brannon Sloan.....	Administrative Assistant

AREA SUPERVISORS

Larry M. Hillyard	Mark R. Ryan	Luther Guinn
Stephen L. Bryan	H. Wilks Marshall, Jr.	

BANK HOLDING COMPANY SUPERVISOR

Carolyn J. Paschal

TRUST SUPERVISOR

Tom M. Narrell

FINANCIAL EXAMINER SUPERVISOR

William R. Milum
Dianne Curry
Neal T. Ainley
Peter G. Fotioo

Julian E. Rainey
Richard D. Buzbee
James M. Franklin, Jr.
Gary G. Kleck

R. Bruce Branch, Jr.
M. Diane Wright
William O. Hall
David W. Dudley

FINANCIAL EXAMINER II

John B. Frazer
H. R. Dortch, Jr.

Nathan E. Gairhan, Jr. Troy D. Duke

FINANCIAL EXAMINER I

John T. Suskie
James A. Myatt

Ike M. McEntire
Luke B. Webre

Polly A. Jenkins
Marivel Tounzen

FINANCIAL EXAMINER TRAINEE

John R. French
Grant E. Fortson
Gary C. Oltmann
Bradley W. Day

P. Ted Finkbeiner, III
Neil A. Wilkins, Jr.
Jonathan W. Harrell

Mary Beth Freeman
Joseph W. Ruddell
Rodney M. Farmer

STATE BANKING BOARD

Douglas Simmons, Chairman
Merchants & Farmers Bank
P.O. Box 2507
West Helena, Arkansas 72390
Phone: 572-3481
Date of Appointment: 8-5-86
Term Expires: 12-31-90

T. E. Patterson
5520 W. 30th Street
Little Rock, Arkansas 72204
Phone: 375-4611
Date of Appointment: 8-22-83
Term Expires: 12-31-88

Franklin Collier
P.O. Box 539
Augusta, Arkansas 72006
Phone: 347-2568
Date of Appointment: 3-5-84
Term Expires: 12-31-88

Robert Hill, Vice Chairman
P.O. Box 385
Perryville, Arkansas 72126
Phone: 889-5116
Date of Appointment: 2-25-87
Term Expires: 12-31-91

Bob Willett
Smackover State Bank
P.O. Drawer 107
Smackover, Arkansas 71762
Phone: 863-5592
Date of Appointment: 12-11-87
Term Expires: 12-31-89

Larry G. Nelson
Peoples Bank & Trust Co.
Drawer B
Mountain Home, Arkansas 72653
Phone: 425-2166
Date of Appointment: 1-13-88
Term Expires: 12-31-92

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1987 through June 30, 1988.

RECEIPTS

Cash Balance June 30, 1987.....		\$1,824,984.07
Examination and Assessment Fees.....	2,347,472.32	
Charter and Amendment Fees.....	7,976.40	
Teller's Facility Application and all Protest Fees.....	42,100.00	
Miscellaneous Fees.....	10,176.75	
Reimbursement for M & R Sales.....	12,442.75	
Warrant Cancellations.....	2,824.77	
Refund to Expenditure (Old Year).....	931.17	
Refund to Expenditure.....	226.07	
		<u>2,424,150.23</u>
		\$4,249,134.30

DISBURSEMENTS

Salaries.....	1,301,725.74	
Maintenance and General Operations.....	517,487.85	
S. S., Retirement and Insurance Matching	176,738.55	
Professional Services and Fees.....	47,210.65	
Conference Fees and Travel.....	80,308.16	
Capital Outlay.....	154,866.30	
Proceeds from M & R.....	2,610.17	
Microfilming Expenses.....	16,384.88	
Service Charge by State Treasurer.....	35,963.24	2,333,295.54
Cash Balance June 30, 1988.....		<u>1,915,838.76</u>
		\$4,249,134.30

ARKANSAS BANKERS ASSOCIATION BOARD OF DIRECTORS 1988-89

President	Sloan Rainwater, Chairman & President Bank of Northeast Arkansas, Jonesboro
First Vice President	H. E. Henson Jr., Chairman & President The City National Bank of Fort Smith
Second Vice President	W. E. Ayres, Chairman Simmons First National Corporation, Pine Bluff
Treasurer	Albert H. Rusher, Chairman Bank of Brinkley H. C. Carvill, Executive Director The Arkansas Bankers Association, Little Rock
To 1989	Michael F. Flynn, President American State Bank, Charleston Albert H. Rusher, Chairman Bank of Brinkley Burton E. Stacy, President Bank of Bentonville
To 1990	W. E. Ayres, Chairman Simmons First National Corporation, Pine Bluff J. Perry Lee, President The Merchants & Planters Bank, Clarendon Floyd L. Parker, Chairman & President The Malvern National Bank Larry C. Whitley, President Elk Horn Bank & Trust Co., Arkadelphia M. S. Woodruff, Chairman & President Citizens Bank & Trust, Carlisle
To 1991	Don Pattillo, President The Farmers and Merchants Bank, Stuttgart James V. Kelley, Chairman First National Bank, El Dorado
Members at Large	Wayne Clark, President The Security Bank, Harrison Curt Bradbury, Chairman & President Worthen Banking Corporation, Little Rock
Past Presidents	William H. Handy, Director First National Bank, Magnolia Wayne Hartsfield, President First National Bank, Searcy

YOUNG BANKER SECTION OFFICERS 1988-89

President	Jim D. Green, Assistant Vice President The Farmers and Merchants Bank, Stuttgart
Senior Vice President	Mark Murphy, Assistant Vice President First Commercial Bank, N.A., Little Rock
Vice President	Brice Fletcher, Assistant Vice President First National Bank of Eastern Arkansas, Forrest City
Secretary	Craig Boone, Financial Planning Officer Simmons First Bank of Jonesboro
Treasurer	Greg Angel, Assistant Vice President First National Bank, Searcy
AIB Coordinator	Peggy Johns, Assistant Vice President Merchants National Bank, Fort Smith

COMPTROLLER OF THE CURRENCY

Southwestern District
1600 Lincoln Plaza, 500 North Akard
Dallas, Texas 75201-3394
Telephone Number 720-0656
Area Code 214

Deputy Comptroller Peter C. Kraft
District Administrator John A. Bodnar
Director for Administration Thomas M. Byledbal
Director for Analysis L. Rodney Burgett
Director for Bank Supervision, Community Banks Jerry H. Corn
Director for Bank Supervision, Regional Banks Stephen R. Steinbrink
District Counsel Patrick Parise

FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

Telephone Number 444-8444
Area Code 314

Thomas C. Melzer President
James R. Bowen First Vice President
Anatol B. Balbach Senior Vice President
Henry H. Bourgaux Senior Vice President
Harold E. Uthoff Senior Vice President
Ben C. Wade Senior Vice President
Ruth A. Bryant Vice President
Albert E. Burger Vice President
Joan P. Cronin Vice President, General Counsel
and Secretary
Charles R. Halbrook Vice President
Richard E. Kay General Auditor
James R. Kennedy Vice President
Jean M. Lovati Vice President
Michael T. Moriarty Vice President
Martha L. Perine Vice President and Controller
William J. Sneed Vice President
Randall C. Sumner Vice President
Patricia A. Tarbutton Vice President
Robert W. Thomas Vice President
Delmer D. Weisz Vice President
John F. Breen Vice President and Manager,
Little Rock Branch

W. Howard Wells	Vice President and Manager, Louisville Branch
Paul I. Black, Jr.	Vice President and Manager, Memphis Branch
Dennis W. Blase	Assistant Vice President
Keith M. Carlson	Assistant Vice President
Judie A. Courtney	Assistant Vice President
Jeffrey M. Dale	Assistant Vice President
Hillary B. Debenport	Assistant Vice President
John W. Druelinger	Assistant Vice President
Alton R. Gilbert	Assistant Vice President
Walter W. Jacobs	Assistant Vice President
Jerome J. McGunnigle	Assistant Vice President
John P. Merker	Assistant Vice President
Jerome R. Rodgers	Assistant Vice President
Leslie F. Schmeding	Assistant Vice President
Kristi D. Short	Assistant Vice President
Frances E. Sibley	Assistant Vice President
Darwin W. Stephens	Assistant Vice President
John A. Tatom	Assistant Vice President
Robert J. Taylor	Assistant Vice President

LITTLE ROCK, BRANCH FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 372-5451
Area Code 501

Vice President and Manager	John F. Breen
Assistant Vice President	David T. Rennie
Assistant Vice President	Thomas R. Callaway

MEMPHIS BRANCH FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 523-7171
Area Code 901

Vice President and Manager	Paul I. Black, Jr.
Assistant Vice President	A. C. Cremerius, Jr.
Assistant Vice President	Michael E. Trebing

FEDERAL DEPOSIT INSURANCE CORPORATION

**5100 Poplar Avenue, Suite 1900
Memphis, Tennessee 38137
Telephone Number 685-1603
Area Code 901**

Regional Director Bill C. Houston
Deputy Regional Director James O. Leese
Assistant Regional Director James F. Benner
Assistant Regional Director Raymond M. Glass, Jr.
Assistant Regional Director Joseph M. McGovern

EXAMINERS FOR ARKANSAS

*Larry T. Tadlock Little Rock
Billy W. Carroll Little Rock
Jack P. Court, Jr. Little Rock
James G. Flynn Little Rock
Darrell W. Glassco Little Rock
James S. Henley, Jr. Little Rock
Karl F. Kauffman Little Rock
Dwight D. McKee Little Rock
Harvey L. Melton Little Rock
John W. Robertson, Jr. Little Rock
Arthur R. Samsom Little Rock
*Ronny G. Parham Memphis
David L. Bowen Memphis
James A. Colvin Memphis
Billy F. Couch Memphis
Diane U. Croom Memphis
William Don Dent Memphis
William A. Freeman Memphis
Ethridge B. Hampton, Jr. Memphis
Arthur B. Monroe Memphis
Robert A. Nantz Memphis
Timothy P. Neeck Memphis
Richard W. Riley Memphis
James R. Sliger Memphis
Lewis E. Smith, Jr. Memphis
*Thurman L. Reynolds Jackson
Gerald A. Carman, Jr. Jackson
James A. Edwards Jackson
W. Arnold Harrison Jackson
Loy N. Hopper Jackson
Edgar H. Leavell Jackson

Luther S. Litchfield, Jr.	Jackson
Gregory H. Muse	Jackson
Michael L. Newett	Jackson
Joe F. Wigington	Jackson
Clifton E. Williams	Jackson
*Don R. Turner	Shreveport
Deanna S. Caldwell	Shreveport
Darrell L. Couch	Shreveport
Larry D. Denton	Shreveport
Larry W. Flatt	Shreveport
Nelma E. Honeycutt	Shreveport
Charles W. Kimsey	Shreveport
Marvin A. Lowe	Shreveport
John D. Payne	Shreveport
Michael M. Sawyer	Shreveport
James P. Thomson	Shreveport

*Field Office Supervisor

STATE BANK DEPARTMENT, STATE OF ARKANSAS

CONSOLIDATED REPORT OF CONDITION OF THE

172 COMMERCIAL BANKS IN ARKANSAS AS OF

JUNE 30, 1988

ASSETS

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$ 405,411
b. Interest-bearing balances	370,041
2. Securities	2,786,522
3. Federal funds sold and securities purchased under agreement to resell	231,280
4. Loans and lease financing receivables:	
a. Loans and lease, net of unearned income	4,392,243
b. Less: Allowances for loan and losses	76,267
c. Less: Allocated transfer risk reserve	-0-
d. Loans and lease, net of unearned income allowance, and reserve	4,315,976
5. Assets held in trading accounts	1,549
6. Premises and Fixed Assets (including capitalized lease)	128,125
7. Other real estate owned	54,474
8. Investments in unconsolidated subsidiaries and associated companies	3,062
9. Customers liability to this bank on acceptances outstanding	-0-
10. Intangible assets	2,581
11. Other assets	145,136
12. Total assets	8,444,157

LIABILITIES

13. Deposits:	
a. In domestic offices	7,517,730
(1) Noninterest-bearing	996,270
(2) Interest-bearing	6,521,460
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	-0-
(1) Noninterest-bearing	-0-
(2) Interest-bearing	-0-
14. Federal funds purchased and securities sold under agreements to repurchase	52,130
15. Demand notes issued to the U. S. Treasury	7,930
16. Other borrowed money	31,765
17. Mortgage indebtedness and obligations under capitalized leases	3,719
18. Bank's liability on acceptances executed and outstanding	-0-
19. Notes and debentures subordinated to deposits	12,233
20. Other liabilities	69,833
21. Total liabilities	7,695,340
22. Limited-life preferred stock	-0-

EQUITY CAPITAL

23. Perpetual preferred stock	10,200
24. Common stock	99,157
25. Surplus	242,167
26. Undivided profits and capital reserves	397,293
27. Cumulative foreign currency translation adjustment	-0-
28. Total equity capital	748,817
29. Total liabilities, limited-life preferred stock and equity capital	8,444,157

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
Bank of Ashdown, N. A.	Ashdown	Little River
The First National Bank	Ashdown	Little River
First National Bank of Sharp County	Ash Flat	Sharp
First National Bank	Batesville	Independence
First National Bank	Bentonville	Benton
The First National Bank	Berryville	Carroll
The First National Bank	Blytheville	Mississippi
First National Bank	Brinkley	Monroe
First National Bank of IZard County	Calico Rock	Izard
First National Bank	Camden	Quachita
Merchants & Planters Bank, N. A.	Camden	Quachita
First National Bank	Clinton	Van Buren
The First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
The First National Bank	DeQueen	Sevier
The First National Bank	DeWitt	Askansas
First National Bank of Howard County	Dierks	Howard
The First National Bank	El Dorado	Union
National Bank of Commerce	El Dorado	Union
The Bank of Fayetteville, N. A.	Fayetteville	Washington
The First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
First National Bank of the Ozarks	Flippin	Marion
The First National Bank	Fordyce	Dallas
First National Bank of Eastern Arkansas	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
The Merchants National Bank	Fort Smith	Sebastian
Caddo First National Bank	Glenwood	Pike
The First National Bank	Green Forest	Carroll
The First National Bank	Gurdon	Clark
The First National Bank	Harrison	Boone
First National Bank of Cleburne County	Heber Springs	Cleburne
First National Bank of Phillips County	Helena	Phillips
Helena National Bank	Helena	Phillips
The Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
One National Bank of Hot Springs	Hot Springs	Garland
The Planters National Bank	Hughes	St. Francis
The First National Bank	Huntsville	Madison

First National Bank	Jacksonville	Pulaski
The First National Bank	Lewisville	Lafayette
Commercial National Bank of Little Rock	Little Rock	Pulaski
First Commercial Bank, N. A.	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
One National Bank of Little Rock	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co., N. A.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
National Bank of Arkansas	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Springs
Peoples National Bank	Mammoth	
	Spring	Fulton
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
First National Bank of Conway Co.	Morrilton	Conway
Morrilton Security Bank, N. A.	Morrilton	Conway
First National Bank & Trust Co.	Mountain Home	Baxter
Citizen National Bank	Nashville	Howard
The First National Bank	Nashville	Howard
National Bank of Arkansas	No. Little Rock	Pulaski
One National Bank of North Little Rock	No. Little Rock	Pulaski
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
The First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Pine Bluff National Bank	Pine Bluff	Jefferson
Simmons First National Bank	Pine Bluff	Jefferson
First National Bank & Trust Co.	Rogers	Benton
First National Bank	Russellville	Pope
First National Bank	Searcy	White
First National Bank	Sheridan	Grant
Security National Bank	Sidney	Sharp
First National Bank	Siloam	
	Spring	Benton
The First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
The State First National Bank	Taxarkana	Miller
First National Bank of Poinsett		
County	Trumann	Poinsett
Jackson County National Bank	Tuckerman	Jackson
First National Bank of Crawford Co.	Van Buren	Crawford
Citizens National Bank	Walnut Ridge	Lawrence

The First National Bank of Lawrence
Co.

Fidelity National Bank

First National Bank

The First National Bank

Walnut Ridge Lawrence

West Memphis Crittenden

West Memphis Crittenden

Wynne Cross

MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank & Location

The Citizens Bank
Batesville

Date of Admission

April 15, 1953

Farmers Bank & Trust Company
Blytheville

August 23, 1918

Arkansas Bank & Trust Company
Hot Springs

September 25, 1942

Peoples Bank & Loan Company
Lewisville

July 26, 1945

First State Bank
Beebe

January 1, 1985

TRUST COMPANIES AND OTHER INSTITUTIONS NOT ENGAGED IN COMMERCIAL BANKING, NOT MEMBERS OF FEDERAL DEPOSIT INSURANCE CORPORATION

TRUST COMPANIES

Name

Jones Investment & Trust Co.
Metropolitan Trust Company

Location

Little Rock
Sherwood

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

Name

Southern Credit Corporation
Hallmark Loan & Investment
Corporation
National Credit Corporation

Location

Malvern

North Little Rock
Little Rock

NON-PROFIT ORGANIZATION

Name

Arkansas Capital Corporaion

Location

Little Rock

AMENDMENTS ALTERING CAPITAL STRUCTURE

July 1, 1987 to June 30, 1988

1. Farmers & Merchants Bank, Rogers, increased Capital from \$921,500 to \$2,921,500 through issuance of new stock.
2. McIlroy Bank & Trust, Fayetteville, decreased capital from \$15,000,000 to \$8,111,200.
3. The Citizens Bank, Batesville, increased Capital from \$1,400,000 to \$1,650,000 through issuance of new stock.
4. DeWitt Bank & Trust Company, DeWitt, increased Capital from \$450,000 to \$1,350,000 through a stock dividend.
5. Little River Bank, Lepanto, increased Capital from \$400,000 to \$1,000,000 through a transfer from undivided profits.
6. Peoples Bank, Mammoth Spring, increased Capital from \$100,000 to \$200,000 through a stock dividend.
7. Pine State Bank, Kingsland, Capital stock was fixed and limited to \$78,950.
8. First State Bank, Gould, increased Capital from \$200,000 to \$240,000.
9. Farmers & Merchants Bank, Reyno, increased Capital from \$2,000,000 by issuing new preferred stock.

AMENDMENTS TO INDEMNIFY

OFFICERS AND DIRECTORS

July 1, 1987 to June 30, 1988

1. Union State Bank, Junction City
2. The Security Bank, Harrison
3. Bank of Trumann

REVERSE STOCK SPLIT
July 1, 1987 to June 30, 1988

1. Bank of Imboden

**AMENDMENTS CHANGING NUMBER
OF DIRECTORS**
July 1, 1987 to June 30, 1988

1. Citizens First State Bank, Arkadelphia
2. First State Bank, Newport
3. Merchants & Planters Bank & Trust Company, Arkadelphia

AMENDMENTS ADOPTING TRUST POWERS
July 1, 1987 to June 30, 1988

1. Bank of Cave City

**AMENDMENT TO CHANGE CORPORATE
STRUCTURE**
July 1, 1987 to June 30, 1988

1. Bank of Bentonville

**RESTATEMENT OF ARTICLES
OF INCORPORATION**
July 1, 1987 to June 30, 1988

1. Planters Bank & Trust Company, Forrest City
2. Merchants & Planters Bank, Arkadelphia

ARKANSAS STATE BANK DEPARTMENT CAPITAL TO ASSET RATIO

BANK	TOWN	CAPITAL TO ASSET RATIO
Commercial Bank at Alma	Alma	9.21
Bank of Amity	Amity	14.15
Citizens First State Bank	Arkadelphia	10.21
Elk Horn Bank and Trust Co.	Arkadelphia	9.44
Merchants & Planters Bank	Arkadelphia	9.06
Bank of Atkins	Atkins	11.19
The Bank of Augusta	Augusta	13.42
Citizens State Bank	Bald Knob	9.96
The Citizens Bank	Batesville	6.99
Bank of Bearden	Bearden	15.99
Citizens Bank	Beebe	10.34
First State Bank	Beebe	8.39
Benton State Bank	Benton	9.99
The Union Bank of Benton	Benton	8.20
Bank of Bentonville	Bentonville	9.70
Bank of Blevins	Blevins	8.47
Farmers Bank & Trust Co.	Blytheville	8.52
Citizens Bank of Booneville	Booneville	7.87
The Bank of Bradley	Bradley	8.23
Bank of Brinkley	Brinkley	10.74
Bank of Cabot	Cabot	9.53
Caraway Bank	Caraway	8.83
Citizens Bank & Trust	Carlisle	10.32
Bank of Cave City	Cave City	8.57
American State Bank	Charleston	12.50
Bank of Cherry Valley	Cherry Valley	9.71
The Merchants & Planters Bank	Clarendon	8.10
Arkansas State Bank	Clarksville	8.53
Farmers Bank & Trust Co.	Clarksville	8.26
Clinton State Bank	Clinton	7.87
First State Bank & Trust Co.	Conway	7.93
Corning Bank	Corning	7.71
First State Bank	Crossett	8.36
Danville State Bank	Danville	10.56
Arkansas Valley Bank	Dardanelle	11.04
Bank of Dardanelle	Dardanelle	10.89
First State Bank of DeQueen	DeQueen	9.24
DeWitt Bank & Trust Company	DeWitt	16.78
Decatur State Bank	Decatur	13.43
Bank of Delight	Delight	11.91
Dermott State Bank	Dermott	15.37
First State Bank of Dermott	Dermott	10.44
Farmers & Merchants Bank	Des Arc	23.42
Dumas State Bank	Dumas	8.70
Merchants and Farmers Bank	Dumas	11.17
Earle State Bank	Earle	15.40
The Exchange Bank & Trust Co.	El Dorado	10.18
The Delta State Bank	Elaine	42.84

ARKANSAS STATE BANK DEPARTMENT CAPITAL TO ASSET RATIO (CONT'D)

BANK	TOWN	CAPITAL TO ASSET RATIO
Bank of Elkins	Elkins	8.79
Bank of England	England	14.38
The Citizens Bank	England	14.39
The Eudora Bank	Eudora	12.15
Bank of Eureka Springs	Eureka Springs	12.33
Bank of Evening Shade	Evening Shade	10.71
McIlroy Bank & Trust	Fayetteville	9.45
Fordyce Bank & Trust Co.	Fordyce	10.10
Planters Bank & Trust Co.	Forrest City	9.82
Planters & Merchants Bank	Gillett	10.70
The Bank of Glenwood	Glenwood	8.78
First State Bank	Gould	10.85
Bank of Gravett	Gravette	13.81
Farmers Bank	Greenwood	13.82
First State Bank of Gurdon	Gurdon	8.44
Farmers Bank	Hamburg	8.16
Calhoun County Bank	Hampton	12.32
The Bank of Harrisburg	Harrisburg	10.96
The Security Bank	Harrison	7.86
Hazen First State Bank	Hazen	7.34
Heber Springs State Bank	Heber Springs	7.41
The Cleburne County Bank	Heber Springs	8.29
Bank of Holly Grove	Holly Grove	14.26
Horatio State Bank	Horatio	9.13
Arkansas Bank & Trust Company	Hot Springs	8.13
Bank of Imboden	Imboden	11.70
First Jacksonville Bank	Jacksonville	10.07
Newton County Bank	Jasper	9.01
Bank of Northeast Arkansas	Jonesboro	9.96
Citizens Bank of Jonesboro	Jonesboro	8.83
Mercantile Bank	Jonesboro	7.66
Simmons First Bank	Jonesboro	9.64
Farmers & Merchants Bank	Judsonia	9.93
Union State Bank	Junction City	9.92
Bank of Kensett	Kensett	24.59
Pine State Bank	Kingsland	7.98
Madison Bank and Trust	Kingston	10.03
Bank of Lake Village	Lake Village	13.08
Simmons First Bank	Lake Village	8.83
Citizens Bank	Lavaca	12.22
Leachville State Bank	Leachville	12.22
Little River Bank	Lepanto	19.71
Peoples Bank and Loan Co.	Lewisville	8.29
Bank of Lincoln	Lincoln	10.13
Pulaski Bank & Trust Co.	Little Rock	7.41
Bank of Lockesburg	Lockesburg	10.76

ARKANSAS STATE BANK DEPARTMENT CAPITAL TO ASSET RATIO (CONT'D)

BANK	TOWN	CAPITAL TO ASSET RATIO
First State Bank	Lonoke	9.78
Farmers Bank & Trust Co.	Magnolia	9.24
Bank of Malvern	Malvern	12.83
Merchants & Planters Bank	Manila	13.75
Bank of Mansfield	Mansfield	7.63
Farmers and Merchants Bank	Marianna	16.29
Citizens Bank	Marion	9.86
Marked Tree Bank	Marked Tree	10.19
Searcy County Bank	Marshall	9.35
Bank of Marvell	Marvell	14.37
Bank of McCrory	McCrory	12.08
McGehee Bank	McGehee	11.56
The Bank of North Arkansas	Melbourne	8.43
The Union Bank of Mena	Mena	14.43
Monette State Bank	Monette	7.94
Commercial Bank & Trust Co.	Monticello	9.51
Union Bank & Trust Co.	Monticello	7.96
The Bank of Montgomery County	Mount Ida	11.59
Peoples Bank and Trust Co.	Mountain Home	10.53
Bank of Mountain View	Mountain View	17.52
Bank of Mulberry	Mulberry	11.46
Pike County Bank	Murfreesboro	9.88
The Twin City Bank	N. Little Rock	7.68
Bank of Newark	Newark	7.57
First State Bank of Newport	Newport	10.37
Merchants & Planters Bank	Newport	9.56
The Planters Bank	Osceola	9.27
Bank of Ozark	Ozark	10.46
Security Bank	Paragould	8.23
Bank of Parkdale	Parkdale	8.76
First State Bank	Parkin	11.06
Bank of Pea Ridge	Pea Ridge	10.37
The Perry County Bank	Perryville	8.48
Piggott State Bank	Piggott	7.34
First State Bank	Plainview	10.27
Bank of Pocahontas	Pocahontas	10.55
Planters & Stockmen Bank	Pocahontas	9.23
The Lawrence County Bank	Portia	8.49
Portland Bank	Portland	10.21
The Peoples Bank	Portland	13.17
The Farmers and Merchants Bank	Prairie Grove	12.12
Bank of Prescott	Prescott	8.37
The Bank of Rector	Rector	10.93
Farmers & Merchants Bank	Reyno	7.33
The Bank of Rison	Rison	16.25
Farmers and Merchants Bank	Rogers	9.07
Bank of Dover	Russellville	9.22

ARKANSAS STATE BANK DEPARTMENT CAPITAL TO ASSET RATIO (CONT'D)

BANK	TOWN	CAPITAL TO ASSET RATIO
Peoples Bank & Trust Co.	Russellville	7.47
Bank of Salem	Salem	7.58
Logan County Bank	Scranton	12.14
First Security Bank	Searcy	11.64
Grant County Bank	Sheridan	10.51
Eagle Bank & Trust Co.	Sherwood	7.40
Arkansas State Bank	Siloam Springs	8.03
Smackover State Bank	Smackover	11.82
Merchants & Planters Bank	Sparkman	9.50
First State Bank	Springdale	9.40
Bodcaw Bank	Stamps	10.42
Bank of Star City	Star City	9.00
Stephens Security Bank	Stephens	8.79
Citizens Bank	Strong	16.15
The Farmers & Merchants Bank	Stuttgart	10.25
Bank of Trumann	Trumann	12.33
Bank of Tuckerman	Tuckerman	12.58
Tyronza Bank	Tyronza	15.99
Citizens Bank & Trust Co.	Van Buren	8.55
The Peoples Bank	Waldo	10.64
Bank of Waldron	Waldron	12.97
The Scott County Bank	Waldron	8.87
First State Bank	Warren	8.45
Warren Bank and Trust Co.	Warren	10.75
Bank of Weiner	Weiner	12.08
Merchants and Farmers Bank	West Helena	7.33
Bank of West Memphis	West Memphis	10.52
Wilmot State Bank	Wilmot	16.14
Bank of Wilson	Wilson	16.20
Cross County Bank	Wynne	9.12
The Bank of Yellville	Yellville	8.59

STATISTICAL INFORMATION REFLECTING THE GROWTH OF ARKANSAS STATE BANKS OVER A TEN YEAR PERIOD

(Commercial Banks Only) 1978-1988

	June 1978	June 1988
Number of banks with assets of		
less than \$1,000,000	1	0
With assets of \$1,000,000 to \$2,000,000	3	0
With assets of \$2,000,000 to \$3,500,000	3	1
With assets of \$3,500,000 to \$5,000,000	6	0
With Assets of \$5,000,000 to \$7,500,000	16	4
With assets of \$7,500,000 to \$10,000,000	22	7
With assets of \$10,000,000 to \$15,000,000	45	14
With assets of \$15,000,000 to \$20,000,000	22	14
With assets of \$20,000,000 to \$30,000,000	33	35
With assets of \$30,000,000 to \$50,000,000	23	44
With assets of \$50,000,000 to \$75,000,000	8	25
With assets of \$75,000,000 to \$100,000,000	3	12
With assets over \$100,000,000	<u>3</u>	<u>16</u>
Total number of state banks (commercial banks only):	188	172

	June 30, 1978	June 30, 1988	Increase
	(Reported in millions and nearest thousand)		
Total resources.....	\$4,052,713	8,444,157	108
Total loans	2,340,095	4,392,243	88
Securities	1,192,123	2,786,522	134
Deposits	3,619,364	7,517,730	108
Total Capital Accounts.....	347,435	748,817	116

NEW BRANCHES APPROVED

NAME OF BANK	NEW BRANCH LOCATION
First State Bank, Sherwood	7725 Warden Road Sherwood
	2310 East Kiehl Avenue Sherwood
The Twin City Bank, North Little Rock	425 West Capitol Little Rock
	2010 Newton Little Rock
	10720 Rodney Parham Little Rock
	4199 East Kiehl North Little Rock
	8008 Geyer Springs Little Rock
	Park Plaza Shopping Center Little Rock
Commercial Bank & Trust, Monticello	428 Highway 81 South Monticello
Peoples Bank & Trust Company, Russellville	Highway 64 East Russellville
Benton State Bank, Benton	1702 North Reynolds Road Bryant
Farmers Bank and Trust Company, Magnolia	129 North Washington Magnolia
The First State Bank of Newport, Newport	Highway 27 North & McLain St. Newport
Mercantile Bank, Jonesboro	1901 South Caraway Road Jonesboro

SEVENTY-FOURTH REPORT**showing****THE CONDITION OF THE
172 ARKANSAS STATE-CHARTERED BANKS****ASSETS AND LIABILITIES ARE AS SHOWN BY THE
CALL OF
JUNE 30, 1988**

Banks are listed according to an alphabetical
arrangement of cities and towns where located.

**THE TELEPHONE AREA CODE NUMBER
FOR ALL OF ARKANSAS IS 501**

COMMERCIAL BANK AT ALMA

County: Crawford
 Charter Number: 297
 Telephone: 632-2257

P.O. Box 369 Alma
 Zip Code: 72921

Population: 3,007
 Charter Date: January 31, 1910
 Branches: 2

Bank Holding Company Affiliate: Commerce Financial Corporation

CHAIRMAN: JOHN PAUL BALLENTINE
PRESIDENT & CEO: TERRY Q. CARSON
VICE CHAIRMAN: HILDA KNIGHT
SENIOR V.P.: WILLIAM N. BRASHER III
VICE PRESIDENT: HELEN S. JONES

CASHIER: CYNTHIA R. KEY
LOAN OFFICER: REX A. WOODS
ASST. CASHIER: BARBARA A. HOUCK
ASST. CASHIER: REBA COLLINS
ASST. CASHIER: JO N. GRAY

Total Assets	31,259
Loans, Net	17,647
Securities	9,762
Interest Bearing Balances	-0-
Total Deposits	28,346
No. Shares Authorized	8,000
No. Shares Outstanding	8,000

Preferred Stock	-0-
Common Stock	200
Surplus	800
Undivided Profits	1,737
Reserve for Loan Losses	155
Total Equity Capital	2,737
Subordinated Debt	-0-

DIRECTORS: James A. Arnold, II, John Paul Ballentine, William N. Brasher, III, Terry Q. Carson, John A. Griffin, Hilda Knight

BANK OF AMITY

County: Clark
 Charter Number: 198
 Telephone: 342-5269

P.O. Box 38 Amity
 Zip Code: 71921

Population: 859
 Charter Date: January 30, 1905
 Branches: 0

Bank Holding Company Affiliate: None

PRES., CEO AND CASHIER: CLEDA OLDS
VICE PRESIDENT: JOE F. MAXEY
VICE PRESIDENT: ERNIE DUNLAP

ASST. CASHIER: HAZEL RICHARDSON
ASST. CASHIER: PEGGY T. ADAMS

Total Assets	44,067
Loans, Net	9,680
Securities	28,471
Interest Bearing Balances	499
Total Deposits	37,504
No. Shares Authorized	4,000
No. Shares Outstanding	4,000

Preferred Stock	-0-
Common Stock	100
Surplus	2,400
Undivided Profits	3,675
Reserve for Loan Losses	177
Total Equity Capital	6,175
Subordinated Debt	-0-

DIRECTORS: Cleda Olds, M. H. Oakley, Hazel Richardson, Joe F. Maxey

CITIZENS FIRST STATE BANK

County: Clark
 Charter Number: 736
 Telephone: 246-2411

P.O. Box 218 Arkadelphia
 Zip Code: 71923

Population: 10,169
 Charter Date: May 24, 1977
 Branches: 1

Bank Holding Company Affiliate: First Arkadelphia Bancshares, Inc.

**PRESIDENT AND CEO: R. EDWARD
 SNIDER, JR.**
EX. V.P.: RAYMOND TOLER
**SR. V.P. & CASHIER: JOHNNIE SUE
 HUNEYCUTT**

VICE PRESIDENT: JUDY SLIGH
VICE PRESIDENT: TOM CALHOON

Total Assets	36,161
Loans, Net	21,660
Securities	5,608
Interest Bearing Balances	3,400
Total Deposits	32,821
No. Shares Authorized	30,000
No. Shares Outstanding	30,000

Preferred Stock	-0-
Common Stock	300
Surplus	1,000
Undivided Profits	1,764
Reserve for Loan Losses	699
Total Equity Capital	3,064
Subordinated Debt	-0-

DIRECTORS: I. B. Fuller, Jr., Billy Bob Hardman, R. Edward Snider, Jr., Raymond Toler, Ed McCorkle, Tom Calhoon, Jerry Francis, John M. Moore

ELK HORN BANK & TRUST COMPANY

County: Clark
 Charter Number: 142
 Telephone: 246-5811

P.O. Box 248 Arkadelphia
 Zip Code: 71923

Population: 10,169
 Charter Date: September 28, 1903
 Branches: 2

Bank Holding Company Affiliate: Southern Development Bancorporation, Inc.

CHAIRMAN: JAMES W. HARRINGTON
PRESIDENT & CEO: LARRY C. WHITLEY
EXEC. V.P. & CASHIER: ROY N. SHOPE

SR. V.P.: ROBERT W. ANTHONY
VICE PRESIDENT: HERMAN G. BREWER
VICE PRESIDENT: JOHNNY K. MCANALLY

Total Assets	56,211
Loans, Net	20,796
Securities	24,129
Interest Bearing Balances	4,076
Total Deposits	50,587
No. Shares Authorized	24,000
No. Shares Outstanding	24,000

Preferred Stock	-0-
Common Stock	600
Surplus	1,400
Undivided Profits	3,109
Reserve for Loan Losses	216
Total Equity Capital	5,109
Subordinated Debt	-0-

DIRECTORS: Thomas B. Barksdale, James Blanton, Harold Echols, Ronald Grzywinski, James W. Harrington, Mary Houghton, J. Hugh Lookadoo, Wayne D. Pollard, Roy N. Shope, George Surgeon, Larry C. Whitley, J. B. Wingfield

DIRECTORS: James C. Mitchell, Jean S. Mitchell, David M. Mitchell

THE BANK OF AUGUSTA

County: Woodruff	P.O. Box Y Augusta	Population: 3,500
Charter Number: 669	Zip Code: 72006	Charter Date: February 20, 1935
Telephone: 347-2511		Branches: 0

Bank Holding Company Affiliate: None

CEO: MOODY WHITEHEAD
PRESIDENT: E. R. MILLER

CASHIER: LEE CONDITT

Total Assets33,750	Preferred Stock-0-
Loans, Net14,185	Common Stock200
Securities11,251	Surplus800
Interest Bearing Balances5,846	Undivided Profits3,262
Total Deposits28,892	Reserve for Loan Losses309
No. Shares Authorized8,000	Total Equity Capital4,262
No. Shares Outstanding8,000	Subordinated Debt-0-

DIRECTORS: Franklin Collier, Steven Collier, W. P. Daniel, W. P. Daniel, Jr., Charles P. Eldridge, J. R. Eldridge, R. E. Gregory, R. E. Gregory, Jr., E. R. Miller, Moody Whitehead, Dorothy Willis

CITIZENS STATE BANK

County: White	P.O. Box 200 Bald Knob	Population: 2,700
Charter Number: 636	Zip Code: 72010	Charter Date: January 22, 1931
Telephone: 724-3241		Branches: 1

Bank Holding Company Affiliate: Citizens State Bankshares of Bald Knob, Arkansas Inc.

CHAIRMAN & CEO: JUANITA LITZELFELNER
PRES. & TRUST OFF.: LARRY E. KIRCHER

SR. V.P. & CASHIER: WENDELL NIER
ASST. V.P.: PEGGY REED

Total Assets23,757	Preferred Stock-0-
Loans, Net12,021	Common Stock100
Securities8,366	Surplus700
Interest Bearing Balances496	Undivided Profits1,267
Total Deposits21,459	Reserve for Loan Losses333
No. Shares Authorized4,000	Total Equity Capital2,067
No. Shares Outstanding4,000	Subordinated Debt-0-

DIRECTORS: Juanita Litzelfelner, Larry E. Kircher, Wendell Nier, Bob Clark, Dr. Bernard Smith

THE CITIZENS BANK

County: Independence P.O. Box 2156 Batesville Population: 8,263
 Charter Number: 705 Zip Code: 72503 Charter Date: February 19, 1953
 Telephone: 793-4441 Branches: 4

Bank Holding Company Affiliate: Citizens Bancshares of Batesville, Inc.

PRESIDENT & CEO: T. G. VINSON
SR. V.P.: WOODROW (WOODY)
CASTLEBERRY
SR. V.P.: DAVID J. HIDY

VICE PRESIDENT: DAVID FORD
CASHIER: GREG SHAVER

Total Assets	138,804	Preferred Stock	-0-
Loans, Net	77,088	Common Stock	1,650
Securities	48,150	Surplus	2,250
Interest Bearing Balances	-0-	Undivided Profits	5,291
Total Deposits	128,432	Reserve for Loan Losses	555
No. Shares Authorized	16,500	Total Equity Capital	9,191
No. Shares Outstanding	16,500	Subordinated Debt	-0-

DIRECTORS: Kaye Southerland Bruce, M. F. Highsmith, Lackey G. Moody, Lackey W. Moody, Doyle W. Rogers, Noel Sims, T. G. Vinson

BANK OF BEARDEN

County: Ouachita P.O. Box 135 Bearden Population: 1,191
 Charter Number: 688 Zip Code: 71720 Charter Date: June 17, 1945
 Telephone: 687-2233 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: JOHN E. ANTHONY
PRES. & CEO: RICK GREEN
EX. V.P.: KEN RILEY
VICE PRESIDENT: EDWARD W. PASCHAL

CASHIER: ROSEMARY BARNER
LOAN OFFICER: DONNIE CASTLEBERRY
LOAN OFFICER: PAT BATEMAN

Total Assets	18,218	Preferred Stock	-0-
Loans, Net	5,999	Common Stock	206
Securities	5,846	Surplus	1,152
Interest Bearing Balances	2,928	Undivided Profits	1,518
Total Deposits	15,213	Reserve for Loan Losses	45
No. Shares Authorized	8,800	Total Equity Capital	2,876
No. Shares Outstanding	8,220	Subordinated Debt	-0-

DIRECTORS: John E. Anthony, Steven M. Anthony, O. D. Cathey, Rick Green, Kenneth D. Keeton, Eric Stuckey, J. E. Word

✓ AL
Kings Inn

268-0654

State of Arkansas: Bank Department

CITIZENS BANK

County: White
 Charter Number: 465
 Telephone: 882-6411

P.O. Drawer T Beebe
 Zip Code: 72012

Population: 4,000
 Charter Date: June 21, 1917
 Branches: 1

Bank Holding Company Affiliate: None

CEO: E. H. ABINGTON, II
PRESIDENT: J. DARREL HALL
SR. V.P.: JAMES A. LOVELL, JR.
V.P. & MARKETING: C. A. JONES
1ST V.P. & BRANCH MGR.: MARGIE JENSEN

CASHIER & OPERATIONS OFF.: ANNA SPRADLIN
VICE PRESIDENT: BETTY LIDDLE
A.C. & DATA PROC.: GLENNA PRUITT
A.C.: KATHY NOKES

Total Assets34,247
 Loans, Net18,571
 Securities9,719
 Interest Bearing Balances100
 Total Deposits30,782
 No. Shares Authorized20,000
 No. Shares Outstanding20,000

Preferred Stock-0-
 Common Stock200
 Surplus600
 Undivided Profits2,447
 Reserve for Loan Losses328
 Total Equity Capital3,247
 Subordinated Debt-0-

DIRECTORS: E. H. Abington, II, Doyle Burns, Millan Burrow, G. Byrne Garrett, H. Leroy Goff, J. Darrell Hall, Lee E. Hayes, Margie Jensen, C. A. Jones, James D. Rakes, H. Mayes Scott

FIRST STATE BANK

P.O. Box 2000 Beebe
 Zip Code: 72012

County: White
 Charter Number: 742
 Telephone: 882-6406

Population: 4,000
 Charter Date: April 20, 1981
 Branches: 0

Bank Holding Company Affiliate: First Charter Bancshares, Inc.

CHAIR., PRES. & CEO: GARLAND KIRKPATRICK
SENIOR V.P.: DAVID MILLER

CASHIER: MARILYN COLE
SR. CHAIR. OF BOARD: LYNDELL LAY

Total Assets23,376
 Loans, Net13,175
 Securities6,306
 Interest Bearing Balances100
 Total Deposits19,972
 No. Shares Authorized50,000
 No. Shares Outstanding50,000

Preferred Stock-0-
 Common Stock500
 Surplus500
 Undivided Profits769
 Reserve for Loan Losses211
 Total Equity Capital1,769
 Subordinated Debt-0-

DIRECTORS: Lyndell Lay, Garland Kirkpatrick, Eugene Holman, Keith K. Knight, Walter England, Dr. Ruth Couch, Grace Crouch, David Miller

BENTON STATE BANK

County: Saline P.O. Box 9 Benton Population: 18,000
 Charter Number: 664 Zip Code: 72015 Charter Date: February 9, 1934
 Telephone: 778-0431 Branches: 4

Bank Holding Company Affiliate: Benton State Bankshares

PRES. & CEO: BOB ALSOBROOK
EX. V.P.: RUSSELL COLEMAN
SR. V.P.: HARRY MCCORMICK

VICE PRESIDENT: BARBARA WEAVER
VICE PRESIDENT: JOANN STANDFILL

Total Assets133,603
 Loans, Net54,974
 Securities59,289
 Interest Bearing Balances833
 Total Deposits119,410
 No. Shares Authorized132,000
 No. Shares Outstanding132,000

Preferred Stock-0-
 Common Stock1,320
 Surplus825
 Undivided Profits10,682
 Reserve for Loan Losses575
 Total Equity Capital12,827
 Subordinated Debt-0-

DIRECTORS: Mrs. W. R. Alsobrook, Bob Alsobrook, Roy Bishop, Fred Briner, Calvin Brown, A. B. Holiman, Jr., W. W. Jones, Malcolm Lawrence, Gordon Spivey, D. J. Stirman, Russell Coleman, W. L. Tucker, Virgil Williams, Buzz May

THE UNION BANK OF BENTON

County: Saline P.O. Box 687 Benton Population: 18,000
 Charter Number: 706 Zip Code: 72015 Charter Date: January 11, 1954
 Telephone: 778-0411 Branches: 2

Bank Holding Company Affiliate: Arkansas Union Bankshares

CEO: GREG B. BROWN
PRESIDENT: BOB GREGORY

SR. V.P.: DEBRA KEEN

Total Assets73,303
 Loans, Net27,697
 Securities31,483
 Interest Bearing Balances8,815
 Total Deposits65,914
 No. Shares Authorized72,940
 No. Shares Outstanding72,940

Preferred Stock-0-
 Common Stock729
 Surplus857
 Undivided Profits3,878
 Reserve for Loan Losses352
 Total Equity Capital5,464
 Subordinated Debt225

DIRECTORS: June G. Brown, Lilburn Carlisle, J. D. Harris, R. G. Kuerner, I. E. McCray Sr., I. E. McCray Jr., John Young, Greg B. Brown

BANK OF BENTONVILLE

201 N.E. A

P.O. Box 1229 Bentonville

Zip Code: 72712

County: Benton

Charter Number: 641

Telephone: 273-3331

Population: 10,000

Charter Date: February 25, 1931

Branches: 4

Bank Holding Company Affiliate: Walton Enterprises**PRES. & CEO: BURTON E. STACY****EXEC. V.P.: JOHN FRYER****EXEC. V.P.: DAVID SHORT****SR. V.P.: WARREN FIELDS****SR. V.P.: JIM CARGILL**

Total Assets184,463
 Loans, Net116,099
 Securities51,580
 Interest Bearing Balances3,661
 Total Deposits163,600
 No. Shares Authorized100,000
 No. Shares Outstanding78,400

Preferred Stock-0-
 Common Stock980
 Surplus5,270
 Undivided Profits10,202
 Reserve for Loan Losses1,588
 Total Equity Capital16,452
 Subordinated Debt-0-

DIRECTORS: Edward Adair, George Billingsley, R. E. Buck, Max Burger, Ralph Dunn, Jim Eskridge, Glenn Featherston, Lael Finch, John Fryer, David Glass, Bill Lee, John Shores, Burton Stacy

BANK OF BLEVINS

P.O. Box 158 Blevins

Zip Code: 71825

County: Hempstead

Charter Number: 385

Telephone: 874-2541

Population: 314

Charter Date: August 12, 1912

Branches: 0

Bank Holding Company Affiliate: First National Bancshares of Hempstead County, Inc.**PRESIDENT: P. C. STEPHENS****CEO: MIKE STEPHENS****SR. V.P.: NELL STEPHENS****ADMIN. ASST.: PEGGY BUTLER**

Total Assets10,372
 Loans, Net3,863
 Securities1,821
 Interest Bearing Balances3,563
 Total Deposits9,499
 No. Shares Authorized16,000
 No. Shares Outstanding8,050

Preferred Stock-0-
 Common Stock101
 Surplus150
 Undivided Profits569
 Reserve for Loan Losses64
 Total Equity Capital820
 Subordinated Debt-0-

DIRECTORS: Mike Stephens, Nell Stephens, Thomas E. Hays, Jr., Harold M. Stephens

FARMERS BANK & TRUST COMPANY

County: Mississippi P.O. Box 688 Blytheville Population: 23,844
 Charter: 253 Zip Code: 72315 Charter Date: March 16, 1908
 Telephone: 763-8101 Branches: 3

Bank Holding Company Affiliate: Farmers Bancorp, Inc.

CHAIR. & CEO: JAMES L. MAGEE
PRESIDENT: ALVIN HUFFMAN III
SR. V.P.: STEVE BELL
CASHIER: ROBERT G. COX

VICE PRES.: MIKE HUFFMAN
VICE PRES.: JOE CHURCHILL
TRUST OFFICER: DONA HOLMES

Total Assets	97,043	Preferred Stock	0-
Loans, Net	34,026	Common Stock	1,000
Securities	40,116	Surplus	2,750
Interest Bearing Balances	10,637	Undivided Profits	4,172
Total Deposits	87,842	Reserve for Loan Losses	373
No. Shares Authorized	40,000	Total Equity Capital	7,922
No. Shares Outstanding	40,000	Subordinated Debt	0-

DIRECTORS: James L. Magee, Gaylon M. Lawrence, Jr., Alvin Huffman III, Dale S. Briggs, Jerry Cohen, Glen A. Cook, Lee A. Crowe, R. A. Porter, Paul C. Hughes, Dr. Herbert Jones

CITIZENS BANK OF BOONEVILLE

County: Logan P.O. Box 238 Booneville Population: 3,718
 Charter Number: 397 Zip Code: 72927 Charter Date: April 18, 1910
 Telephone: 675-2747 Branches: 2

Bank Holding Company Affiliate: First Western Bancshares

PRES. & CEO: JERAL L. HAMPTON
EX. V.P.: JOHN T. HAMPTON
SR. V.P. & CASHIER: BILL MITCHELL
SR. V.P.: SHIRLEY YOUNG

SR. V.P.: JOE EARP
VICE PRESIDENT: TOM CALLAN
ASST. V.P.: CAROLYN HOLT
ASST. V.P.: GLYNDA MCCONNELL

Total Assets	67,018	Preferred Stock	0-
Loans, Net	35,630	Common Stock	1,000
Securities	20,478	Surplus	1,000
Interest Bearing Balances	6,192	Undivided Profits	2,861
Total Deposits	60,827	Reserve for Loan Losses	446
No. Shares Authorized	100,000	Total Equity Capital	4,861
No. Shares Outstanding	100,000	Subordinated Debt	0-

DIRECTORS: Jeral L. Hampton, Chairman, A. B. Littlefield, W. C. Littlefield, Billy Dale Leslie, Gene Remy, Rick Lippard, John T. Hampton

THE BANK OF BRADLEY

County: Lafayette
Charter Number: 653
Telephone: 894-3322

P.O. Box 128 Bradley
Zip Code: 71826

Population: 790
Charter Date: April 10, 1933
Branches: 0

Bank Holding Company Affiliate: The Bradley Corporation

PRES. & CEO: LANE PIERCE
EX. V.P.: BILLIE PIERCE

CASHIER: WANDA HAYES

Total Assets	9,513	Preferred Stock	-0-
Loans, Net	4,542	Common Stock	100
Securities	1,726	Surplus	650
Interest Bearing Balances	480	Undivided Profits	42
Total Deposits	8,745	Reserve for Loan Losses	82
No. Shares Authorized	10,000	Total Equity Capital	708
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Lane Pierce, Gerald Crabtree, Randy Griffing

BANK OF BRINKLEY

County: Monroe
Charter Number: 110
Telephone: 734-3133

P.O. Box 727 Brinkley
Zip Code: 72021

Population: 4,909
Charter Date: January 17, 1903
Branches: 0

Bank Holding Company Affiliate: Brinkley Bancshares, Inc.

CHAIRMAN & CEO: A. H. RUSHER
PRESIDENT: GUS RUSHER
EX. V.P.: HAROLD HARDWICK
VICE PRES.: TERRY SINGLETERRY

CASHIER: MILDRED DICKSON
ASST. V.P.: TODD WILSON
ASST. CASHIER: KITTY SMITH
ASST. CASHIER: DELMA GROSS

Total Assets	55,229	Preferred Stock	-0-
Loans, Net	17,678	Common Stock	600
Securities	23,307	Surplus	2,000
Interest Bearing Balances	8,275	Undivided Profits	3,057
Total Deposits	49,151	Reserve for Loan Losses	308
No. Shares Authorized	24,000	Total Equity Capital	5,657
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: A. H. Rusher, A. L. Rusher, Gus Rusher, L. C. Dial, S. A. McKnight, Harold Hardwick, J. C. Carroll, Jr., Steve Fowler, Don Fuller

BANK OF CABOT

1 City Plaza
P.O. Box 1028 Cabot
Zip Code: 72023

County: Lonoke
Charter Number: 120
Telephone: 843-3575

Population: 6,029
Charter Date: March 23, 1903
Branches: 2

Bank Holding Company Affiliate: Cabot Bankshares, Inc.

PRES & CEO: JAMES M. PARK
V.P. & CASHIER: JOE W. PARK
VICE PRESIDENT: WILLIAM E. WILLIAMS
VICE PRESIDENT: JAUNITA MORDEN

VICE PRESIDENT: FRED CAMPBELL
CONTROLLER: DORIS WALKER
AUDITOR: OLETA KINDER
MARKETING OFF.: KAY BAUER

Total Assets79,112
Loans, Net50,273
Securities21,678
Interest Bearing Balances-0-
Total Deposits71,571
No. Shares Authorized25,000
No. Shares Outstanding25,000

Preferred Stock-0-
Common Stock625
Surplus1,575
Undivided Profits4,467
Reserve for Loan Losses965
Total Equity Capital6,667
Subordinated Debt-0-

DIRECTORS: Howell M. Thompson, James M. Park, Joe W. Park, William G. Thompson, Gerald H. Shock, William E. Williams, Larry Wood, Jack M. Lowman, Dearn Dixon

CARAWAY BANK

P.O. Box 39 Caraway
Zip Code: 72419

County: Craighead
Charter Number: 717
Telephone: 482-3329

Population: 1,165
Charter Date: November 29, 1962
Branches: 0

Bank Holding Company Affiliate: Caraway Bancshares, Inc.

CH., PRES., & CEO.: J. R. DAVID, JR.
EX. V.P.: DEBORAH TAYLOR

SR. V.P.: JEAN GOODMAN
V.P. & CASHIER: GUNDEL MARTIN

Total Assets10,121
Loans, Net4,625
Securities3,125
Interest Bearing Balances1,097
Total Deposits9,306
No. Shares Authorized10,080
No. Shares Outstanding10,080

Preferred Stock-0-
Common Stock252
Surplus100
Undivided Profits399
Reserve for Loan Losses157
Total Equity Capital751
Subordinated Debt-0-

DIRECTORS: J. R. David, Lee David, Deborah Taylor, Gundel Martin, Ewart Scarff

CITIZENS BANK & TRUST

County: Lonoke	P.O. Box 69 Carlisle	Population: 2,500
Charter Number: 628	Zip Code: 72024	Charter Date: December 22, 1930
Telephone: 552-7571		Branches: 1

Bank Holding Company Affiliate: Carlisle Bancshares, Inc. & Grand Prairie Bancshares, Inc.

PRES. & CEO: M. S. WOODRUFF
SR. V.P.: BILL J. SHOUP

VICE PRESIDENT: DAN HORTON
V.P. & TRUST OFF.: M. GAINES YOUNG, JR.

Total Assets48,998	Preferred Stock-0-
Loans, Net29,358	Common Stock975
Securities15,718	Surplus1,025
Interest Bearing Balances496	Undivided Profits2,618
Total Deposits43,700	Reserve for Loan Losses490
No. Shares Authorized39,000	Total Equity Capital4,618
No. Shares Outstanding39,000	Subordinated Debt-0-

DIRECTORS: M. S. Woodruff, Garland Cazer, J. F. Gartman, Daniel C. Horton, Charles C. Hunt, Charles C. Owen, Bill J. Shoup, Randall Snider, M. Gaines Young, Clifford Bennett, C. W. Harper

BANK OF CAVE CITY

County: Sharp	P.O. Box 490 Cave City	Population: 1,693
Charter Number: 209	Zip Code: 72521	Charter Date: July 2, 1906
Telephone: 283-5301		Branches: 0

Bank Holding Company Affllate: Sharp Bancshares, Inc.

PRES. & CEO: EUGENE STREET
EX. V.P.: JAMES M. STREET
SR. V.P.: CLIFTON CRABTREE

VICE PRESIDENT: ANN C. JAMES
VICE PRESIDENT: GAYLA HICKMAN
VICE PRESIDENT: LINDA SIMMONS

Total Assets22,670	Preferred Stock-0-
Loans, Net12,149	Common Stock100
Securities8,719	Surplus400
Interest Bearing Balances200	Undivided Profits1,254
Total Deposits20,669	Reserve for Loan Losses206
No. Shares Authorized4,000	Total Equity Capital1,754
No. Shares Outstanding4,000	Subordinated Debt-0-

DIRECTORS: Eugene Street, James E. Street, James M. Street, Samuel F. Beller, Clifton Crabtree

AMERICAN STATE BANK

County: Franklin	P.O. Box 128 Charleston	Population: 1,748
Charter Number: 314	Zip Code: 72933	Charter Date: June 29, 1910
Telephone: 965-2201		Branches: 1

Bank Holding Company Affiliate: American Bancshares of Arkansas, Inc.

PRESIDENT: MICHAEL F. FLYNN
CEO: JOE S. HIATT
VICE PRESIDENT: J. SHERMAN HIATT

AUDITOR: MARGIE HIATT
VICE PRESIDENT: CHARLES BROWN
CASHIER/OPER. OFF.: ANGIE HAYNES

Total Assets33,692	Preferred Stock-0-
Loans, Net15,334	Common Stock300
Securities13,399	Surplus1,000
Interest Bearing Balances2,375	Undivided Profits2,698
Total Deposits28,668	Reserve for Loan Losses245
No. Shares Authorized12,000	Total Equity Capital3,998
No. Shares Outstanding12,000	Subordinated Debt-0-

DIRECTORS: Joe S. Hiatt, J. Sherman Hiatt, Michael F. Flynn, Harold W. Jones, Clyed L. Hiatt, Troy W. Clark, Joe O. Larkin, W. Joe Medlock, John A. McDonald

BANK OF CHERRY VALLEY

County: Cross	P.O. Box 188 Cherry Valley	Population: 750
Charter Number: 228	Zip Code: 72324	Charter Date: January 24, 1907
Telephone: 588-3332		Branches: 1

Bank Holding Company Affiliate: Cherry Valley Bancshares, Inc.

PRES. & CEO: W. M. SMITH, III
VICE PRESIDENT: EMMETT MILAM
CASHIER: YVONNE LACE

ASST. CASHIER: PEGGY GRUBBS
LOAN OFFICER: RICKY HARRISON
OPERATIONS OFF.: GLENDA FUTRELL

Total Assets19,757	Preferred Stock-0-
Loans, Net8,514	Common Stock100
Securities6,360	Surplus1,000
Interest Bearing Balances3,652	Undivided Profits646
Total Deposits16,069	Reserve for Loan Losses191
No. Shares Authorized2,000	Total Equity Capital1,746
No. Shares Outstanding2,000	Subordinated Debt-0-

DIRECTORS: W. M. Smith, Jr., Emmett Milam, Edward Maddox, W. M. Smith, III, Howard Beasley, Harry Melhorn, III

THE MERCHANTS AND PLANTERS BANK

County: Monroe P.O. Box 280 Clarendon
 Charter Number: 21 Zip Code: 72029 Population: 2,357
 Telephone: 747-3319 Charter Date: July 23, 1890
 Branches: 0

Bank Holding Company Affiliate: Clarendon Holding Company

CHAIRMAN: JAMES B. SHARP
PRES. & CEO: J. PERRY LEE
CORP. SEC.: RHETA GRIFFITH

CASHIER: ESTELLE CATLETT
ASST. CASHIER: BETTY SIMPSON

Total Assets	19,712	Preferred Stock	-0-
Loans, Net	3,610	Common Stock	150
Securities	12,870	Surplus	600
Interest Bearing Balances	490	Undivided Profits	782
Total Deposits	18,025	Reserve for Loan Losses	71
No. Shares Authorized	6,000	Total Equity Capital	1,532
No. Shares Outstanding	6,000	Subordinated Debt	-0-

DIRECTORS: James B. Sharp, J. Perry Lee, Rheta Griffith, Donald A. Davis, B. J. Hopson

ARKANSAS STATE BANK

County: Johnson P.O. Box 100 Clarksville
 Charter Number: 722 Zip Code: 72830 Population: 5,200
 Telephone: 754-8325 Charter Date: March 8, 1967
 Branches: 3

Bank Holding Company Affiliate: Arkansas State Bankshares, Inc.

PRES. & CEO: DONALD PERRY
V.P. & CASHIER: BETTY CALLAHAN
VICE PRESIDENT: BILL LANDRUM

VICE PRESIDENT: DENTON TUBLESON
OPERATIONS: DAVID CHAPMAN

Total Assets	45,792	Preferred Stock	-0-
Loans, Net	19,031	Common Stock	120
Securities	19,085	Surplus	1,880
Interest Bearing Balances	2,334	Undivided Profits	1,516
Total Deposits	41,913	Reserve for Loan Losses	425
No. Shares Authorized	12,000	Total Equity Capital	3,516
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Jefferson H. Haney, Harold Whitson, Jim Dickerson, Jr., James Randolph Ford, Donald F. Perry, Guy P. Shrigley, Armil Taylor, R. L. Thompson

FARMERS BANK & TRUST COMPANY

County: Johnson P.O. Box 288 Clarksville Population: 5,200
 Charter Number: 737 Zip Code: 72830 Charter Date: July 6, 1978
 Telephone: 754-2020 Branches: 2

Bank Holding Company Affiliate: Farmers Investment Corporation

CHAIRMAN: JAMES C. EAST
PRESIDENT: ERNEST LEE WHITE
CEO: JOE WOODSON
SR. V.P.: RONALD R. COLLINS
VICE PRESIDENT: MARY LOU WARREN

VICE PRESIDENT: ROBERT C. MAGEE
VICE PRESIDENT: NINA MASON
VICE PRESIDENT: HAROLD JOHNSON
VICE PRESIDENT: REBECCA UPTON

Total Assets	64,744	Preferred Stock	-0-
Loans, Net	39,560	Common Stock	549
Securities	17,364	Surplus	2,000
Interest Bearing Balances	200	Undivided Profits	1,725
Total Deposits	59,328	Reserve for Loan Losses	514
No. Shares Authorized	6,000	Total Equity Capital	4,274
No. Shares Outstanding	5,495	Subordinated Debt	600

DIRECTORS: James C. East, Robert A. Hurley, J. E. Lewis, Robert C. Magee, Steven Morgan, Dayne Phillips, Bill Porter, Ted Riley, J. T. White, Ernest Lee White, Joe A. Woodson

CLINTON STATE BANK

County: Van Buren P.O. Box 57 Clinton Population: 2,100
 Charter Number: 695 Zip Code: 72031 Charter Date: October 16, 1946
 Telephone: 745-2441 Branches: 4

Bank Holding Company Affiliate: Clinton Bancshares, Inc.

CHAIRMAN & CEO: BOB MORGAN
PRESIDENT: DYKE JOHNSON
EX. V.P.: BUD MCKNIGHT
SR. V.P.: JO SMITH

V.P. & CASHIER: CHARLES E. SMITH
VICE PRESIDENT: EILEEN SMILEY
VICE PRESIDENT: ROBERT BARNUM
SR. CHAIRMAN: JOHN L. JOHNSON

Total Assets	62,993	Preferred Stock	-0-
Loans, Net	28,261	Common Stock	400
Securities	24,909	Surplus	2,100
Interest Bearing Balances	1,599	Undivided Profits	2,025
Total Deposits	57,839	Reserve for Loan Losses	468
No. Shares Authorized	4,000	Total Equity Capital	4,525
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Paul L. Bone, Jay W. Jackson, Dyke Johnson, John L. Johnson, Joe E. Lee, Roy Leffler, Jr., Bud McKnight, Bob Morgan

FIRST STATE BANK AND TRUST COMPANY

County: Faulkner P.O. Box 729 Conway Population: 23,073
 Charter Number: 693 Zip Code: 72032 Charter Date: February 8, 1946
 Telephone: 329-5656 Branches: 5

Bank Holding Company Affiliate: Worthen Banking Corporation

CHAIR. & CEO: MARLIN D. JACKSON
PRESIDENT: BILLY JOE DAUGHERTY
SR. V.P.: JOHN STANTON

SR. V.P. & T.O.: RICHARD CLARK
V.P. & CASHIER: ALVIN GLEN ROSS

Total Assets155,070
 Loans, Net111,705
 Securities25,449
 Interest Bearing Balances2,935
 Total Deposits143,439
 No. Shares Authorized100,000
 No. Shares Outstanding100,000

Preferred Stock-0-
 Common Stock1,000
 Surplus4,000
 Undivided Profits4,823
 Reserve for Loan Losses2,689
 Total Equity Capital9,823
 Subordinated Debt-0-

DIRECTORS: Bob G. Banister, M.D., James H. Brewer, B. J. Daugherty, Alphonse M. Hiegel, Marlin D. Jackson, J. W. McCracken, Charles D. Morgan, Jr., J. F. O'Kelley, Frank E. Robins, III, Stanley Russ, Earl F. Rogers, M. M. Satterfield

CORNING BANK

County: Clay P.O. Box 439 Corning Population: 3,650
 Charter Number: 745 Zip Code: 72422 Charter Date: June 15, 1984
 Telephone: 857-3592 Branches: 2

Bank Holding Company Affiliate: First Paragould Bankshares, Inc.

PRES. & CEO: KELLY G. WRIGHT
EX. V.P. & CASH: DONIS SIMPSON
V.P.-OPER.: LOUISE COLEMAN

STAFF ACCOUNTANT: LILA SHOCKLEY
AUDITOR/COMP. OFF.: VEDA ESMON

Total Assets44,696
 Loans, Net20,885
 Securities19,512
 Interest Bearing Balances290
 Total Deposits38,924
 No. Shares Authorized10,000
 No. Shares Outstanding10,000

Preferred Stock-0-
 Common Stock100
 Surplus1,801
 Undivided Profits1,333
 Reserve for Loan Losses230
 Total Equity Capital3,234
 Subordinated Debt-0-

DIRECTORS: Larry Brewer, William E. Brewer, G. L. Lieblong, Dr. George A. Haynes, Frank Schreit, Jr., J. C. Cothren, Roy McSpadden, J. T. Meriwether, Douglas Pillow, Dr. J. M. Williams, Charles Williamson, Kelly G. Wright

FIRST STATE BANK

County: Ashley
 Charter Number: 718
 Telephone: 364-5131

P.O. Box 638 Crossett
 Zip Code: 71635

Population: 6,700
 Charter Date: March 13, 1963
 Branches: 1

Bank Holding Company Affiliate: Evergreen Bancshares, Inc.

CHAIRMAN: RICHARD E. GRIFFIN
PRES. & CEO: JIMMY V. FINCHER
VICE PRESIDENT: DONALD W. WOODS

CASHIER: CHERYL GOODWIN
ADMIN. OFFICER: JEANIE PARKER
ASST. CASH. & HEAD TEL.: ERMA WALKER

Total Assets14,450
 Loans, Net8,729
 Securities2,324
 Interest Bearing Balances1,375
 Total Deposits13,455
 No. Shares Authorized100,000
 No. Shares Outstanding100,000

Preferred Stock-0-
 Common Stock1,000
 Surplus380
 Undivided Profits449
 Reserve for Loan Losses302
 Total Equity Capital931
 Subordinated Debt-0-

DIRECTORS: Charles Baxley, Richard E. Griffin, James S. Nolley, C. E. Ripley, Donald R. Rodgers

DANVILLE STATE BANK

County: Yell
 Charter Number: 615
 Telephone: 495-2236

P.O. Box 609 Danville
 Zip Code: 72833

Population: 1,698
 Charter Date: October 3, 1930
 Branches: 0

Bank Holding Company Affiliate: Chambers Bancshares, Inc.

CHAIRMAN: JOHN ED CHAMBERS, JR.
PRES. & CEO: JOHN ED CHAMBERS, III
SR. V.P.: EDWARD J. TAYLOR
V.P. & CASHIER: ODEAN PARKER
VICE PRESIDENT: PAUL WILLETT

VICE PRESIDENT: JERRY L. SMITH
VICE PRESIDENT: ROBERT R. REDFERN
VICE PRESIDENT: DEBRA STRAIT
VICE PRESIDENT: WANDA BULL
VICE PRESIDENT: ZELTA BELL

Total Assets73,733
 Loans, Net35,697
 Securities17,357
 Interest Bearing Balances14,689
 Total Deposits66,027
 No. Shares Authorized10,000
 No. Shares Outstanding10,000

Preferred Stock-0-
 Common Stock250
 Surplus2,750
 Undivided Profits4,078
 Reserve for Loan Losses459
 Total Equity Capital7,078
 Subordinated Debt-0-

DIRECTORS: John Ed Chambers, III, John Ed Chambers, Jr., Edward J. Taylor, Lloyd R. George, Fay Mathis, Charles Sloan, Mike Cornwell

ARKANSAS VALLEY BANK

County: Yell
 Charter Number: 714
 Telephone: 229-2151

P.O. Box 330 Dardanelle
 Zip Code: 72834

Population: 3,621
 Charter Date: August 29, 1961
 Branches: 1

Bank Holding Company Affiliate: Bankstock Two, Inc./Ozark Bankshares, Inc.

CEO: GEORGE G. GLEASON, II
CHAIRMAN: CARL G. HOLT
PRES.-BANK SERV.: MARK D. ROSS
DEPUTY CEO: LINDA D. GLEASON

SR. V.P. LENDING: LARRY M. DICKS
SR. V.P. MORT. SERV.: SONYA LEE
V.P.-OPER.: JUDY ELLIOT
CASHIER: DORTHY GEIBE

Total Assets	30,515
Loans, Net	18,039
Securities	5,910
Interest Bearing Balances	3,743
Total Deposits	27,183
No. Shares Authorized	78,329
No. Shares Outstanding	78,329

Preferred Stock	-0-
Common Stock	783
Surplus	1,576
Undivided Profits	781
Reserve for Loan Losses	256
Total Equity Capital	3,140
Subordinated Debt	-0-

DIRECTORS: Dr. Gilroy S. Cornwell, Larry M. Dicks, George G. Gleason, II, Linda D. Gleason, Carl G. Holt, Rosemary D. Holt, Dr. Gene D. Ring, Mark D. Ross, Rennae Sims, William Thornsberry

BANK OF DARDANELLE

County: Yell
 Charter Number: 668
 Telephone: 229-3311

P.O. Box 577 Dardanelle
 Zip Code: 72834

Population: 3,621
 Charter Date: September 12, 1934
 Branches: 1

Bank Holding Company Affiliate: Bank of Dardanelle Bankshares, Inc.

CEO: H. M. ORSBURN
VICE PRESIDENT: V. E. LAMBERT
VICE PRESIDENT: JERRY SADLER

CASHIER: JANELLE PARKER
ASST. V.P.: OPAL ADKISON
ASST. CASHIER: JANETTA JAY

Total Assets	54,533
Loans, Net	21,003
Securities	18,578
Interest Bearing Balances	9,850
Total Deposits	48,325
No. Shares Authorized	8,000
No. Shares Outstanding	8,000

Preferred Stock	-0-
Common Stock	200
Surplus	825
Undivided Profits	4,739
Reserve for Loan Losses	199
Total Equity Capital	5,764
Subordinated Debt	-0-

DIRECTORS: L. R. Berryhill, Fanny B. George, J. L. Hamilton, Evelyn H. Jones, H. M. Orsburn, Noel VanDover, J. W. Wallis

DECATUR STATE BANK

County: Benton
 Charter Number: 707
 Telephone: 752-3281

P.O. Box 38 Decatur
 Zip Code: 72722

Population: 1,013
 Charter Date: May 27, 1954
 Branches: 1

Bank Holding Company Affiliate: None

CHAIRMAN: LLOYD E. PETERSON
PRES. & CEO: VERNON L. AUSTIN
VICE PRESIDENT: PAUL GALYEAN

VICE PRESIDENT: BILL MONTGOMERY
VICE PRESIDENT: WANDA R. TORMEY
ASST. V.P.: BRENDA SPRINKLES

Total Assets29,789
 Loans, Net21,632
 Securities2,869
 Interest Bearing Balances594
 Total Deposits26,150
 No. Shares Authorized7,000
 No. Shares Outstanding7,000

Preferred Stock-0-
 Common Stock350
 Surplus350
 Undivided Profits2,742
 Reserve for Loan Losses645
 Total Equity Capital3,442
 Subordinated Debt-0-

DIRECTORS: Lloyd E. Peterson, Dorothy M. Peterson, Tom M. Edmiston, Dr. E. N. McCollum, Richard E. Wilmoth, Victor Evans, Paul Galyean, Vernon Austin

BANK OF DELIGHT

County: Pike
 Charter Number: 342
 Telephone: 379-2293

P.O. Box 68 Delight
 Zip Code: 71940

Population: 468
 Charter Date: June 16, 1911
 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: OLEN HENDRIX
EX. V.P.: DARWIN HENDRIX

SR. V.P.: GUS WINGFIELD

Total Assets23,276
 Loans, Net7,982
 Securities11,287
 Interest Bearing Balances100
 Total Deposits20,360
 No. Shares Authorized9,375
 No. Shares Outstanding9,375

Preferred Stock-0-
 Common Stock234
 Surplus1,200
 Undivided Profits1,252
 Reserve for Loan Losses98
 Total Equity Capital2,686
 Subordinated Debt-0-

DIRECTORS: Clarence Anthony, Olen Hendrix, Buford Hendrix, Darwin Hendrix, Gus Wingfield, Cecil E. Johnson III, Larry May

FIRST STATE BANK OF DE QUEEN

County: Sevier
 Charter Number: 731
 Telephone: 642-4423

P.O. Box 970 De Queen
 Zip Code: 71832

Population: 4,594
 Charter Date: September 26, 1974
 Branches: 1

Bank Holding Company Affiliate: None

CHAIR.: LOU GRAY
PRES. & CEO: ART MELSON
EX. V.P.: LYNN CHANEY
CASHIER: JEAN TOLLETT

ASST. V.P.: BARBARA KITCHENS
ASST. CASHIER: MARGARET FENTON
AUDITOR: DAVID DUTTON

Total Assets	20,184
Loans, Net	12,455
Securities	3,578
Interest Bearing Balances	1,282
Total Deposits	18,379
No. Shares Authorized	100,000
No. Shares Outstanding	76,000

Preferred Stock	-0-
Common Stock	760
Surplus	100
Undivided Profits	810
Reserve for Loan Losses	193
Total Equity Capital	1,670
Subordinated Debt	20

DIRECTORS: Lou Gray, Gary Bell, R. S. Harris, Art Melson, Ron Moore, Dennis Smiley, Don Stemple, Coy Wiles

DERMOTT STATE BANK

County: Chicot
 Charter Number: 672
 Telephone: 538-3266

P.O. Box C Dermott
 Zip Code: 71638

Population: 4,731
 Charter: Date July 8, 1935
 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: JAMES S. SUITT
VICE PRESIDENT: MARGARET MURPHY
VICE PRESIDENT: FRANK HENRY, JR.
VICE PRESIDENT: DENNIS J. LEE

ASST. V.P. & CASH: SANDRA BRASHER
ASST. V.P.: LOIS D. COMPTON
ASST. V.P.: SHEILA BRANNON

Total Assets	17,528
Loans, Net	2,766
Securities	11,049
Interest Bearing Balances	1,981
Total Deposits	14,720
No. Shares Authorized	18,000
No. Shares Outstanding	18,000

Preferred Stock	-0-
Common Stock	450
Surplus	550
Undivided Profits	1,611
Reserve for Loan Losses	98
Total Equity Capital	2,611
Subordinated Debt	-0-

DIRECTORS: John M. Arnn, John Jeffrey Baxter, John M. Baxter, W. A. Baxter, Frank Henry, Jr., Clarence Horton, Bernard Levi, Lawrence W. Levi, James S. Suitt

FIRST STATE BANK OF DERMOTT

Freeman and Peddicord
P.O. Drawer O Dermott
Zip Code: 71638

County: Chicot
Charter Number: 732
Telephone: 538-3221

Population: 4,731
Charter Date: October 15, 1976
Branches: 0

Bank Holding Company Affiliate: Dermott Bancshares, Inc.

CHAIRMAN: H. W. THOMAS
PRES. & CEO: TOM H. GRUMBLES
EX. V.P.: MARY K. TUCKER

CASHIER: CLAUDINE RADANOVICH
ASST. CASHIER: GERALDINE PARKER

Total Assets 19,090
Loans, Net 8,130
Securities 7,460
Interest Bearing Balances 1,189
Total Deposits 16,029
No. Shares Authorized 18,750
No. Shares Outstanding 15,000

Preferred Stock -0-
Common Stock 150
Surplus 725
Undivided Profits 988
Reserve for Loan Losses 146
Total Equity Capital 1,863
Subordinated Debt -0-

DIRECTORS: R. H. Dennington, Robert B. Gibson, Tom H. Grumbles, Leonard L. Hampson, Daniel C. Horton, Don C. Scott, H. W. Thomas, M.D., Mary K. Tucker

FARMERS AND MERCHANTS BANK

P.O. Box 369 Des Arc
Zip Code: 72040

County: Prairie
Charter Number: 84
Telephone: 256-4191

Population: 2,000
Charter Date: January 20, 1902
Branches: 0

Bank Holding Company Affiliate: Security Bancshares, Inc.

PRES. & CEO: SHEROD S. WHITE

VICE PRESIDENT: JAMES C. TIPTON

Total Assets 31,220
Loans, Net 9,861
Securities 19,664
Interest Bearing Balances -0-
Total Deposits 23,786
No. Shares Authorized 78,819
No. Shares Outstanding 78,819

Preferred Stock -0-
Common Stock 788
Surplus 1,100
Undivided Profits 5,285
Reserve for Loan Losses 183
Total Equity Capital 7,173
Subordinated Debt -0-

DIRECTORS: S. R. Nichols, Henry Nichols, Sherod White, James Tipton, V. O. Calhoun, Jr., Donald Guess, Graham Mullen, George Ford, R. L. Morton, Leo Simmons

DEWITT BANK & TRUST COMPANY

County: Arkansas
Charter Number: 605
Telephone: 946-3531

P.O. Drawer 71 DeWitt
Zip Code: 72042

Population: 3,928
Charter Date: March 1, 1929
Branches: 0

Bank Holding Company Affiliate: DBT Financial Corporation

CHAIRMAN: ELMER FERGUSON
VICE CHAIRMAN: JULIAN BROWN
PRES. & CEO: GARY HUDSON
SR. V.P.: LARRY O'BRIANT

V.P. & SR. T.O.: FRANK ELLIS
VICE PRESIDENT: MOLLY HAGEMAN
AUDITOR: TERRY McCULLARS

Total Assets	61,672	Preferred Stock	-0-
Loans, Net	23,183	Common Stock	1,350
Securities	29,030	Surplus	3,150
Interest Bearing Balances	4,085	Undivided Profits	5,303
Total Deposits	51,358	Reserve for Loan Losses	652
No. Shares Authorized	54,000	Total Equity Capital	9,803
No. Shares Outstanding	40,959	Subordinated Debt	-0-

DIRECTORS: W. H. Botts, Julian Brown, E. E. Denman, Ray D. Dickson, Elmer Ferguson, Wayne Hampton, Gary Hudson, George Pike, Charles W. Rasco III, Nancy F. Rasco, Jack Whitmore

DUMAS STATE BANK

County: Desha
Charter Number: 729
Telephone: 382-4204

P.O. Box 700 Dumas
Zip Code: 71639

Population: 6,091
Charter Date: January 11, 1974
Branches: 0

Bank Holding Company Affiliate: Dumas Bancshares, Inc.

PRES. & CEO: JAMES R. HALL
VICE PRESIDENT: DENNIS FERGUSON

CASHIER: ANITA GRIMES

Total Assets	20,723	Preferred Stock	-0-
Loans, Net	11,080	Common Stock	300
Securities	5,299	Surplus	700
Interest Bearing Balances	398	Undivided Profits	640
Total Deposits	18,984	Reserve for Loan Losses	178
No. Shares Authorized	30,000	Total Equity Capital	1,640
No. Shares Outstanding	30,000	Subordinated Debt	-0-

DIRECTORS: James R. Hall, A. O. French, Merle Peterson, M.E. McDonald, Dorothy Moore, Howard R. Harris, William F. Teeter, William A. West, Herman Vickers

THE DELTA STATE BANK

County: Phillips
Charter Number: 697
Telephone: 827-3397

P.O. Box 595 Elaine
Zip Code: 72333

Population: 1,110
Charter Date: December 30, 1947
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CASHIER: MARY LOUISE
DEMORET FISER

Total Assets	2,473	Preferred Stock	-0-
Loans, Net	355	Common Stock	40
Securities	644	Surplus	80
Interest Bearing Balances	200	Undivided Profits	936
Total Deposits	1,417	Reserve for Loan Losses	6
No. Shares Authorized	1,600	Total Equity Capital	1,056
No. Shares Outstanding	1,600	Subordinated Debt	-0-

DIRECTORS: Lamar Marks, Esley E. Johnson, Sr., V. Poindexter Fiser, Mary Louise Demoret Fiser

THE EXCHANGE BANK & TRUST COMPANY

County: Union
Charter Number: 658
Telephone: 862-6683

224 North Washington
P.O. Box 641 El Dorado
Zip Code: 71731

Population: 26,685
Charter Date: August 12, 1933
Branches: 2

Bank Holding Company Affiliate: Exchange Bancshares, Inc.

PRES. & CEO: ROBERT P. TAYLOR
SR. V.P.—OPERATIONS: STEVE
LEVERETTE
SR. V.P.—LENDING: H. GLENN RAMBIN

SR. V.P.—LOAN ADMIN. & COMP.:
CAROLYN BEAVERS
SR. V.P.—TRUST & INVEST.: R. DOUGLAS
WRIGHT
V.P./CONTROLLER: JOHN SINCLAIR

Total Assets	95,063	Preferred Stock	-0-
Loans, Net	46,773	Common Stock	1,000
Securities	34,740	Surplus	1,000
Interest Bearing Balances	3,526	Undivided Profits	6,436
Total Deposits	82,935	Reserve for Loan Losses	825
No. Shares Authorized	200,000	Total Equity Capital	8,436
No. Shares Outstanding	132,000	Subordinated Debt	500

DIRECTORS: James W. Garison, D. R. James, Jr., John R. Meadows, Charles Thomas, Bruce Anthony, George Haefner, Rodney Landes, Jim Sheppard, M.D., Gerald Young, Edward Hurley, Bill G. McGuire, Robert P. Taylor, John R. Williamson, M.D.

BANK OF ELKINS

County: Washington
 Charter Number: 377
 Telephone: 643-2131

P.O. Box 333 Elkins
 Zip Code: 72727

Population: 600
 Charter Date: June 1, 1912
 Branches: 1

Bank Holding Company Affiliate: Community Investment, Inc.

PRES. & CEO: JOEL L. BUNCH
CASHIER, EX. V.P.: JOYCE R. BUNCH

VICE PRESIDENT: RANDALL D. HARPER
ASST. CASHIER: MARGIE R. EATON

Total Assets	22,900
Loans, Net	15,329
Securities	4,239
Interest Bearing Balances	900
Total Deposits	20,984
No. Shares Authorized	12,500
No. Shares Outstanding	10,000

Preferred Stock	-0-
Common Stock	250
Surplus	591
Undivided Profits	993
Reserve for Loan Losses	197
Total Equity Capital	1,834
Subordinated Debt	-0-

DIRECTORS: Joel L. Bunch, Joyce R. Bunch, Sarah L. Bunch, David R. Malone

BANK OF ENGLAND

123 S. Main
 P.O. Box 70 England
 Zip Code: 72046

County: Lonoke
 Charter Number: 48
 Telephone: 842-2555

Population: 3,018
 Charter Date: August 8, 1898
 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: SETH BOLES, JR.
CASHIER: OTHA E. FRIZZELL

ASST. V.P.: GARY R. CANADA, SR.

Total Assets	15,387
Loans, Net	6,356
Securities	5,021
Interest Bearing Balances	297
Total Deposits	13,152
No. Shares Authorized	10,000
No. Shares Outstanding	10,000

Preferred Stock	-0-
Common Stock	100
Surplus	750
Undivided Profits	1,257
Reserve for Loan Losses	123
Total Equity Capital	2,107
Subordinated Debt	-0-

DIRECTORS: Seth Boles, Jr., Otha E. Frizzell, Thomas O. Murchison, Sr., Gary R. Canada, Sr.

THE CITIZENS BANK

County: Lonoke
Charter Number: 633
Telephone: 842-2541

P.O. Box 190 England
Zip Code: 72046

Population: 3,018
Charter Date: January 14, 1931
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: KAYE L. HALL
V.P. & LOAN OFF.: BOBBY D.
MONTGOMERY

V.P. & CASHIER: SHEILA C. RICE

Total Assets	21,087	Preferred Stock	-0-
Loans, Net	8,366	Common Stock	240
Securities	6,116	Surplus	1,160
Interest Bearing Balances	4,060	Undivided Profits	1,555
Total Deposits	18,027	Reserve for Loan Losses	92
No. Shares Authorized	9,600	Total Equity Capital	2,955
No. Shares Outstanding	9,600	Subordinated Debt	-0-

DIRECTORS: Kaye L. Hall, Pauline Leonard, Dorothy C. Morey, John W. Gann, D. B. Morgan, Jr., Bobby D. Montgomery, Sheila C. Rice

THE EUDORA BANK

111 N. Main Street
P.O. Box 270 Eudora
Zip Code: 71640

County: Chicot
Charter Number: 629
Telephone: 355-8311

Population: 3,840
Charter Date: December 23, 1930
Branches: 0

Bank Holding Company Affiliate: Delta Bancshares, Inc.

EX. V.P. & CEO: GENE KEITH

V.P. & CASHIER: CLAUDENE STEPHENS

Total Assets	21,101	Preferred Stock	-0-
Loans, Net	7,812	Common Stock	350
Securities	9,046	Surplus	1,400
Interest Bearing Balances	2,176	Undivided Profits	645
Total Deposits	17,084	Reserve for Loan Losses	193
No. Shares Authorized	14,000	Total Equity Capital	2,395
No. Shares Outstanding	14,000	Subordinated Debt	-0-

DIRECTORS: W. K. Grubbs, Alvin Meyer, Jr., Charles Poole, Jimmy Pylate, William C. Rankin, W. R. Selman, Dr. W. J. Weaver

BANK OF EUREKA SPRINGS

County: Carroll P.O. Box 309 Eureka Springs Population: 1,982
 Charter Number: 374 Zip Code: 72632 Charter Date: May 4, 1912
 Telephone: 253-8241 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: JOHN F. CROSS
EX. V.P.: KING GLADDEN

VICE PRESIDENT: RICHARD KELLEY
ASST. V.P.: DAVE BAKER

Total Assets	Preferred Stock
Loans, Net	Common Stock
Securities	Surplus
Interest Bearing Balances	Undivided Profits
Total Deposits	Reserve for Loan Losses
No. Shares Authorized	Total Equity Capital
No. Shares Outstanding	Subordinated Debt

DIRECTORS: John F. Cross, Eagle Thomas, Dorothy Mathews, Claude Cross, A. J. Clark, Loren Clark, Ruth Cross, Lewis Epley, Dave Bird, Wayne Johnson, Michael Mathews

BANK OF EVENING SHADE

Hwy 167 South
 P.O. Box 130 Evening Shade
 Zip Code: 72532

County: Sharp Population: 394
 Charter Number: 69 Charter Date: February 6, 1901
 Telephone: 266-3215 Branches: 0

Bank Holding Company Affiliate: Sharp Bancshares, Inc.

CHAIRMAN: JAMES M. STREET

PRES. & CEO: A. H. HOANEY

Total Assets	Preferred Stock
Loans, Net	Common Stock
Securities	Surplus
Interest Bearing Balances	Undivided Profits
Total Deposits	Reserve for Loan Losses
No. Shares Authorized	Total Equity Capital
No. Shares Outstanding	Subordinated Debt

DIRECTORS: Samuel F. Beller, Clifton Crabtree, A. H. Hoaney, Eugene Street, James E. Street, James M. Street

McILROY BANK & TRUST

County: Washington P.O. Box 1327 Fayetteville Population: 39,640
 Charter Number: 31 Zip Code: 72701 Charter Date: December 24, 1900
 Telephone: 575-1000 Branches: 5

Bank Holding Company Affiliate: Northwest Arkansas Bancshares, Inc.

PRES. & CEO: JAMES C. GLENN
SR. V.P. LOAN DIV.: BRUCE LOFTIN
V.P. OPER. DIV.: JIM WILSON

V.P. TRUST DIV.: BOB PLUMMER
V.P. RETAIL BANKING: KIM SIMPSON

Total Assets	141,051	Preferred Stock	-0-
Loans, Net	73,418	Common Stock	8,353
Securities	44,576	Surplus	1,407
Interest Bearing Balances	4,251	Undivided Profits	(570)
Total Deposits	124,193	Reserve for Loan Losses	2,912
No. Shares Authorized	811,120	Total Equity Capital	9,190
No. Shares Outstanding	350,692	Subordinated Debt	1,500

DIRECTORS: Jim C. Walton, Millard Goff, James H. Stewart, James C. Glenn, Ann Henry, Charles F. Scharlau, J. Frank Broyles, Jim Bob Wheeler, Carl Collier, James D. Mashburn

FORDYCE BANK & TRUST COMPANY

County: Dallas P.O. Box 352 Fordyce Population: 5,175
 Charter Number: 631 Zip Code: 71742 Charter Date: January 5, 1931
 Telephone: 352-3107 Branches: 2

Bank Holding Company Affiliate: FBT Bancshares, Inc.

PRES. & CEO: CURTIS HUTCHINS
V.P. & T.O.: JIM HULSE

V.P. & CASHIER: SUZETTE CRUTCHFIELD
ASST. V.P.: WANDA SMURL

Total Assets	39,966	Preferred Stock	-0-
Loans, Net	17,478	Common Stock	200
Securities	16,596	Surplus	1,600
Interest Bearing Balances	200	Undivided Profits	2,020
Total Deposits	35,577	Reserve for Loan Losses	242
No. Shares Authorized	8,000	Total Equity Capital	3,820
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: J. H. Everett, L. Weems Trussell, J. Graydon Parham, J. W. Hearnberger, E. C. Benton, Curtis Hutchins, D. J. Barnes, S. K. Benton

PLANTERS BANK AND TRUST COMPANY

County: St. Frances
 Charter Number: 521
 Telephone: 633-2833

P.O. Box 1539 Forrest City
 Zip Code: 72335

Population: 14,000
 Charter Date: April 15, 1921
 Branches: 3

Bank Holding Company Affiliate: None

CHAIR., PRES & CEO: FRANKIE PRATT
SR. V.P.: WADE HAWKINS
VICE PRESIDENT: DAVID HARDKE
VICE PRESIDENT: STEVE HORTON

VICE PRESIDENT: DIANE THOMASON
VICE PRESIDENT: J. C. CAMPBELL
ASST. V.P.: JUDY LOTT
CASHIER: DONNA GARNER

Total Assets49,015
 Loans, Net25,944
 Securities9,796
 Interest Bearing Balances4,960
 Total Deposits44,375
 No. Shares Authorized24,000
 No. Shares Outstanding-0-

Preferred Stock-0-
 Common Stock600
 Surplus2,900
 Undivided Profits787
 Reserve for Loan Losses583
 Total Equity Capital4,287
 Subordinated Debt-0-

DIRECTORS: Frankie Pratt, David M. Hardke, R. B. Twist, J. R. Chappell, Jr., O. J. Gandy, Jr., J. R. Grobmyer, Michael E. Cissell, Oral Edwards, John V. Casbeer, C. N. Haven

PLANTERS & MERCHANTS BANK

County: Arkansas
 Charter Number: 721
 Telephone: 548-2211

P.O. Box 538 Gillett
 Zip Code: 72055

Population: 927
 Charter Date: January 13, 1967
 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: LARRY E. BAUER
ASST. V.P.: LLOYD E. WALLACE

CASHIER: ALICE M. PERRITT
ASST. CASHIER: CAROLYN SULLIVAN

Total Assets13,782
 Loans, Net9,093
 Securities3,140
 Interest Bearing Balances100
 Total Deposits11,875
 No. Shares Authorized12,000
 No. Shares Outstanding12,000

Preferred Stock-0-
 Common Stock150
 Surplus700
 Undivided Profits440
 Reserve for Loan Losses207
 Total Equity Capital1,290
 Subordinated Debt-0-

DIRECTORS: Keneth Smith, Frank C. Wolfe, Darrel Nichols, Bobby Turner, Darrall Richter, Johnny Holzhauer, Scott Place, Larry E. Bauer

THE BANK OF GLENWOOD

County: Pike
 Charter Number: 398
 Telephone: 356-2121

P.O. Box O Glenwood
 Zip Code: 71943

Population: 1,414
 Charter Date: December 27, 1912
 Branches: 1

Bank Holding Company Affiliate: None

CHAIRMAN: IRVIN C. BAINUM
VICE CHAIRMAN: VICTOR H. COX
PRES. & CEO: HAROLD SMITH

CASHIER: PATRICIA OWENS
VICE PRESIDENT: LYNDA ROBBINS
ASST. V.P.: KATHRYN BAXTER

Total Assets28,339
 Loans, Net17,937
 Securities4,162
 Interest Bearing Balances3,955
 Total Deposits25,784
 No. Shares Authorized4,000
 No. Shares Outstanding4,000

Preferred Stock-0-
 Common Stock100
 Surplus650
 Undivided Profits1,469
 Reserve for Loan Losses295
 Total Equity Capital2,219
 Subordinated Debt.....-0-

DIRECTORS: Irvin Bainum, Harold Smith, Victor H. Cox, Richard L. Cox, Roy A. Wisener, Mark Bainum

FIRST STATE BANK

340 South Main Street
 P.O. Box A Gould
 Zip Code: 71643

County: Lincoln
 Charter Number: 719
 Telephone: 263-4325

Population: 1,671
 Charter Date: January 6, 1964
 Branches: 1

Bank Holding Company Affiliate: Gould Bancshares, Inc.

CHAIRMAN: W. J. BOREN
PRES. & CEO: HAROLD H. REID
SR. V.P. & CASHIER: MARY L. NOLAN
EX. V.P.: ERNEST C. BRADSHAW

VICE PRESIDENT: WANDA ROBERTSON
ASST. V.P.: DEBBYE BRADLEY
ASST. CASHIER: PAT ROOK

Total Assets11,954
 Loans, Net6,499
 Securities2,398
 Interest Bearing Balances1,646
 Total Deposits10,006
 No. Shares Authorized20,000
 No. Shares Outstanding20,000

Preferred Stock-0-
 Common Stock200
 Surplus1,000
 Undivided Profits(55)
 Reserve for Loan Losses171
 Total Equity Capital1,145
 Subordinated Debt.....-0-

DIRECTORS: W. J. Boren, Harold H. Reid, L. E. Branson, Jr., W. H. Carder, Sr., Donald L. Eifling, T. M. Fish, Victor Holthoff, Kenneth Johnson, R. C. Johnson, Jr., R. W. Jones, Stanley Norris, John H. Rogers, Howard Raley

BANK OF GRAVETT

County: Benton	P.O. Box 160 Gravette	Population: 1,218
Charter Number: 46	Zip Code: 72736	Charter Date: February 28, 1900
Telephone: 787-5251		Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: JOHN R. MEADE
EX. V.P.: DAVID N. WILLS
VICE PRESIDENT: JIM ALLEN
EDMONDSON
VICE PRESIDENT: WILLIAM R. MEADE

CASHIER: LARRY WILMOTH
ASST. CASHIER: MARGARET PEARSON
ASST. CASHIER: VIRGINIA GIBSON
ASST. CASHIER: WALT NIELSEN

Total Assets	53,788	Preferred Stock	-0-
Loans, Net	26,844	Common Stock	100
Securities	21,598	Surplus	900
Interest Bearing Balances	300	Undivided Profits	6,071
Total Deposits	45,977	Reserve for Loan Losses	417
No. Shares Authorized	4,000	Total Equity Capital	7,071
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Phillip Chastain, George Cowgur, Albert Dunagin, Jim Allen Edmondson, George Haley, John R. Meade, William R. Meade, David N. Wills

FARMERS BANK

County: Sebastian	P.O. Box 610 Greenwood	Population: 3,317
Charter Number: 243	Zip Code: 72936	Charter Date: August 7, 1907
Telephone: 996-4171		Branches: 3

Bank Holding Company Affiliate: None

CHAIRMAN: MEANS WILKINSON
PRES. & CEO: BETTY J. WILKINSON
VICE PRESIDENT: STANHOPE WILKINSON

VICE PRESIDENT: EDWARD WILKINSON
ADMINISTRATIVE ASST.: TRESA GAMBLE

Total Assets	52,586	Preferred Stock	-0-
Loans, Net	20,297	Common Stock	300
Securities	24,661	Surplus	2,000
Interest Bearing Balances	3,365	Undivided Profits	4,745
Total Deposits	44,836	Reserve for Loan Losses	257
No. Shares Authorized	7,500	Total Equity Capital	7,045
No. Shares Outstanding	7,500	Subordinated Debt	-0-

DIRECTORS: Means Wilkinson, Betty Wilkinson, Stanhope Wilkinson, Edward Wilkinson, Bronson Andrews, Tresa Gamble

FIRST STATE BANK OF GURDON

P.O. Box 446 Gurdon
Zip Code: 71743

County: Clark
Charter Number: 61
Telephone: 353-2534

Population: 2,700
Charter Date: August 4, 1900
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: FRED REED
V.P.—LENDING: CARROLL COSTON

V.P.—CASHIER: LINDA BITTLE

Total Assets	24,120
Loans, Net	10,513
Securities	6,884
Interest Bearing Balances	3,862
Total Deposits	21,199
No. Shares Authorized	75,000
No. Shares Outstanding	38,325

Preferred Stock	-0-
Common Stock	383
Surplus	2,317
Undivided Profits	1,223
Reserve for Loan Losses	282
Total Equity Capital	1,477
Subordinated Debt	300

DIRECTORS: C. Louis Cabe, Fred E. Reed, Paul Barringer, Carroll Coston, Al Brown, Charles Cabe, Austin Capps, A. A. Horne, Jimmy Robbs, Maurice Stricklin

FARMERS BANK

P.O. Box 350 Hamburg
Zip Code: 71646

County: Ashley
Charter Number: 680
Telephone: 853-5222

Population: 3,394
Charter Date: March 10, 1941
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: GUY HUMPHRIES
EX. V.P.: GORDON PRICE
VICE PRESIDENT: VELMA FARMER
CASHIER: ALLEN FARMER

ASST. CASHIER: JETTIE MAE ATKINS
ASST. CASHIER: JOANN ROBERTS
CONTROLLER: LINDA STELL

Total Assets	26,887
Loans, Net	10,826
Securities	4,609
Interest Bearing Balances	8,998
Total Deposits	24,295
No. Shares Authorized	30,000
No. Shares Outstanding	22,260

Preferred Stock	-0-
Common Stock	557
Surplus	796
Undivided Profits	744
Reserve for Loan Losses	106
Total Equity Capital	2,097
Subordinated Debt	-0-

DIRECTORS: P. E. Barnes, Joel W. Foote, W. E. Foote, Nancy C. Foote, W. E. Johnson, Earl Scott, Jack Shell, John W. Spivey, Guy Humphries and Gordon Price

CALHOUN COUNTY BANK

County: Calhoun
 Charter Number: 220
 Telephone: 798-2207

P.O. Box 8 Hampton
 Zip Code: 71744

Population: 1,650
 Charter Date: October 26, 1906
 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN & CEO: SEARCY W. HARRELL, SR.
V. CHAIR.: SEARCY W. HARRELL, JR.
PRESIDENT: B. DICKSON NEAL

EX. V.P.: BILLY G. WRIGHT
VICE PRESIDENT: LEN HARRELL

Total Assets25,233
 Loans, Net10,059
 Securities12,928
 Interest Bearing Balances693
 Total Deposits22,088
 No. Shares Authorized4,000
 No. Shares Outstanding4,000

Preferred Stock-0-
 Common Stock100
 Surplus900
 Undivided Profits1,897
 Reserve for Loan Losses241
 Total Equity Capital2,897
 Subordinated Debt-0-

DIRECTORS: Hubert J. Brown, Phillip J. Foster, Searcy W. Harrell, Sr., Searcy W. Harrell, Jr., Len Harrell, Fay Harrell, B. Dickson Neal, H. M. Welsh, D. W. Wells, Billy G. Wright

THE BANK OF HARRISBURG

201 East Jackson
 P.O. Box 17 Harrisburg
 Zip Code: 72432

County: Poinsett
 Charter Number: 620
 Telephone: 578-2472

Population: 1,963
 Charter Date: December 2, 1930
 Branches: 0

Bank Holding Company Affiliate: Lake Hamilton Enterprises, Inc.

PRES. & CEO: JERRY M. DYER
EX. V.P.: JAMES M. WILLIAMS
CASHIER: DONALD BRITNELL

ASST. CASHIER: EVELYN WILLIAMS
ASST. CASHIER: BOBBIE DILL

Total Assets25,434
 Loans, Net12,571
 Securities7,281
 Interest Bearing Balances1,479
 Total Deposits23,071
 No. Shares Authorized4,000
 No. Shares Outstanding4,000

Preferred Stock-0-
 Common Stock100
 Surplus2,900
 Undivided Profits(790)
 Reserve for Loan Losses648
 Total Equity Capital2,210
 Subordinated Debt-0-

DIRECTORS: Jim Tom Butler, Jerry M. Dyer, James M. Williams, Harold Majors, Anna Margaret Butler, Paul Eaton, Elizabeth Eaton, Patricia Butler, Connie Butler

THE SECURITY BANK

County: Boone
 Charter Number: 647
 Telephone: 741-8200

P.O. Box 1078 Harrison
 Zip Code: 72601

Population: 9,567
 Charter Date: November 20, 1931
 Branches: 2

**Bank Holding Company Affiliate: First Security Corporation/
 First Commercial Corporation**

PRES. & CEO: WAYNE CLARK
EX. V.P.: DOUGLAS L. JACKSON
SR. V.P.: DOLORES LAFFERTY

V.P.—MARKETING: JERRY McFARLAND
V.P. & CONTROLLER: JOHN EOFF
V.P. & CASHIER: RICHARD McBEE

Total Assets111,330
 Loans, Net58,193
 Securities37,856
 Interest Bearing Balances2,130
 Total Deposits102,797
 No. Shares Authorized180,000
 No. Shares Outstanding180,000

Preferred Stock-0-
 Common Stock1,800
 Surplus3,200
 Undivided Profits2,822
 Reserve for Loan Losses1,364
 Total Equity Capital7,822
 Subordinated Debt-0-

DIRECTORS: Dr. Ralph Bowers, John O. Campbell, Wayne Clark, L. E. Durand, Edwin P. Henry, Richard R. Hudson, Douglas L. Jackson, Junior Lee, Jerry P. Maland, H. K. McCaleb, Jr.

HAZEN FIRST STATE BANK

County: Prairie
 Charter Number: 744
 Telephone: 255-4567

P.O. Box 783 Hazen
 Zip Code: 72064

Population: 1,700
 Charter Date: May 12, 1983
 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: WILLIAM M. SHARP
CASHIER: NANCY KOCOUREK
ASST. V.P.: BILLY BENNETT

ASST. CASHIER: ANN DOOLEY
ASST. CASHIER: SARA PERRY

Total Assets13,464
 Loans, Net6,780
 Securities3,859
 Interest Bearing Balances190
 Total Deposits12,561
 No. Shares Authorized15,000
 No. Shares Outstanding13,308

Preferred Stock-0-
 Common Stock665
 Surplus315
 Undivided Profits(162)
 Reserve for Loan Losses184
 Total Equity Capital818
 Subordinated Debt-0-

DIRECTORS: Tommy Hillman, Pat Henderson, Neil Maynard, Robert Petter, Vernon Giss, W. M. Sharp

THE CLEBURNE COUNTY BANK

County: Cleburne P.O. Box 1000 Heber Springs Population: 5,371
 Charter Number: 626 Zip Code: 72543 Charter Date: December 16, 1930
 Telephone: 362-2456 Branches: 4

Bank Holding Company Affiliate: Lake Hamilton Enterprises, Inc.

PRES. & CEO: JEROME JOHNSON
EX. V.P.: WALTER ALDRIDGE
V.P. & CASHIER: JUANITA TAYLOR

VICE PRESIDENT: PEGGY SMITH
VICE PRESIDENT: MARY HOLLAND

Total Assets	97,265	Preferred Stock	-0-
Loans, Net	40,977	Common Stock	120
Securities	44,429	Surplus	2,500
Interest Bearing Balances	1,094	Undivided Profits	4,530
Total Deposits	89,325	Reserve for Loan Losses	723
No. Shares Authorized	1,200	Total Equity Capital	7,150
No. Shares Outstanding	1,200	Subordinated Debt	250

DIRECTORS: Jerome Johnson, Walter Aldridge, Jim Tom Butler, Dr. Ricky Johnson, Richie Lee, Wetzel Stark, L. E. Roberts, Jr., Harold Majors, Jr., Anna Margaret Butler, Beth Eaton, Paul Eaton, Connie Butler, Jerry Dyer, Patricia Butler

HERBER SPRINGS STATE BANK

County: Cleburne P.O. Box 30 Herber Springs Population: 5,371
 Charter Number: 735 Zip Code: 72543 Charter Date: May 7, 1977
 Telephone: 362-5821 Branches: 1

Bank Holding Company Affiliate: State Holding Company

PRES. & CEO: THOMAS E. PROPPES, JR.
SR. V.P.: ROBERT CARD

V.P. & CASHIER: JOYCE HARRAL
VICE PRESIDENT: JANICE PARROTT

Total Assets	36,961	Preferred Stock	-0-
Loans, Net	23,449	Common Stock	1,766
Securities	4,893	Surplus	650
Interest Bearing Balances	3,292	Undivided Profits	204
Total Deposits	34,299	Reserve for Loan Losses	334
No. Shares Authorized	21,000	Total Equity Capital	2,212
No. Shares Outstanding	18,000	Subordinated Debt	216

DIRECTORS: Harry Hastings, Jr., Cathy Owen, Al Harkins, Thomas E. Propes, Jr.

BANK OF HOLLY GROVE

County: Monroe
 Charter Number: 118
 Telephone: 462-3331

P.O. Box Q Holly Grove
 Zip Code: 72069

Population: 750
 Charter Date: May 12, 1903
 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: THOMAS M. HARGROVE

SR. V.P. & CASHIER: JEAN M. KIRKPATRICK

Total Assets20,559
 Loans, Net10,134
 Securities8,275
 Interest Bearing Balances299
 Total Deposits17,570
 No. Shares Authorized2,400
 No. Shares Outstanding2,400

Preferred Stock-0-
 Common Stock60
 Surplus940
 Undivided Profits1,742
 Reserve for Loan Losses222
 Total Equity Capital2,742
 Subordinated Debt-0-

DIRECTORS: Wilsie M. Matthews, Ruth T. Dearing, Donald R. Dearing, Thomas M. Hargrove, Jean M. Kirkpatrick, R. H. Mayo, John B. Moore, Jr., Herd E. Stone, Jr.

HORATIO STATE BANK

Corner of Pride and Main
 P.O. Box 347 Horatio
 Zip Code: 71842

County: Sevier
 Charter Number: 179
 Telephone: 832-3211

Population: 989
 Charter Date: May 15, 1905
 Branches: 0

Bank Holding Company Affiliate: Pioneer Bancshares, Inc.

PRES. & CEO: C. E. HENDRIX, JR.
SR. V.P.: EDITH H. SMITH

EX. V.P. & CASHIER: WILBURN SMITH
OPERATIONS OFF.: LOLA LAWRENCE

Total Assets23,855
 Loans, Net10,847
 Securities4,686
 Interest Bearing Balances6,533
 Total Deposits21,759
 No. Shares Authorized2,000
 No. Shares Outstanding2,000

Preferred Stock-0-
 Common Stock100
 Surplus1,000
 Undivided Profits849
 Reserve for Loan Losses253
 Total Equity Capital1,949
 Subordinated Debt-0-

DIRECTORS: C. E. Hendrix, Jr., Edith H. Smith, Wilburn Smith, Lilla S. Hendrix, Loy Poag, Fred Sullivan

DIRECTORS: Charles Luter, Bob J. Downing, Dan Matthews, Jerry Foley, Preston Clark

FIRST JACKSONVILLE BANK AND TRUST

County: Pulaski P.O. Box 827 Jacksonville Population: 27,000
 Charter Number: 701 Zip Code: 72076 Charter Date: August 2, 1949
 Telephone: 982-4511 Branches: 4

Bank Holding Company Affiliate: First Arkansas Bancshares

CEO: KENNETH PAT WILSON
PRESIDENT: LARRY T. WILSON
EX. V.P.: JOHN S. FORTENBURY
VICE PRESIDENT: DWIGHT BENTON
VICE PRESIDENT: SIBYL H. CLAY
VICE PRESIDENT: LYNN D. FAGAN

VICE PRESIDENT: JOHN HARDWICK
VICE PRESIDENT: FRED LOTTER
V.P. & T.O.: JOHN R. McNEE
VICE PRESIDENT: BILL PENDLETON
VICE PRESIDENT: MARY VERSER

Total Assets	81,940	Preferred Stock	-0-
Loans, Net	49,964	Common Stock	2,000
Securities	20,422	Surplus	1,000
Interest Bearing Balances	200	Undivided Profits	4,577
Total Deposits	73,395	Reserve for Loan Losses	752
No. Shares Authorized	200,000	Total Equity Capital	7,577
No. Shares Outstanding	200,000	Subordinated Debt	-0-

DIRECTORS: Harry K. Dougherty, Bartus M. Gray, Jr., Melda A. Rice, Kenneth Pat Wilson, Larry T. Wilson, Michael K. Wilson, Thomas H. Wortham, M.D.

NEWTON COUNTY BANK

County: Newton P.O. Box 437 Jasper Population: 519
 Charter Number: 121 Zip Code: 72641 Charter Date: March 24, 1903
 Telephone: 446-2265 Branches: 1

Bank Holding Company Affiliate: Newco Corp./Ozark Bankshares, Inc.

CHAIRMAN: CARL G. HOLT
CEO: GEORGE G. GLEASON, II
DEPUTY CEO: LINDA D. GLEASON
PRES.—BANK SERVICES: MARK D. ROSS

SR. V.P.: LARRY M. DICKS
EX. V.P.: DANNY CRINER
VICE PRESIDENT: GEORGE LANDRUM
ASST. V.P.: INAS WATSON

Total Assets	33,995	Preferred Stock	-0-
Loans, Net	22,905	Common Stock	58
Securities	6,408	Surplus	1,842
Interest Bearing Balances	1,965	Undivided Profits	941
Total Deposits	30,438	Reserve for Loan Losses	243
No. Shares Authorized	2,340	Total Equity Capital	2,841
No. Shares Outstanding	2,340	Subordinated Debt	-0-

DIRECTORS: Carl G. Holt, Mark D. Ross, Linda D. Gleason, George G. Gleason, II, George Landrum, Danny Criner

BANK OF NORTHEAST ARKANSAS

County: Craighead P.O. Box 1617 Jonesboro Population: 36,000
 Charter Number: 150 Zip Code: 72401 Charter Date: February 14, 1904
 Telephone: 932-2131 Branches: 4

Bank Holding Company Affiliate: None

CHAIR., PRES. & CEO: SLOAN RAINWATER
VICE CHAIRMAN: WM. I. RAINWATER
EX. V.P.: AUDREY GLENN
SR. V.P.: MAX COBB
VICE PRESIDENT: LOYCE GIBSON
V.P. & CASHIER: EVA BEELER

ASST. V.P.: GAIL NEBLETT
ASST. V.P.: BRUCE RHIDDLEHOOVER
ASST. CASHIER: BRENDA GRIFFITH
ASST. CASHIER: MERLE FRY
ASST. CASHIER: SHARRON CALDWELL

Total Assets43,716
 Loans, Net21,030
 Securities14,332
 Interest Bearing Balances1,203
 Total Deposits39,366
 No. Shares Authorized75,000
 No. Shares Outstanding75,000

Preferred Stock-0-
 Common Stock750
 Surplus1,000
 Undivided Profits1,973
 Reserve for Loan Losses479
 Total Equity Capital3,723
 Subordinated Debt200

DIRECTORS: Sloan Rainwater, Wm. I. Rainwater, Weldon Rainwater, M.D., Wm. I. Rainwater, Jr., A. B. Clark, Steve Cox, Virginia Cox, Grover Poole, M.D., J. A. Tomlinson, Gerald G. Watkins

CITIZENS BANK OF JONESBORO

County: Craighead P.O. Box 1090 Jonesboro Population: 36,000
 Charter Number: 488 Zip Code: 72403 Charter Date: July 25, 1919
 Telephone: 932-6603 Branches: 6

Bank Holding Company Affiliate: Citizens Bancshares, Inc.

CHAIR. & CEO: HERBERT H. McADAMS, II
PRESIDENT: WALTER A. DeROECK
V. CH. & ASST. SEC.: H. HALL McADAMS, III

VICE PRESIDENT: ROBERT C. CONNOR
SECRETARY: BESSIE HODGES

Total Assets196,275
 Loans, Net117,544
 Securities55,269
 Interest Bearing Balances-0-
 Total Deposits170,471
 No. Shares Authorized217,000
 No. Shares Outstanding217,000

Preferred Stock-0-
 Common Stock2,170
 Surplus2,330
 Undivided Profits9,181
 Reserve for Loan Losses2,588
 Total Equity Capital13,681
 Subordinated Debt1,300

DIRECTORS: Herbert H. McAdams, II, Robert C. Connor, John C. Deacon, Walter A. DeRoek, Glenn Dickson, W. O. Doak, Charlotte Eddington, W. M. Freeze, Jr., James Gramling, Ray Hall, Al M. Heringer, III, Bill Hurt, Jr., H. Hall McAdams, III, Minor M. Markle, Oscar J. Melton, Oscar J. Melton, Jr., W. D. Roberts, Jr., W. R. Roberts, Frank E. Walden, G. D. Wisdom

MERCANTILE BANK

County: Craighead
 Charter Number: 648
 Telephone: 935-5521

P.O. Box 6018 Jonesboro
 Zip Code: 72403

Population: 36,000
 Charter Date: January 7, 1932
 Branches: 7

Bank Holding Company Affiliate: Mercantile Bancshares, Inc.

CEO: WALLACE FOWLER
PRESIDENT: GEORGE F. DELANEY, JR.
PRESIDENT-ELECT: HAROLD PERRIN
SR. V.P.—CHIEF. FIN. OFF.: LLOYD
McCRACKEN, JR.

EX. V.P.—LOANS: ED CHERRY
SR. V.P.—TRUST OFF.: DICK GRAY
V.P.—MARKETING DIRECTOR: ED WAY

Total Assets220,990
 Loans, Net133,739
 Securities68,433
 Interest Bearing Balances2,394
 Total Deposits196,616
 No. Shares Authorized250,000
 No. Shares Outstanding100,000

Preferred Stock-0-
 Common Stock1,000
 Surplus3,000
 Undivided Profits10,966
 Reserve for Loan Losses2,117
 Total Equity Capital14,966
 Subordinated Debt-0-

DIRECTORS: Wallace W. Fowler, Wayne Baker, George F. Delaney, Jr., Lynn Greene, Ben Lamberth, Tommy Lawrence, Marystel Appleton, Roy Cooper, Jama Fowler, Raymond Heern, Glenn Lane, H. T. Loberg, J. C. Mahon, B. E. McKee, Ruth Poston, M. G. Spurlock

SIMMONS FIRST BANK

1720 South Caraway Road
 P.O. Box 1720 Jonesboro
 Zip Code: 72401

County: Craighead
 Charter Number: 734
 Telephone: 933-8000

Population: 36,000
 Charter Date: December 22, 1976
 Branches: 2

Bank Holding Company Affiliate: Simmons First National Corporation

CHAIR. & CEO: DONALD W. STONE
PRESIDENT: J. C. VAUGHN, JR.
EX. V.P.: RONALD B. JACKSON
VICE PRESIDENT: WAYNE BOND
VICE PRESIDENT: JERRY BROADAWAY
LOAN PROD. OFF./COMP. OFF.: CAROLYN
JONES
LOAN OFFICER: BARRY LEDBETTER

MORTGAGE L.O.: DEANA COOPER
FIN. PLAN. OFF./T.O.: CRAIG BOONE
MARKETING OFF.: BETH SMITH
OPERATIONS OFF.: GLENDA FLETCHER
OPERATIONS OFF.: DANA HOKE
CUSTOMER SER. OFF.: MAXINE STEPHENS

Total Assets51,813
 Loans, Net33,792
 Securities12,095
 Interest Bearing Balances100
 Total Deposits46,563
 No. Shares Authorized500,000
 No. Shares Outstanding175,000

Preferred Stock-0-
 Common Stock1,750
 Surplus1,750
 Undivided Profits772
 Reserve for Loan Losses355
 Total Equity Capital4,272
 Subordinated Debt400

DIRECTORS: Donald W. Stone, J. C. Vaughn, Jr., Charles B. Smith, Jr., Gene Thomason, Niel Crowson, Sam Hummelstein

DIRECTORS: F. Ben James, Jerome Vascocu, Randy Ewing, Alvin Green, John Shealy, Bobby Conville, Virgil Orr, John Marsh

BANK OF KENSETT

County: White
 Charter Number: 528
 Telephone: 742-3211

P.O. Box 356 Kensett
 Zip Code: 72082

Population: 1,744
 Charter Date: February 17, 1922
 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: ROGER Q. MILLS

VICE PRESIDENT: JNO. H. JOHNSTON, JR.

Total Assets5,611
 Loans, Net231
 Securities3,189
 Interest Bearing Balances298
 Total Deposits4,192
 No. Shares Authorized500
 No. Shares Outstanding500

Preferred Stock-0-
 Common Stock50
 Surplus50
 Undivided Profits1,280
 Reserve for Loan Losses-0-
 Total Equity Capital1,380
 Subordinated Debt-0-

DIRECTORS: Jno. H. Johnston, Jr., Roger Q. Mills, William P. Mills

PINE STATE BANK

County: Cleveland
 Charter Number: 165
 Telephone: 348-5657

P.O. Box 85 Kingsland
 Zip Code: 71652

Population: 504
 Charter Date: August 22, 1904
 Branches: 1

Bank Holding Company Affiliate: None

CHAIR. & CEO: BENNIE F. RYBURN, JR.
PRESIDENT: JAMES SEARCY

EX. V.P.: JAMES L. WRIGHT

Total Assets5,098
 Loans, Net2,260
 Securities946
 Interest Bearing Balances1,497
 Total Deposits4,726
 No. Shares Authorized3,158
 No. Shares Outstanding3,011

Preferred Stock-0-
 Common Stock75
 Surplus216
 Undivided Profits44
 Reserve for Loan Losses78
 Total Equity Capital335
 Subordinated Debt-0-

DIRECTORS: Bennie Ryburn, Jr., Hugh Quimby, Freddie Mobley, James Searcy, Don Smith

MADISON BANK AND TRUST

County: Madison
 Charter Number: 338
 Telephone: 665-2825

P.O. Box 39 Kingston
 Zip Code: 72742

Population: 300
 Charter Date: April 7, 1911
 Branches: 0

Bank Holding Company Affiliate: Madison Corporation

PRES. & CEO: GARY W. BUNCH
V.P. & CASHIER: CARLA HATHORN

VICE PRESIDENT: BLENDIA HOWARD

Total Assets7,146
 Loans, Net4,724
 Securities1,038
 Interest Bearing Balances885
 Total Deposits6,443
 No. Shares Authorized800
 No. Shares Outstanding39

Preferred Stock0-
 Common Stock64
 Surplus242
 Undivided Profits338
 Reserve for Loan Losses81
 Total Equity Capital644
 Subordinated Debt.....0-

DIRECTORS: Roland Willshire, Gary W. Bunch, Dana Samples, Joe Shrum, Howard Cain, Jr., Gary Easterling, Sumner Brashears

BANK OF LAKE VILLAGE

County: Chicot
 Charter Number: 675
 Telephone: 265-2241

P.O. Box 727 Lake Village
 Zip Code: 71653

Population: 3,300
 Charter Date: October 14, 1937
 Branches: 1

Bank Holding Company Affiliate: Southeast Arkansas Bank Corporation

CHAIRMAN: DOUGLAS C. WYNN
PRES. & CEO: HERMON CARLTON

EX. V.P.: TERENCE J. ALPE

Total Assets35,804
 Loans, Net18,017
 Securities11,746
 Interest Bearing Balances1,090
 Total Deposits30,780
 No. Shares Authorized60,000
 No. Shares Outstanding60,000

Preferred Stock0-
 Common Stock600
 Surplus2,500
 Undivided Profits1,443
 Reserve for Loan Losses163
 Total Equity Capital4,543
 Subordinated Debt.....0-

DIRECTORS: Terence J. Alpe, Hermon Carlton, William W. Bunker, Dr. John P. Burge, David F. Gillison, Sr., David F. Gillison, Jr., Dr. Marvin D. Loyd, Ned Mazzanti, Joe Pieroni, Charles H. Weissinger, Jr., Douglas C. Wynn, Sam E. Angel

SIMMONS FIRST BANK

County: Chicot
 Charter Number: 716
 Telephone: 265-5366

P.O. Box 271 Lake Village
 Zip Code: 71653

Population: 3,300
 Charter Date: June 12, 1962
 Branches: 0

Bank Holding Company Affiliate: Simmons First National Corporation

PRES. & CEO: BEN F. FLORIANI
EX. V.P.: FREDDIE BLACK
V.P. & CASHIER: MIKE CASHION

ASST. V.P. & AUDITOR: LINDA S. MORELAND
ASST. CASHIER: MARY R. BROGDON

Total Assets	24,766	Preferred Stock	-0-
Loans, Net	13,396	Common Stock	250
Securities	8,746	Surplus	250
Interest Bearing Balances	-0-	Undivided Profits	1,551
Total Deposits	21,503	Reserve for Loan Losses	149
No. Shares Authorized	12,500	Total Equity Capital	2,051
No. Shares Outstanding	12,500	Subordinated Debt	-0-

DIRECTORS: W. E. Ayres, James R. Burchfield, Herman Berkemeyer, Sam E. Adkisson, Ohmer C. Burnside, Carl O. Powell, Richard L. Pratt, Ted Thornton, Joe Dan Yee, James Haddock, Craig Hunt, Cullen Livingston, Doyne Loyd, Geno Mazzanti, Jr., Fred Michael, Ben Floriani, Freddie Black, Mike Cashion

CITIZENS BANK

County: Sebastian
 Charter Number: 308
 Telephone: 674-5631

P.O. Box 110 Lavaca
 Zip Code: 72941

Population: 1,092
 Charter Date: May 5, 1910
 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: JAMES N. PATTERSON
SR. V.P.: LARRY D. HURST
CASHIER: ALICIA D. DOOLY

VICE PRESIDENT: GARY W. CARMACK
VICE PRESIDENT: PAULETTE CHRONISTER
VICE PRESIDENT: LARRY DALE OWEN

Total Assets	32,578	Preferred Stock	-0-
Loans, Net	22,967	Common Stock	261
Securities	5,915	Surplus	2,000
Interest Bearing Balances	-0-	Undivided Profits	1,394
Total Deposits	28,666	Reserve for Loan Losses	347
No. Shares Authorized	22,680	Total Equity Capital	3,655
No. Shares Outstanding	2,849	Subordinated Debt	-0-

DIRECTORS: Ronald H. Udouj, James N. Patterson, Gene Bruick, Larry Hurst, Paulette Chronister, Rayburn Green

LEACHVILLE STATE BANK

County: Mississippi
 Charter Number: 703
 Telephone: 539-6354

P.O. Box 140 Leachville
 Zip Code: 72438

Population: 1,800
 Charter Date: January 23, 1951
 Branches: 0

Bank Holding Company Affiliate: Leachville State Bancshares, Inc.

CHAIRMAN: LARRY E. GRISHAM
PRES. & CEO: NELSON P. HENRY, JR.

EX. V.P.: EDNA L. PEEPLES
CASHIER: ROBERT LYNN BEARDEN

Total Assets14,341
 Loans, Net5,572
 Securities6,619
 Interest Bearing Balances400
 Total Deposits12,504
 No. Shares Authorized10,000
 No. Shares Outstanding10,000

Preferred Stock-0-
 Common Stock100
 Surplus1,150
 Undivided Profits443
 Reserve for Loan Losses68
 Total Equity Capital1,693
 Subordinated Debt.....-0-

DIRECTORS: Larry E. Grisham, Nelson Henry, J. L. Swihart

LITTLE RIVER BANK

202 Greenwood Ave.
 P.O. Box 340 Lepanto
 Zip Code: 72354

County: Poinsett
 Charter Number: 498
 Telephone: 475-2306

Population: 2,000
 Charter Date: November 21, 1919
 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: D. F. PORTIS
PRES. & CEO: GRADY WATKINS, JR.

CASHIER: BLANCHE NASH
TRUST OFFICER: H. G. WATKINS, III

Total Assets23,097
 Loans, Net5,258
 Securities13,447
 Interest Bearing Balances100
 Total Deposits18,472
 No. Shares Authorized10,000
 No. Shares Outstanding10,000

Preferred Stock-0-
 Common Stock1,000
 Surplus1,500
 Undivided Profits1,971
 Reserve for Loan Losses100
 Total Equity Capital4,471
 Subordinated Debt.....-0-

DIRECTORS: D. F. Portis, J. C. Portis, Junaway Payne, W. H. Cross, Julianne P. Ingram, Ernest B. Portis, Grady Watkins, Jr., Danette P. Watkins, H. G. Watkins, III

PEOPLES BANK AND LOAN COMPANY

County: Lafayette
 Charter Number: 347
 Telephone: 921-4244

P.O. Box 280 Lewisville
 Zip Code: 71845

Population: 1,500
 Charter Date: August 25, 1911
 Branches: 0

Bank Holding Company Affiliate: Peoples Bancshares, Inc.

CHAIRMAN: W. H. TRIPLETT, JR.
PRES. & CEO: CHARLES H. MOORE
VICE PRESIDENT: PAUL MAHAR

CASHIER: VENORA HOOPER
ASST. V.P.: DONNA H. ADKISON

Total Assets24,569
 Loans, Net11,097
 Securities10,447
 Interest Bearing Balances1,284
 Total Deposits22,423
 No. Shares Authorized4,000
 No. Shares Outstanding4,000

Preferred Stock-0-
 Common Stock100
 Surplus750
 Undivided Profits1,052
 Reserve for Loan Losses146
 Total Equity Capital1,902
 Subordinated Debt-0-

DIRECTORS: Phil Alford, Jr., O. M. Covington, Paul J. English, Elmer L. Harris, Paul Mahar, Charles H. Moore, W. H. Triplett, Jr., Wilma Willbanks

BANK OF LINCOLN

County: Washington
 Charter Number: 119
 Telephone: 824-3232

P.O. Box 98 Lincoln
 Zip Code: 72744

Population: 1,422
 Charter Date: March 19, 1903
 Branches: 0

Bank Holding Company Affiliate: Lincoln Bankshares, Inc.

PRES. & CEO: LOYD R. SWOPE
EX. V.P.: KENNETH D. (BUD) COX
VICE PRESIDENT: LARRY KARNES
VICE PRESIDENT: PAT DAVENPORT

ASST. V.P.: DARLENE CHEATHAM
CASHIER: RONNIE RINEHART
COMPLIANCE OFF.: NELL KIDD
EX. SEC.: PAULA HILL

Total Assets36,185
 Loans, Net19,461
 Securities13,417
 Interest Bearing Balances700
 Total Deposits32,441
 No. Shares Authorized8,000
 No. Shares Outstanding8,000

Preferred Stock-0-
 Common Stock200
 Surplus200
 Undivided Profits2,647
 Reserve for Loan Losses354
 Total Equity Capital3,047
 Subordinated Debt300

DIRECTORS: Loyd R. Swope, Kenneth D. (Bud) Cox, John Everett, Clark McClinton, Wanda Irwin

PULASKI BANK AND TRUST COMPANY

County: Pulaski P.O. Box 7299 Little Rock Population: 250,000
 Charter Number: 710 Zip Code: 72217 Charter Date: August 29, 1955
 Telephone: 661-7700 Branches: 2

Bank Holding Company Affiliate: Pulaski Investment Corporation

CHAIRMAN: JAMES C. EAST
PRES. & CEO: ROBERT C. MAGEE
EX. V.P.—LOAN ADM.: PATRICK W. EDWARDS
SR. V.P.—CONTROLLER: JANET MOORE

SR. V.P.—RETAIL & MAR.: JUDY BEAUMONT
V.P.—TRUST: HOLLY MATHISEN
EX. V.P.—AUDIT. & L.R.: STANLEY A. CLARK, JR.

Total Assets127,398
 Loans, Net86,527
 Securities26,397
 Interest Bearing Balances294
 Total Deposits114,387
 No. Shares Authorized229,000
 No. Shares Outstanding212,200

Preferred Stock-0-
 Common Stock2,122
 Surplus2,526
 Undivided Profits2,112
 Reserve for Loan Losses1,088
 Total Equity Capital6,760
 Subordinated Debt1,670

DIRECTORS: James C. East, Robert C. Magee, Mark V. Williamson

BANK OF LOCKESBURG

County: Sevier P.O. Box 118 Lockesburg Population: 616
 Charter Number: 746 Zip Code: 71846 Charter Date: May 31, 1985
 Telephone: 289-4071 Branches: 0

Bank Holding Company Affiliate: DeWitt First Bankshares, Inc.

PRES. & CEO: JOE C. ROBERTS
EX. V.P.: RAY HAMBRICK
VICE PRESIDENT: BOBBIE J. SIMMONS

VICE PRESIDENT: PHYLLIS BETTELL
OPERATIONS OFFICER: BETTY CURRENCE

Total Assets18,165
 Loans, Net6,740
 Securities6,235
 Interest Bearing Balances2,886
 Total Deposits16,243
 No. Shares Authorized2,500
 No. Shares Outstanding2,500

Preferred Stock-0-
 Common Stock62
 Surplus938
 Undivided Profits831
 Reserve for Loan Losses140
 Total Equity Capital1,831
 Subordinated Debt-0-

DIRECTORS: Ed I. McKinley, Jr., Ray Hambrick, Warren A. Jennings, Lester A. McKinley

FIRST STATE BANK

County: Lonoke
 Charter Number: 670
 Telephone: 676-3106

P.O. Box 320 Lonoke
 Zip Code: 72086

Population: 4,128
 Charter Date: March 9, 1935
 Branches: 0

Bank Holding Company Affiliate: None

CHAIR. & PRES.: J. O. BENNETT
EX. V.P. & CEO: CHARLES FORD
VICE PRESIDENT: JOHN OWEN

V.P. & DIRECTOR: NIEL BENNETT, SR.
VICE PRESIDENT: DAVID ESTES

Total Assets53,217
 Loans, Net21,170
 Securities20,229
 Interest Bearing Balances2,183
 Total Deposits48,632
 No. Shares Authorized16,000
 No. Shares Outstanding16,000

Preferred Stock-0-
 Common Stock400
 Surplus1,600
 Undivided Profits2,362
 Reserve for Loan Losses931
 Total Equity Capital4,362
 Subordinated Debt.....-0-

DIRECTORS: Wayne Bennett, Sr., Wayne Bennett, Jr., Niel Bennett, Sr., Niel Bennett, Jr.,
 D. Austin Grimes, J. O. Bennett

FARMERS BANK & TRUST COMPANY

County: Columbia
 Charter Number: 217
 Telephone: 234-2211

100 N. Court Square
 P.O. Box 250 Magnolia
 Zip Code: 71753

Population: 12,000
 Charter Date: September 26, 1906
 Branches: 3

Bank Holding Company Affiliate: Magnolia Banking Corporation

PRES. & CEO: BOB L. BURNS
EX. V.P.: MACK L. TAYLOR
V.P. OF COMER. LEND.: STEVE KEITH
V.P. & T.O.: BRUCE D. MALOCH

V.P. & CASHIER: EARL BOOTH
V.P. OF LOAN ADMIN.: PHIL W. STARK
V.P. OF RETAIL LEND.: DANNY
FITZPATRICK
AVP & CONTROLLER: KEVIN W. PLETCHER

Total Assets115,222
 Loans, Net52,303
 Securities51,295
 Interest Bearing Balances1,788
 Total Deposits103,869
 No. Shares Authorized100,000
 No. Shares Outstanding100,000

Preferred Stock-0-
 Common Stock2,500
 Surplus1,250
 Undivided Profits6,284
 Reserve for Loan Losses677
 Total Equity Capital10,034
 Subordinated Debt.....-0-

DIRECTORS: Bob L. Burns, T. H. Bradley, Jr., Paul Crumpler, W. E. Fullenwider, John W. Harsh,
 C. S. Kincaid, III, Bob Neill, Dean Reagan, Ronnie Ribble, Mack L. Taylor

BANK OF MALVERN

P.O. Box 897 Malvern
Zip Code: 72104

County: Hot Spring
Charter Number: 10
Telephone: 332-6966

Population: 10,000
Charter Date: June 24, 1889
Branches: 1

Bank Holding Company Affiliate: Central Arkansas Bancshares, Inc.

PRES. & CEO: PAUL L. OFFUTT
EX. V.P.: DONALD J. TACKETT

VICE PRESIDENT: MARSHA TANNER
CASHIER: MARY BETH ROSEBERRY

Total Assets	62,752
Loans, Net	35,934
Securities	21,077
Interest Bearing Balances	100
Total Deposits	54,854
No. Shares Authorized	12,000
No. Shares Outstanding	12,000

Preferred Stock	-0-
Common Stock	300
Surplus	2,200
Undivided Profits	4,999
Reserve for Loan Losses	632
Total Equity Capital	7,499
Subordinated Debt	-0-

DIRECTORS: Paul L. Offutt, Sam R. Clark, Dorsey D. Glover, W. H. Glover, Dale Horn, Joe C. Keith, W. R. Ward, Ross M. Whipple, Donald J. Tackett

MERCHANTS & PLANTERS BANK

P.O. Box 440 Manila
Zip Code: 72442

County: Mississippi
Charter Number: 698
Telephone: 561-4427

Population: 2,552
Charter Date: March 16, 1948
Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: PEGGY F. CHEADLE
PRESIDENT: BETTY F. SCHRADER
CEO: MAX H. SCHRADER

VICE PRESIDENT: DANNY ROBBINS
CASHIER: NORMA JACKSON
SECRETARY: L. E. TOWNSEND

Total Assets	9,661
Loans, Net	4,548
Securities	2,784
Interest Bearing Balances	400
Total Deposits	8,440
No. Shares Authorized	10,000
No. Shares Outstanding	10,000

Preferred Stock	-0-
Common Stock	100
Surplus	400
Undivided Profits	635
Reserve for Loan Losses	224
Total Equity Capital	1,135
Subordinated Debt	-0-

DIRECTORS: Peggy F. Cheadle, Betty R. Schrader, James B. Cheadle, L. E. Townsend, Hulen Faulkner, Paul W. Fleeman, Danny Robbins, Max H. Schrader

BANK OF MANSFIELD

County: Sebastian
Charter Number: 678
Telephone: 928-4418

P.O. Box 387 Mansfield
Zip Code: 72944

Population: 1,000
Charter Date: February 16, 1939
Branches: 0

Bank Holding Company Affiliate: Mansfield Bankstock, Inc.

PRES. & CEO: JOE TERRY
SR. V.P.: RICHARD B. SHAW
V.P./L.O.: PAULA COWARD

V.P./L.O.: LARY WALKER
ASST. V.P./AUDITOR: ELIZABETH
HOOPENGARNER
CASHIER: MARGO JONES

Total Assets	19,416	Preferred Stock	-0-
Loans, Net	9,720	Common Stock	240
Securities	4,469	Surplus	260
Interest Bearing Balances	2,580	Undivided Profits	791
Total Deposits	17,985	Reserve for Loan Losses	207
No. Shares Authorized	9,600	Total Equity Capital	1,291
No. Shares Outstanding	9,600	Subordinated Debt	-0-

DIRECTORS: Bruce H. Shaw, Richard B. Shaw, Joe Terry, Joe McCain, S. D. Barnes, S. M. Taylor, Lary Walker, Melba Conaway

FARMERS AND MERCHANTS BANK

County: Lee
Charter Number: 682
Telephone: 295-2535

P.O. Box 479 Marianna
Zip Code: 72360

Population: 6,120
Charter Date: January 9, 1942
Branches: 0

Bank Holding Company Affiliate: M & M Holding Company, Inc.

CHAIRMAN: JOHN F. MILLER
PRES. & CEO: WILLIAM J. McCLAIN

VICE PRESIDENT: LETHA H. SMITH
V.P. & CASHIER: PEGGY J. FISHER

Total Assets	13,487	Preferred Stock	-0-
Loans, Net	1,155	Common Stock	75
Securities	7,000	Surplus	925
Interest Bearing Balances	-0-	Undivided Profits	1,139
Total Deposits	11,217	Reserve for Loan Losses	69
No. Shares Authorized	3,000	Total Equity Capital	2,139
No. Shares Outstanding	3,000	Subordinated Debt	-0-

DIRECTORS: Dan H. Felton, III, Jack R. Gentry, Thomas H. Gist, Jr., John F. Miller, D. E. Webb, Jr., William J. McClain

CITIZENS BANK

115 Block Street
P.O. Box 300 Marion
Zip Code: 72364

County: Crittenden
Charter Number: 677
Telephone: 739-4421

Population: 2,996
Charter Date: March 15, 1938
Branches: 1

Bank Holding Company Affiliate: First Citizens Bancshares

PRES. & CEO: FORREST N. JENKINS
ASST. V.P.: CHARLES HORTON
LOAN OFFICER: L. SCOTT BOND

CASHIER: JOAN BASS
ASST. CASHIER: LUCILLE BRACKIN
ASST. CASHIER: GLORIA SPENCER

Total Assets28,891
Loans, Net16,602
Securities9,294
Interest Bearing Balances100
Total Deposits24,751
No. Shares Authorized1,500
No. Shares Outstanding0-

Preferred Stock0-
Common Stock150
Surplus1,200
Undivided Profits1,381
Reserve for Loan Losses130
Total Equity Capital2,731
Subordinated Debt0-

DIRECTORS: Forrest N. Jenkins, Joe Taylor, III, James R. Williford, C. H. Bond, Jr., Sanders Carter, Franklin G. Fogleman, Julian Hardin, J. F. Rieves, James R. Stockley, Wm. Bart Turner

MARKED TREE BANK

P.O. Box 160 Marked Tree
Zip Code: 72365

County: Poinsett
Charter Number: 651
Telephone: 358-2600

Population: 3,200
Charter Date: March 3, 1932
Branches: 0

Bank Holding Company Affiliate: Marked Tree Bancshares, Inc.

CHAIRMAN: GLORIA EDDINGTON
PRES. & CEO: JOHN A. BRUNNER, JR.

CASHIER: J. P. HUTCHINS

Total Assets23,244
Loans, Net4,290
Securities15,768
Interest Bearing Balances1,277
Total Deposits20,310
No. Shares Authorized2,500
No. Shares Outstanding2,500

Preferred Stock0-
Common Stock250
Surplus300
Undivided Profits1,763
Reserve for Loan Losses62
Total Equity Capital2,313
Subordinated Debt0-

DIRECTORS: John A. Brunner, Jr., Gloria Eddington, Mary Ann Arnold, Ritter Arnold, J. Robert Brunner, Frank Brunner, Jr., L. H. Goad, Dan Hatzenbuehler

SEARCY COUNTY BANK

County: Searcy
Charter Number: 679
Telephone: 448-3341

P.O. Box 250 Marshall
Zip Code: 72650

Population: 1,595
Charter Date: February 26, 1940
Branches: 1

Bank Holding Company Affiliate: North Arkansas Bancshares

CHAIR. & CEO: WALLACE FOWLER
PRESIDENT: NEIL A. WILKINS
EX. V.P.: DANNY HORTON

V.P. & CASHIER: BRENDA HARNES
V.P. & BR. MGR.: MARY JANE HORTON

Total Assets	32,089	Preferred Stock	-0-
Loans, Net	16,642	Common Stock	400
Securities	10,050	Surplus	1,355
Interest Bearing Balances	2,375	Undivided Profits	945
Total Deposits	29,094	Reserve for Loan Losses	332
No. Shares Authorized	4,000	Total Equity Capital	2,700
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Ancil Mays, George Daniel, Neil Wilkins, Virgil Blair, Bob Derickson, Jama Fowler, Wallace Fowler, Phil Jones, Lloyd McCracken

BANK OF MARVELL

County: Phillips
Charter Number: 109
Telephone: 829-2596

P.O. Box 67 Marvell
Zip Code: 72366

Population: 1,724
Charter Date: January 8, 1903
Branches: 0

Bank Holding Company Affiliate: Marvell Implement Company

CH., PRES. & CEO: GIBSON TURLEY
EX. V.P.: TOMMIE E. SHACKELFORD, JR.
VICE PRESIDENT: BEN B. DAVIDSON

VICE PRESIDENT: GIBSON TURLEY, JR.
CASHIER: PATTY SUE RUSSELL

Total Assets	19,064	Preferred Stock	-0-
Loans, Net	1,654	Common Stock	150
Securities	16,150	Surplus	500
Interest Bearing Balances	-0-	Undivided Profits	2,063
Total Deposits	16,242	Reserve for Loan Losses	31
No. Shares Authorized	6,000	Total Equity Capital	2,713
No. Shares Outstanding	6,000	Subordinated Debt	-0-

DIRECTORS: Gibson Turley, J. A. Hill, Gibson Turley, Jr., Virginia Turley, James H. Hill, Tommie E. Shackelford, Jr.

BANK OF McCrORY

County: Woodruff
 Charter Number: 128
 Telephone: 731-2521

P.O. Box 367 McCrory
 Zip Code: 72101

Population: 2,000
 Charter Date: June 18, 1903
 Branches: 0

Bank Holding Company Affiliate: Thompson Land Company, Inc.

CHAIRMAN: JOHN G. THOMPSON
PRES. & CEO: HULON CAIN
SR. V.P.: H. RIPLEY THOMPSON
SR. V.P.: JOHN D. ELDRIDGE

VICE PRESIDENT: MARGARET COLLIER
CASHIER: JAMES TAYLOR
ASST. V.P.: BOBBY TROTTER
ASST. CASHIER: JESTENE REYNOLDS

Total Assets	53,805
Loans, Net	16,587
Securities	27,202
Interest Bearing Balances	-0-
Total Deposits	46,732
No. Shares Authorized	20,000
No. Shares Outstanding	20,000

Preferred Stock	-0-
Common Stock	500
Surplus	2,000
Undivided Profits	3,826
Reserve for Loan Losses	200
Total Equity Capital	6,326
Subordinated Debt	-0-

DIRECTORS: Ian Arnof, John G. Thompson, H. Ripley Thompson, John D. Eldridge, Hulon Cain, John D. Eldridge, III, Edwin B. Conner, Jr., G. L. Morris, Jr., Donald Cain, Fletcher C. Lewis

McGEHEE BANK

County: Desha
 Charter Number: 661
 Telephone: 222-3151

P.O. Box 787 McGehee
 Zip Code: 71654

Population: 5,600
 Charter Date: December 5, 1933
 Branches: 4

Bank Holding Company Affiliate: Southeast Financial Bankstock Corp.

PRES. & CEO: BILL BOWMAN
V. CHAIRMAN: JOHN POTTER

EX. V.P.: RICHARD GILLIAM
V.P. & T.O.: MIKE SMITH

Total Assets	71,231
Loans, Net	28,743
Securities	27,300
Interest Bearing Balances	9,977
Total Deposits	62,963
No. Shares Authorized	80,000
No. Shares Outstanding	80,000

Preferred Stock	-0-
Common Stock	1,000
Surplus	1,700
Undivided Profits	4,888
Reserve for Loan Losses	730
Total Equity Capital	7,588
Subordinated Debt	-0-

DIRECTORS: Sam Bowman, John Potter, Bill Bowman, Robert Adcock, John Maier, Jr., David Leech, Cecil Simpson, James Smith, Bill Elliott, Jimmy Buford, Mark Sherland

THE BANK OF NORTH ARKANSAS

County: Izard
Charter Number: 42
Telephone: 368-4205

P.O. Box C Melbourne
Zip Code: 72556

Population: 1,680
Charter Date: July 29, 1896
Branches: 2

Bank Holding Company Affiliate: InvestArk Bankshares, Inc.

PRES. & CEO: LLOYD T. JONES
CASHIER: ERNESTINE MARLIN
VICE PRESIDENT: MIKE CONE
VICE PRESIDENT: CANDACE LOGGAINS

ASST. V.P.: JUDY SANDERS
OPER. OFFICER: ETHEL JONES
BRANCH OFF.: MADALYN GOODWIN

Total Assets	34,871	Preferred Stock	-0-
Loans, Net	15,480	Common Stock	2,000
Securities	14,308	Surplus	425
Interest Bearing Balances	1,162	Undivided Profits	291
Total Deposits	31,975	Reserve for Loan Losses	244
No. Shares Authorized	80,000	Total Equity Capital	2,716
No. Shares Outstanding	80,000	Subordinated Debt	-0-

DIRECTORS: W. Neil Maynard, Cole Martin, Harry C. Erwin, Lloyd T. Jones, Harlin Hames, James E. Miller, Tommy Hillman, Vernon Giss

THE UNION BANK OF MENA

County: Polk
Charter Number: 667
Telephone: 394-2211

P.O. Box 898 Mena
Zip Code: 71953

Population: 5,184
Charter Date: July 25, 1934
Branches: 3

Bank Holding Company Affiliate: Union Bankshares, Inc.

CHAIRMAN: C. S. WILLIAMS
PRES. & CEO: BILL L. WOOD
CASHIER: RUBY LUNSFORD
EX. V.P.: GARY NEWCOMB
VICE PRESIDENT: R. A. CARVER

VICE PRESIDENT: EDWARD W. STEVENSON
VICE PRESIDENT: BUDDY NEWBOLT
VICE PRESIDENT: EVA CAPEHART
VICE PRESIDENT: JESSE SULLIVAN

Total Assets	63,918	Preferred Stock	-0-
Loans, Net	38,334	Common Stock	1,200
Securities	13,380	Surplus	1,800
Interest Bearing Balances	3,064	Undivided Profits	5,719
Total Deposits	54,702	Reserve for Loan Losses	587
No. Shares Authorized	12,000	Total Equity Capital	8,719
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: R. A. Carver, John A. Crawford, R. L. Hamilton, David Maddox, Gary Newcomb, Pauline Morrow, Edward W. Stevenson, C. S. Williams, Bill Lauck Wood

DIRECTORS: Joe Brannen, James Burks, Reginald Glover, R. D. Jones, Jr., L. D. Long, Bennie Ryburn, Sr., Bennie Ryburn, Jr., Kim Ward, Frank Wolfe

UNION BANK & TRUST COMPANY

102 West McCloy St.
P.O. Box 270 Monticello
Zip Code: 71655

County: Drew
Charter Number: 448
Telephone: 367-3453

Population: 10,000
Charter Date: September 15, 1915
Branches: 2

Bank Holding Company Affiliate: First Union Financial Corporation

CHAIRMAN: ZACH MCCLENDON, JR.
PRES. & CEO: JAMES P. JETT
SR. V.P. & T.O.: BEVERLY HUDSON

VICE PRESIDENT: CLAY MITCHELL
VICE PRESIDENT: JOE FAKOURI
VICE PRESIDENT: KEN WISCAVER

Total Assets68,787
Loans, Net33,461
Securities24,954
Interest Bearing Balances597
Total Deposits63,223
No. Shares Authorized80,000
No. Shares Outstanding80,000

Preferred Stock-0-
Common Stock1,000
Surplus2,000
Undivided Profits1,984
Reserve for Loan Losses536
Total Equity Capital4,984
Subordinated Debt.....-0-

DIRECTORS: William K. Ball, Brown Calhoun, Frank Carson, Jr., Charles E. Jackson, James P. Jett, Zach McClendon, Jr., Wells Moffatt, John Porter Price, Richard Reinhart, A. C. Thompson, Alan G. Williams

PEOPLES BANK AND TRUST COMPANY

P.O. Drawer B Mountain Home
Zip Code: 72653

County: Baxter
Charter Number: 147
Telephone: 425-2166

Population: 7,000
Charter Date: August 10, 1906
Branches: 1

Bank Holding Company Affiliate: Peoples Bank Corporation

PRES. & CEO: LARRY G. NELSON
SR. V.P.: CHARLES A. MORTON
SR. V.P.: CLYDE THORN, JR.
SR. V.P.: R. E. BAKER

SR. V.P.: RUDELL PANNELL
V.P. & T.O.: RICK COOPER
VICE PRESIDENT: BETTY LONON
VICE PRESIDENT: JAMES E. REVES

Total Assets130,440
Loans, Net52,856
Securities65,812
Interest Bearing Balances100
Total Deposits116,495
No. Shares Authorized110,000
No. Shares Outstanding110,000

Preferred Stock-0-
Common Stock2,750
Surplus2,750
Undivided Profits7,561
Reserve for Loan Losses750
Total Equity Capital13,061
Subordinated Debt.....-0-

DIRECTORS: Neil Nelson, R. E. Baker, Larry G. Nelson, Guy King, W. T. Morgan, B. R. Wiseman, W. M. Thompson, Lon Jones, Ida Marie Lewis, Jeannine Wolf

BANK OF MOUNTAIN VIEW

121 East Main Street
P.O. Box C Mountain View
Zip Code: 72560

County: Stone
Charter Number: 446
Telephone: 269-3815

Population: 2,147
Charter Date: July 21, 1915
Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: GLEN HINKLE
PRESIDENT: JAMES G. HINKLE
CEO: CHARLES A. LOWE

SECRETARY: KENNETH SUTTON
CASHIER: WELDON DUNCAN

Total Assets45,631
Loans, Net18,792
Securities16,303
Interest Bearing Balances1,382
Total Deposits37,405
No. Shares Authorized4,000
No. Shares Outstanding4,000

Preferred Stock0-
Common Stock100
Surplus3,400
Undivided Profits4,304
Reserve for Loan Losses231
Total Equity Capital7,804
Subordinated Debt.....0-

DIRECTORS: Glen Hinkle, James G. Hinkle, Charles A. Lowe, Kenneth Sutton

THE BANK OF MONTGOMERY COUNTY

P.O. Box 435 Mount Ida
Zip Code: 71957

County: Montgomery
Charter Number: 617
Telephone: 867-3148

Population: 1,076
Charter Date: November 26, 1930
Branches: 0

Bank Holding Company Affiliate: Montgomery County Bancshares, Inc

PRES. & CEO: DANIEL C. HORTON
SR. V.P.: ROBERT CAMPBELL
SR. V.P.: MELVIN L. SIMPSON

CASHIER: MARCIA SUMMITT
ASST. CASHIER: HETTIE ABERNATHY

Total Assets41,885
Loans, Net21,634
Securities15,000
Interest Bearing Balances600
Total Deposits37,110
No. Shares Authorized4,000
No. Shares Outstanding4,000

Preferred Stock0-
Common Stock100
Surplus1,400
Undivided Profits2,993
Reserve for Loan Losses411
Total Equity Capital4,493
Subordinated Debt.....0-

DIRECTORS: Daniel C. Horton, Denver Jones, G. R. Mosley, Harold Campbell, John Selig, R. L. Qualls, Robert Campbell, Melvin L. Simpson, Ode Maddox, Doyel O'Neal, Joe Brakefield, Jr., Bill Lawrence, Bob Lybrand, A. L. Banta, Bob Gore, Bill Barnes

BANK OF MULBERRY

County: Crawford
Charter Number: 81
Telephone: 997-1154

311 Main Street
P.O. Drawer "A" Mulberry
Zip Code: 72947

Population: 1,444
Charter Date: January 15, 1902
Branches: 0

Bank Holding Company Affiliate: Acme Holding Co., Inc.

PRES. & CEO: BETTY FELLER

V.P. & CASHIER: DIANNA J. MILLSAP

Total Assets	21,235	Preferred Stock	-0-
Loans, Net	14,818	Common Stock	100
Securities	2,939	Surplus	900
Interest Bearing Balances	200	Undivided Profits	1,220
Total Deposits	18,866	Reserve for Loan Losses	253
No. Shares Authorized	4,000	Total Equity Capital	2,220
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Betty Feller, Lex Golden, W. Joe Medlock

PIKE COUNTY BANK

County: Pike
Charter Number: 175
Telephone: 285-2172

P.O. Box 279 Murfreesboro
Zip Code: 71958

Population: 1,300
Charter Date: December 19, 1904
Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: CHARLES W. SHARP
SR. V.P.: JOHN ROSS
VICE PRESIDENT: BRENDA SMITH

VICE PRESIDENT: BRUCE BEAN
CASHIER: BRENDA ROBERTS

Total Assets	34,758	Preferred Stock	-0-
Loans, Net	21,573	Common Stock	400
Securities	4,625	Surplus	500
Interest Bearing Balances	3,865	Undivided Profits	2,232
Total Deposits	30,139	Reserve for Loan Losses	335
No. Shares Authorized	16,000	Total Equity Capital	3,132
No. Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Irvin C. Bainum, Thomas Bridgeman, Vance Evans, Cooper Kizzia, Elbert Ray, John Ross, Charles W. Sharp, George E. Steel, Sr., Ray Womack

BANK OF NEWARK

County: Independence P.O. Box 320 Newark Population: 1,109
 Charter Number: 686 Zip Code: 72562 Charter Date: October 10, 1944
 Telephone: 799-3205 Branches: 1

Bank Holding Company Affiliate: Worthen Banking Corporation

PRES. & CEO: DALE E. COLE
VICE PRESIDENT: JERRY BRIGHTWELL

CASHIER: MARY STEELE
ASST. CASHIER: LINDA HOLCOMBE

Total Assets 10,389
 Loans, Net 3,032
 Securities 5,155
 Interest Bearing Balances 220
 Total Deposits 9,584
 No. Shares Authorized 11,665
 No. Shares Outstanding 11,665

Preferred Stock -0-
 Common Stock 117
 Surplus 191
 Undivided Profits 430
 Reserve for Loan Losses 52
 Total Equity Capital 738
 Subordinated Debt -0-

DIRECTORS: Dale E. Cole, Enos Nicholas, R. M. Twyford, James L. Rutherford, Jr.

FIRST STATE BANK OF NEWPORT

County: Jackson P.O. Box 340 Newport Population: 8,339
 Charter Number: 738 Zip Code: 72112 Charter Date: July 6, 1978
 Telephone: 523-2744 Branches: 2

Bank Holding Company Affiliate: North Arkansas Bancshares, Inc.

CHAIR. & CEO: WALLACE FOWLER
PRESIDENT: ROBERT L. SMITH
EX. V.P.: BOB EVINS
V.P. & CASHIER: ALFRED COUCH, JR.
ASST. V.P./ASST. CASH: JOAN ROOKS

ASST. V.P.: MIKE TINSLEY
ASST. V.P.: CAROLYN CLARK
ASST. V.P.: ETTA REID
ASST. V.P./T.O.: LAVERNE CRUM

Total Assets 42,850
 Loans, Net 20,768
 Securities 15,038
 Interest Bearing Balances 1,193
 Total Deposits 38,839
 No. Shares Authorized 50,000
 No. Shares Outstanding 29,336

Preferred Stock -0-
 Common Stock 733
 Surplus 2,264
 Undivided Profits 707
 Reserve for Loan Losses 826
 Total Equity Capital 3,704
 Subordinated Debt -0-

DIRECTORS: Wallace Fowler, Forrest Wise, Morris Crandall, Jama Fowler, Stephen Graham, Phillip Hout, David Johnston, Phil Jones, George Kell, Lloyd McCracken, Jr., Harold Perrin, Robert L. Smith, Robert Vanhook

MERCHANTS & PLANTERS BANK

County: Jackson
 Charter Number: 694
 Telephone: 523-3601

P.O. Box 550 Newport
 Zip Code: 72112

Population: 8,339
 Charter Date: March 30, 1946
 Branches: 1

Bank Holding Company Affiliate: None

CH., PRES. & CEO: JIM S. GOWEN
EX. V.P.: I. JOE MILES
SR. V.P.: TERRY L. DILLON

VICE PRESIDENT: FRED POWERS
V.P. & CASHIER: PATRICIA H. DAVIS
ADMIN. AST. & V.P.: CARLA P. STIGER

Total Assets49,626
 Loans, Net22,278
 Securities9,574
 Interest Bearing Balances4,896
 Total Deposits45,170
 No. Shares Authorized12,000
 No. Shares Outstanding9,000

Preferred Stock-0-
 Common Stock225
 Surplus2,700
 Undivided Profits968
 Reserve for Loan Losses679
 Total Equity Capital3,893
 Subordinated Debt250

DIRECTORS: Morris Bowman, R. Owen Burton, John L. Conner, Sr., T. R. Curtner, Jim S. Gowen, Sr., Dr. Troy A. Gray, Robert Harvey, Ernest D. McDonald, Fred M. Pickens, Jr., Gerald A. Saracini, J. E. Scoggins

THE TWIN CITY BANK

County: Pulaski
 Charter Number: 671
 Telephone: 372-4700

P.O. Box 5581 North Little Rock
 Zip Code: 72114

Population: 64,419
 Charter Date: March 21, 1935
 Branches: 13

Bank Holding Company Affiliate: Frank Lyon Company

CEO: T. E. RENAUD
PRESIDENT: EDWARD M. PENICK, JR.
EX. V.P.: KENNETH J. PENNEBAKER
EX. V.P.: ROBERT F. BIRCH, JR.

SR. V.P. & CASHIER: MARGARET DAVENPORT
SR. V.P. & CONT.: RONALD G. GILLERT
SR. V.P.: KENNETH D. HAMMONDS
SR. V.P.: STEPHEN G. BLAIR

Total Assets468,852
 Loans, Net234,418
 Securities169,848
 Interest Bearing Balances13,861
 Total Deposits420,715
 No. Preferred Shares Authorized9,500
 No. Preferred Shares Outstanding9,500
 No. Common Shares Authorized1,000,000
 No. Common Shares Outstanding270,000

Preferred Stock9,500
 Common Stock2,700
 Surplus4,000
 Undivided Profits14,733
 Reserve for Loan Losses5,218
 Total Equity Capital30,933
 Subordinated Debt245

DIRECTORS: Dr. Joseph H. Bates, Martin Borchert, Ralph Cotham, Jr., Frank Lyon, Jr., Henry J. Mariani, Mike Mehaffy, Mike Moore, Edward M. Penick, Jr., Kenneth J. Pennebaker, Eugene M. Pfeiffer, III, George Pitts, Jr., T. E. Renaud, George W. Rozzell, Jr., George Tribou, Larry C. Wallace, Ray Wilson

THE PLANTERS BANK

County: Mississippi
 Charter Number: 684
 Telephone: 563-2666

P.O. Box 407 Osceola
 Zip Code: 72370

Population: 9,000
 Charter Date: April 13, 1944
 Branches: 3

Bank Holding Company Affiliate: None

CHAIRMAN: SLOAN RAINWATER, JR.
PRES. & CEO: JIM HINKLE
VICE CHAIRMAN: WILLIAM I. RAINWATER

VICE PRESIDENT: JUNE WELBORN
VICE PRESIDENT: GARY LITTLE
V.P. & CASHIER: BETTY H. RUE

Total Assets36,904
 Loans, Net15,207
 Securities13,900
 Interest Bearing Balances1,234
 Total Deposits33,370
 No. Shares Authorized20,000
 No. Shares Outstanding-0-

Preferred Stock-0-
 Common Stock500
 Surplus1,000
 Undivided Profits1,770
 Reserve for Loan Losses165
 Total Equity Capital3,270
 Subordinated Debt-0-

DIRECTORS: Sloan Rainwater, Jr., William I. Rainwater, Jim Hinkle, Steve Cox, Virginia Cox, William I. Rainwater, Jr., Paul Billings, J. A. Crosthwait, E. H. Riley, Henry Swift, Dewey Neely, Lowell Winston, Jr.

BANK OF OZARK

County: Franklin
 Charter Number: 674
 Telephone: 667-2181

P.O. Box 196 Ozark
 Zip Code: 72949

Population: 3,798
 Charter Date: June 9, 1937
 Branches: 1

**Bank Holding Company Affiliate: Bankstock One, Inc./
 Ozark Bankshares, Inc.**

CHAIRMAN: CARL G. HOLT
CEO: GEORGE G. GLEASON, II
PRES.—BANK SERV.: MARK D. ROSS

DEPUTY CEO: LINDA D. GLEASON
SR. V.P.: HAROLD D. BECK
SR. V.P.: LARRY M. DICKS

Total Assets82,219
 Loans, Net56,556
 Securities14,377
 Interest Bearing Balances2,560
 Total Deposits71,643
 No. Shares Authorized27,399
 No. Shares Outstanding27,399

Preferred Stock-0-
 Common Stock685
 Surplus5,565
 Undivided Profits1,838
 Reserve for Loan Losses571
 Total Equity Capital8,088
 Subordinated Debt-0-

DIRECTORS: Carl G. Holt, George G. Gleason, II, Linda D. Gleason, Coy Kirkpatrick, W. D. Gober, Mark D. Ross, Kenneth Smith, Robert J. Evans, O. Porter Hillard, Rebecca P. Johnson, Larry M. Dicks, Lucy Sowell, Marcia Lawrence, Gus Shaffer, Frances Caleb

SECURITY BANK

County: Greene
 Charter Number: 640
 Telephone: 239-9571

P.O. Box 670 Paragould
 Zip Code: 72450

Population: 17,000
 Charter Date: February 5, 1931
 Branches: 3

Bank Holding Company Affiliate: Mid South Bancshares, Inc.

CHAIRMAN: FRANK OLDHAM, JR.
PRES. & CEO: WILLIAM B. FISHER

V.P. & SEC. TO BD.: SANDRA KASSERMAN
V.P./LEND., & CASH.: STEVE GRAMLING

Total Assets	90,049
Loans, Net	49,988
Securities	24,138
Interest Bearing Balances	3,132
Total Deposits	80,333
No. Shares Authorized	132,000
No. Shares Outstanding	120,000

Preferred Stock	-0-
Common Stock	1,200
Surplus	1,700
Undivided Profits	2,983
Reserve for Loan Losses	522
Total Equity Capital	5,883
Subordinated Debt	1,050

DIRECTORS: Frank Oldham, Jr., Steve Gramling, William B. Fisher, Ray Distretti, Frank Guinn, G. I. Higgins, R. D. Jackson, D. I. Purcell, Richard Nutt, Everett Rogers, V. A. Shotts, Terry Wilkins, Francis Bland

BANK OF PARKDALE

County: Ashley
 Charter Number: 141
 Telephone: 473-2217

P.O. Box 37 Parkdale
 Zip Code: 71661

Population: 471
 Charter Date: February 1, 1910
 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: THOMAS R. PUGH
PRESIDENT: GEORGE L. PUGH
CEO: BRUCE TIMMONS

VICE PRESIDENT: GERALDINE G. ZATWASKY
CASHIER: NITA D. WILLIAMSON
LOAN OFFICER: MARGIE REGINELLI

Total Assets	19,160
Loans, Net	10,607
Securities	4,284
Interest Bearing Balances	2,077
Total Deposits	16,794
No. Shares Authorized	1,600
No. Shares Outstanding	1,600

Preferred Stock	-0-
Common Stock	40
Surplus	860
Undivided Profits	598
Reserve for Loan Losses	197
Total Equity Capital	1,498
Subordinated Debt	-0-

DIRECTORS: Thomas R. Pugh, Harrison Ralph, Carl Wells, J. A. Gibson, George L. Pugh, Augustus H. Pugh, Frank A. Pugh, J. C. Larrison, Dewayne Haynes, Neill M. Sloan, Garrard Mountjoy

DIRECTORS: Gregory D. Reed, Jim C. Walton, Richard D. Chapman, J. Robert Kelly, Kent C. Crouch, Richard P. Calhoun, Carl E. Baggett

THE PERRY COUNTY BANK

County: Perry
 Charter Number: 690
 Telephone: 889-2318

P.O. Box 189 Perryville
 Zip Code: 72126

Population: 1,200
 Charter Date: December 8, 1945
 Branches: 1

Bank Holding Company Affiliate: Perry County Bancshares

PRES. & CEO: TOM MATHIAS
SR. V.P.: JOE CARTER
VICE PRESIDENT: NAOMI CHAMBLISS

V.P./CASHIER: MARTY SATTERFIELD
ASST. V.P.: HELEN BRANDON

Total Assets	Preferred Stock
Loans, Net	Common Stock
Securities	Surplus
Interest Bearing Balances	Undivided Profits
Total Deposits	Reserve for Loan Losses
No. Shares Authorized	Total Equity Capital
No. Shares Outstanding	Subordinated Debt

DIRECTORS: Herby Branscum, Jr., Robert M. Hill, Tom Mathias

PIGGOTT STATE BANK

County: Clay
 Charter Number: 613
 Telephone: 598-3802

P.O. Box 307 Piggott
 Zip Code: 72454

Population: 3,783
 Charter Date: March 10, 1930
 Branches: 1

Bank Holding Company Affiliate: Piggott Bankstock, Inc.

PRES. & CEO: JAMES L. MAGEE

EX. V.P.: PAULA O. BLACKWELL

Total Assets	Preferred Stock
Loans, Net	Common Stock
Securities	Surplus
Interest Bearing Balances	Undivided Profits
Total Deposits	Reserve for Loan Losses
No. Shares Authorized	Total Equity Capital
No. Shares Outstanding	Subordinated Debt

DIRECTORS: Paula O. Blackwell, Gaylon M. Lawrence, James L. Magee

Zip Code: 72857

Population: 800
Charter Date: January 12, 1934
Branches: 1

VICE PRESIDENT: JAMES BATA

Preferred Stock	200
Common Stock	200
Surplus	800
Undivided Profits	749
Reserve for Loan Losses	224
Total Equity Capital	1,949
Subordinated Debt	-0-

Population: 5,995
Charter Date: October 31, 1903
Branches: 1

VICE PRESIDENT: W. H. HOLOBAUGH
VICE PRESIDENT: MAX LONG

Preferred Stock	0-
Common Stock	125
Surplus	2,000
Undivided Profits	2,767
Reserve for Loan Losses	164
Total Equity Capital	4,892
Subordinated Debt	0-

DIRECTORS: Harry A. Belford, Don R. Cox, J. M. Futrell, J. Philip Futrell, J. R. Jackson, John R. Jackson, Jr., Carol Belford-Lewallen, Michael L. McNabb

PLANTERS AND STOCKMEN BANK

County: Randolph P.O. Box 587 Pocahontas Population: 5,995
 Charter Number: 715 Zip Code: 72455 Charter Date: August 10, 1962
 Telephone: 892-5252 Branches: 0

Bank Holding Company Affiliate: Baker Financial Corporation

PRES. & CEO: JERIEL A. SUMMITT
EX. V.P.: ROBERT E. SORG
SR. V.P.: ROBERT T. GRIFFITH
ASST. V.P.: BERNADINE GUNTARP

CASHIER: BEA MATHEWS
ASST. CASHIER: KATHY DALTON
ASST. CASHIER: ONETA THOMPSON
V.P. OF THE BD.: JERRELL BROADWAY

Total Assets23,905
 Loans, Net11,383
 Securities8,876
 Interest Bearing Balances794
 Total Deposits21,863
 No. Shares Authorized10,000
 No. Shares Outstanding10,000

Preferred Stock-0-
 Common Stock200
 Surplus1,300
 Undivided Profits399
 Reserve for Loan Losses338
 Total Equity Capital1,899
 Subordinated Debt-0-

DIRECTORS: A. J. Baltz, Sr., A. J. Baltz, Jr., Tom Baker, W. J. Barthel, Frank Bigger, Jerrell Broadway, Dr. Thomas B. DeClerk, Frances Jones, Jim King, Jerry Sallee, Jeriel A. Summitt, Dick Trammel

THE LAWRENCE COUNTY BANK

County: Lawrence P.O. Box 160 Portia Population: 480
 Charter Number: 71 Zip Code: 72457 Charter Date: March 23, 1901
 Telephone: 886-2461 Branches: 2

Bank Holding Company Affiliate: None

PRESIDENT: WILLIAM I. RAINWATER
CEO: SLOAN RAINWATER, JR.
EX. V.P.: JIM HINKLE

VICE PRESIDENT: BOYCE DURHAM
V.P./CASHIER: MARILYN K. DAVIS

Total Assets14,010
 Loans, Net5,190
 Securities6,584
 Interest Bearing Balances800
 Total Deposits12,837
 No. Shares Authorized5,000
 No. Shares Outstanding5,000

Preferred Stock-0-
 Common Stock125
 Surplus375
 Undivided Profits588
 Reserve for Loan Losses111
 Total Equity Capital1,088
 Subordinated Debt-0-

DIRECTORS: Sloan Rainwater, Jr., William I. Rainwater, William I. Rainwater, Jr., Maurice Starr, Earl D. Perkins, Virginia R. Cox, Stephen Cox, Boyce Durham

PORTLAND BANK

County: Ashley
 Charter Number: 57
 Telephone: 737-2226

P.O. Box 68 Portland
 Zip Code: 71663

Population: 721
 Charter Date: April 23, 1900
 Branches: 1

Bank Holding Company Affiliate: Portland Bankshares, Inc.

CHAIRMAN: ROBERT D. PUGH
PRES. & CEO: MACK BORGOGNONI

CASHIER & V.P.: VANITA GRANTHAM
VICE PRESIDENT: BILL JONES

Total Assets15,279
 Loans, Net8,944
 Securities3,306
 Interest Bearing Balances988
 Total Deposits13,698
 No. Shares Authorized20,000
 No. Shares Outstanding20,000

Preferred Stock-0-
 Common Stock200
 Surplus900
 Undivided Profits395
 Reserve for Loan Losses73
 Total Equity Capital1,495
 Subordinated Debt-0-

DIRECTORS: Robert D. Pugh, Benton Newcome, Joel Newcome, Kenneth Reed, Don Pylate, R. H. Tuggle, C. E. Bridewell, Fred Lagrone, Mack Borgognoni, Bill Jones, Bill Oldham

THE PEOPLES BANK

County: Ashley
 Charter Number: 251
 Telephone: 737-2236

P.O. Box 178 Portland
 Zip Code: 71663

Population: 721
 Charter Date: January 22, 1908
 Branches: 1

Bank Holding Company Affiliate: Mainline Bankshares of Portland, Inc.

CHAIRMAN: HAMPTON PUGH
PRES. & CEO: TIPTON PUGH

VICE PRESIDENT: MARY DEAN PUGH
SEC. & ASST. CASHIER: JACK EDWARDS

Total Assets8,084
 Loans, Net1,344
 Securities5,064
 Interest Bearing Balances1,398
 Total Deposits6,743
 No. Shares Authorized4,000
 No. Shares Outstanding4,000

Preferred Stock-0-
 Common Stock100
 Surplus525
 Undivided Profits424
 Reserve for Loan Losses18
 Total Equity Capital1,049
 Subordinated Debt-0-

DIRECTORS: Mary Dean Pugh, Hampton Pugh, Tipton Pugh, Jack Edwards

THE FARMERS & MERCHANTS BANK

County: Washington P.O. Box 207 Prairie Grove Population: 1,700
 Charter Number: 166 Zip Code: 72753 Charter Date: August 29, 1904
 Telephone: 846-2115 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: JAMES C. RIEFF
EX. V.P.: WILFORD H. THOMPSON

V.P. & CASHIER: TED DOKE

Total Assets	49,659	Preferred Stock	-0-
Loans, Net	16,384	Common Stock	300
Securities	27,918	Surplus	300
Interest Bearing Balances	-0-	Undivided Profits	4,851
Total Deposits	43,915	Reserve for Loan Losses	646
No. Shares Authorized	12,000	Total Equity Capital	5,451
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: D. E. Rieff, James C. Rieff, Argil Bartholomew, Billy Joe Bartholomew, Barry H. Parks, Wilford H. Thompson, J. L. Herrin

BANK OF PRESCOTT

County: Nevada Drawer 492 Prescott Population: 5,000
 Charter Number: 162 Zip Code: 71857 Charter Date: August 10, 1904
 Telephone: 887-2688 Branches: 1

Bank Holding Company Affiliate: First State Holding Company of Prescott

PRESIDENT: JOHN WARREN BRANNAN, JR.
CEO: JOHN WARREN BRANNAN, SR.
SR. V.P. & CASH.: JAMES A. PULLEN
VICE PRESIDENT: JEAN K. BOLTON

VICE PRESIDENT: B. A. DeLAMAR
VICE PRESIDENT: JAMES E. FRANKS
ASST. V.P.: GAY CLARK
ASST. V.P.: PEARL TAYLOR

Total Assets	42,500	Preferred Stock	-0-
Loans, Net	13,854	Common Stock	600
Securities	25,412	Surplus	1,400
Interest Bearing Balances	-0-	Undivided Profits	1,286
Total Deposits	38,941	Reserve for Loan Losses	296
No. Shares Authorized	24,000	Total Equity Capital	3,286
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Jean K. Bolton, John Warren Brannan, Sr., John Warren Brannan, Jr., Duncan Culpepper, Carl Dalrymple, Jr., B. A. DeLamar, James E. Franks, Robert L. Godwin, Gerald Hendrix, R. K. McCasland, Abb Morman, R. W. Murry, James A. Pullen, Milburn Tippitt, John Vansickle

THE BANK OF RECTOR

County: Clay
 Charter Number: 616
 Telephone: 595-3591

P.O. Box 7 Rector
 Zip Code: 72461

Population: 2,395
 Charter Date: November 15, 1930
 Branches: 0

Bank Holding Company Affiliate: North Arkansas Bancshares, Inc.

CHAIR. & CEO: WALLACE FOWLER

PRESIDENT: MARY H. SIGSBY

Total Assets26,041
 Loans, Net8,036
 Securities14,384
 Interest Bearing Balances693
 Total Deposits22,946
 No. Shares Authorized4,000
 No. Shares Outstanding4,000

Preferred Stock-0-
 Common Stock100
 Surplus1,400
 Undivided Profits1,151
 Reserve for Loan Losses220
 Total Equity Capital2,651
 Subordinated Debt.....-0-

DIRECTORS: Wallace W. Fowler, Jama Fowler, Lloyd McCracken, Jr., Phil Jones, Mary H. Sigsby, R. D. Cranford, Bert E. Sigsby, C. Joseph Calvin

FARMERS AND MERCHANTS BANK

County: Randolph
 Charter Number: 360
 Telephone: 769-2240

P.O. Box 108 Reyno
 Zip Code: 72462

Population: 521
 Charter Date: December 8, 1911
 Branches: 1

Bank Holding Company Affiliate: Far-Mer Bankshares, Inc.

PRES. & CEO: STEVE HARDIN

VICE PRESIDENT: WILLIAM A. SANDLIN, II

CASHIER: PHYLLIS BURROW

ASST. V.P.: DORA GRAHAM

Total Assets11,072
 Loans, Net2,561
 Securities4,624
 Interest Bearing Balances298
 Total Deposits10,397
 No. Shares Authorized100,000
 No. Shares Outstanding29,534

Preferred Stock500
 Common Stock295
 Surplus675
 Undivided Profits(872)
 Reserve for Loan Losses231
 Total Equity Capital598
 Subordinated Debt.....-0-

DIRECTORS: Frank Oldham, Jr., Steve Hardin, J. A. Rapert, Conrad Luter

THE BANK OF RISON

County: Cleveland
 Charter Number: 650
 Telephone: 325-6251

P.O. Box 345 Rison
 Zip Code: 71665

Population: 1,300
 Charter Date: March 7, 1932
 Branches: 0

Bank Holding Company Affillate: None

CHAIRMAN: JAMES L. MOORE
PRES. & CEO: JAMES R. HOPSON
VICE PRESIDENT: JOHN W. ELROD
VICE PRESIDENT: RAY B. MARTIN

ASST. CASHIER: SHIRLEY STEWART
ASST. CASHIER: MAYDEL MORRISON
ASST. CASHIER: JUDY THOMPSON

Total Assets13,505
 Loans, Net2,233
 Securities7,540
 Interest Bearing Balances2,232
 Total Deposits11,268
 No. Shares Authorized4,000
 No. Shares Outstanding4,000

Preferred Stock-0-
 Common Stock100
 Surplus300
 Undivided Profits1,780
 Reserve for Loan Losses18
 Total Equity Capital2,180
 Subordinated Debt.....-0-

DIRECTORS: James L. Moore, James R. Hopson, John W. Elrod, Ray B. Martin, Lee Moore

FARMERS AND MERCHANTS BANK

County: Benton
 Charter Number: 712
 Telephone: 636-4233

P.O. Box 250 Rogers
 Zip Code: 72757

Population: 22,933
 Charter Date: March 13, 1956
 Branches: 2

Bank Holding Company Affillate: Lynxx Banking Corporation

PRES. & CEO: DICK McLELLAND
EX. V.P.: DAN DYKEMA

SR. V.P. & ASST. SEC.: CHARLES H. BRANNAN

Total Assets75,613
 Loans, Net47,747
 Securities14,933
 Interest Bearing Balances2,438
 Total Deposits69,139
 No. Shares Authorized292,150
 No. Shares Outstanding135,623

Preferred Stock-0-
 Common Stock1,356
 Surplus4,148
 Undivided Profits439
 Reserve for Loan Losses1,006
 Total Equity Capital5,943
 Subordinated Debt.....-0-

DIRECTORS: John R. Bland, D.D.S., Lemuel H. Tull, Evelyn S. Rife, Dick McLelland, James L. Pickens, M.D., Robert S. Maloney, III, Don Shores, Lewis B. Norman, John D. Clower, M.D. Clayton J. Eversole

BANK OF DOVER

2000 East Main
P.O. Box 3010 Russellville
Zip Code: 72801

County: Pope
Charter Number: 192
Telephone: 967-8000

Population: 18,000
Charter Date: September 29, 1905
Branches: 3

Bank Holding Company Affiliate: Dover Bancshares, Inc.

CHAIRMAN & CEO: WARD J. RAMSAY
PRESIDENT: ROY REAVES
VICE PRESIDENT: HAROLD HAYES

VICE PRESIDENT: PHILIP WORTHEN
VICE PRESIDENT: JOYCE CHURCHILL

Total Assets 38,086
Loans, Net 24,505
Securities 5,878
Interest Bearing Balances 3,666
Total Deposits 34,522
No. Shares Authorized 16,000
No. Shares Outstanding 10,000

Preferred Stock -0-
Common Stock 250
Surplus 1,505
Undivided Profits 1,352
Reserve for Loan Losses 443
Total Equity Capital 3,107
Subordinated Debt -0-

DIRECTORS: Ward J. Ramsay, Roy Reaves, James K. Young, Delmer Boley, Truett Leavell, Verlin Taylor

PEOPLES BANK & TRUST COMPANY

P.O. Box 220 Russellville
Zip Code: 72801

County: Pope
Charter Number: 18
Telephone: 968-2112

Population: 18,000
Charter Date: March 24, 1890
Branches: 5

Bank Holding Company Affiliate: Worthen Banking Corporation

PRES. & CEO: ROBERT Y. TAYLOR
SR. V.P.: JAMES C. BIGGERS

SR. V.P.: JUDY R. LAWTON
VICE PRESIDENT: JAMES W. LANIER

Total Assets 101,177
Loans, Net 73,696
Securities 14,197
Interest Bearing Balances 900
Total Deposits 94,246
No. Shares Authorized 28,000
No. Shares Outstanding 24,000

Preferred Stock -0-
Common Stock 600
Surplus 4,892
Undivided Profits 625
Reserve for Loan Losses 1,560
Total Equity Capital 6,117
Subordinated Debt -0-

DIRECTORS: James Bibler, M. L. Dickerson, Luther Hardin, Royce Jones, Charles Boyce, Van A. R. Moores, David B. Oates, Flavie W. Peters, David Purtle, Robert Y. Taylor, W. Robert Thurlby, Jack D. Price, Sr., Cleo Cheek

BANK OF SALEM

County: Fulton	P.O. Box 338	Salem	Population: 1,500
Charter Number: 266	Zip Code: 72576	Charter Date: December 9, 1908	Branches: 1
Telephone: 895-2591			

Bank Holding Company Affiliate: Smith Associated Banking Corporation

CHAIRMAN: RICHARD T. SMITH
PRES. & CEO: FRANK B. BURGE
V.P. & COO: BRENDA BARNES
VICE PRESIDENT: MARK MONTGOMERY

VICE PRESIDENT: FRANCES ATKINS
VICE PRESIDENT: JANIECE BUTLER
SR. V.P.: GEORGE HUMPHRIES

Total Assets	47,664	Preferred Stock	-0-
Loans, Net	30,264	Common Stock	200
Securities	11,427	Surplus	1,300
Interest Bearing Balances	1,991	Undivided Profits	1,716
Total Deposits	43,915	Reserve for Loan Losses	427
No. Shares Authorized	20,000	Total Equity Capital	3,216
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Richard T. Smith, Frank B. Burge, George Humphries, Dwayne Plumlee, L. R. "Jack" Cochran

LOGAN COUNTY BANK

County: Logan	P.O. Box 85	Scranton	Population: 244
Charter Number: 578	Zip Code: 72863	Charter Date: April 7, 1926	Branches: 0
Telephone: 938-7300			

Bank Holding Company Affiliate: None

PRES. & CEO: JOE FRITSCH
SR. V.P.: J. B. LAYES
VICE PRESIDENT: JERRY DAVIS

V.P. & L.O.: GARY FRITSCH
CASHIER: DON FRITSCH

Total Assets	22,329	Preferred Stock	-0-
Loans, Net	8,532	Common Stock	100
Securities	11,249	Surplus	500
Interest Bearing Balances	1,180	Undivided Profits	2,030
Total Deposits	19,521	Reserve for Loan Losses	92
No. Shares Authorized	4,000	Total Equity Capital	2,630
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Margaret Ahne, Joe Fritsche, Mildred Fritsche, J. B. Layes

FIRST SECURITY BANK

314 North Spring
P.O. Box 1009 Searcy
Zip Code: 72143

County: White
Charter Number: 649
Telephone: 268-9871

Population: 14,081
Charter Date: February 6, 1932
Branches: 6

Bank Holding Company Affiliate: First of Searcy, Inc.

PRES. & CEO: REYNIE RUTLEDGE
EX. V.P.: JAMES G. WILSON

SR. V.P.: B. ART RAND

Total Assets121,909
Loans, Net64,886
Securities42,170
Interest Bearing Balances-0-
Total Deposits105,944
No. Shares Authorized24,000
No. Shares Outstanding24,000

Preferred Stock-0-
Common Stock600
Surplus4,400
Undivided Profits8,195
Reserve for Loan Losses1,120
Total Equity Capital13,195
Subordinated Debt.....-0-

DIRECTORS: Larry Crain, Dr. Clifton L. Ganus, Jr., John McKnight, Wayne Ridout, Dr. Porter R. Rodgers, Jr., Bill Roussel, Reynie Rutledge, N. T. Rutledge, Jim Tarkington, Alvin Vanhook, E. D. Yancey, Albert Yarnell, E. O. Yancey

GRANT COUNTY BANK

101 North Oak Street
P.O. Box 67 Sheridan
Zip Code: 72150

County: Grant
Charter Number: 136
Telephone: 942-3145

Population: 3,042
Charter Date: July 29, 1903
Branches: 2

Bank Holding Company Affiliate: GCB Bancshares, Inc.

PRES. & CEO: D. E. McCoy, JR.

EX. V.P. & CASHIER: JOHN D. MANATT

Total Assets36,809
Loans, Net17,607
Securities14,501
Interest Bearing Balances512
Total Deposits32,865
No. Shares Authorized45,000
No. Shares Outstanding45,000

Preferred Stock-0-
Common Stock450
Surplus550
Undivided Profits2,724
Reserve for Loan Losses163
Total Equity Capital3,724
Subordinated Debt.....-0-

DIRECTORS: W. Walter Allen, Byron D. Brown, Jr., James W. Lancaster, John D. Manatt, D. E. McCoy, Jr., D. E. McCoy, Sr., Robert L. Reeves, W. Lee Tucker

EAGLE BANK & TRUST COMPANY

County: Pulaski
Charter Number: 720
Telephone: 835-4122

P.O. Box 6009 Sherwood
Zip Code: 72116

Population: 10,586
Charter Date: July 28, 1966
Branches: 4

Bank Holding Company Affiliate: State Holding Company

PRES. & CEO: AL HARKINS
SEC.-TREAS.: CATHY OWEN
SR. V.P.: ANNETTE VANPELT

VICE PRESIDENT: BRYAN SCOGGINS
VICE PRESIDENT: STEVE PARK
INTERNAL AUDITOR: PAUL CASTLEBERRY

Total Assets	43,816
Loans, Net	24,751
Securities	10,942
Interest Bearing Balances	800
Total Deposits	38,539
No. Shares Authorized	8,000
No. Shares Outstanding	8,000

Preferred Stock	-0-
Common Stock	100
Surplus	1,000
Undivided Profits	1,894
Reserve for Loan Losses	268
Total Equity Capital	2,994
Subordinated Debt	-0-

DIRECTORS: Harry L. Hastings, Jr., Albert R. Harkins, Horace Jewell, P.A., J. C. Nichols, Catherine H. Owen

ARKANSAS STATE BANK

County: Benton
Charter Number: 713
Telephone: 524-8101

P.O. Box 400 Siloam Springs
Zip Code: 72761

Population: 8,500
Charter Date: January 12, 1960
Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: ROSS STOUT
V.P. & CASHIER: HENRY BROSELL, JR.
VICE PRESIDENT: ARTHUR MORRIS

VICE PRESIDENT: THOMAS H. FREE, III
ASST. V.P.: TIM McCORD

Total Assets	77,044
Loans, Net	24,297
Securities	38,209
Interest Bearing Balances	-0-
Total Deposits	70,174
No. Shares Authorized	48,000
No. Shares Outstanding	48,000

Preferred Stock	-0-
Common Stock	2,400
Surplus	500
Undivided Profits	3,021
Reserve for Loan Losses	287
Total Equity Capital	5,921
Subordinated Debt	-0-

DIRECTORS: Delbert E. Allen, Sr., D. E. Allen, Jr., Roderick Allen, H. E. Harrison, Jr., Charles C. Jones, Mark Simmons, Ross Stout

SMACKOVER STATE BANK

708 N. Broadway
P.O. Drawer 107 Smackover
Zip Code: 71762

County: Union
Charter Number: 600
Telephone: 725-3051

Population: 2,453
Charter Date: April 18, 1928
Branches: 1

Bank Holding Company Affiliate: Smackover Bancshares, Inc.

CHAIR. & CEO: MAX O. TAYLOR
PRESIDENT: BOB WILLETT

SR. V.P.: PAULETTE BUSSELL
VICE PRESIDENT: CATHRYN WEAVER

Total Assets53,702
Loans, Net28,439
Securities20,854
Interest Bearing Balances-0-
Total Deposits47,106
No. Shares Authorized100,000
No. Shares Outstanding-0-

Preferred Stock-0-
Common Stock1,000
Surplus2,500
Undivided Profits2,248
Reserve for Loan Losses680
Total Equity Capital5,748
Subordinated Debt-0-

DIRECTORS: Max O. Taylor, James M. Tennyson, John D. Trimble, V, Richard H. Vickers, Bob Willett

MERCHANTS & PLANTERS BANK

P.O. Box 127 Sparkman
Zip Code: 71763

County: Dallas
Charter Number: 457
Telephone: 678-2251

Population: 622
Charter Date: September 19, 1916
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: TYROL Q. CARSON
CASHIER: DORIS D. MANN

ASST. CASHIER: PATRICIA N. SHADDOCK
ASST. CASHIER: KATHRYN G. DANIELL

Total Assets6,551
Loans, Net3,244
Securities2,269
Interest Bearing Balances100
Total Deposits5,906
No. Shares Authorized3,000
No. Shares Outstanding3,000

Preferred Stock-0-
Common Stock75
Surplus125
Undivided Profits396
Reserve for Loan Losses29
Total Equity Capital596
Subordinated Debt-0-

DIRECTORS: Joseph B. Ford, G. W. DeLaughter, Ray D. White, Tyrol Q. Carson, Tommy Gaston, Louis M. Jacks

FIRST STATE BANK

County: Washington
Charter Number: 535
Telephone: 751-1500

P.O. Box 189 Springdale
Zip Code: 72765

Population: 25,000
Charter Date: February 12, 1923
Branches: 4

Bank Holding Company Affiliate: Worthen Banking Corporation

CHAIRMAN: WALTER TURNBOW
PRES. & CEO: RICK PARSONS
EX. V.P.: DON L. GIBSON
SR. V.P. TRUST: ROBERT A. "RIP" PHILLIPS
V.P./CASHIER: TOMMY E. NEIL

V.P.-CONSUMER LOANS: RANDY BOYER
V.P.-COMMERCIAL LOANS: WAYNE BELL
V.P.-COMMERCIAL LOANS: H. DENNIS SMILEY
SR. LENDING OFF.: DOUGLAS KITTRELL

Total Assets	143,248	Preferred Stock	-0-
Loans, Net	96,507	Common Stock	966
Securities	25,024	Surplus	5,938
Interest Bearing Balances	2,100	Undivided Profits	4,116
Total Deposits	125,043	Reserve for Loan Losses	1,919
No. Shares Authorized	9,664	Total Equity Capital	11,020
No. Shares Outstanding	9,664	Subordinated Debt	700

DIRECTORS: Walter Turnbow, Joe S. Boone, Charles C. Farmer, Don L. Gibson, Gerald L. Harp, Harold D. Hewitt, Gerald M. Johnston, Rick L. Parsons, Phil Phillips, Jr., Phillip Steele, Thomas H. Stephens, Charles P. Sisco

BODCAW BANK

County: Lafayette
Charter Number: 106
Telephone: 533-4486

P.O. Box 8 Stamps
Zip Code: 71860

Population: 2,859
Charter Date: December 8, 1902
Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: B. STAN COOK
PRES. & CEO: JAMES R. NIPPER
VICE PRESIDENT: J. PAUL NIPPER
VICE PRESIDENT C. C. RUSSELL

VICE PRESIDENT: A. O. SMITH
VICE PRESIDENT: H. L. WILKINSON
CASHIER: BONNIE MORELAND
ASST. CASHIER: LENORA DOWNS

Total Assets	36,928	Preferred Stock	-0-
Loans, Net	7,634	Common Stock	250
Securities	26,556	Surplus	2,000
Interest Bearing Balances	794	Undivided Profits	1,482
Total Deposits	32,734	Reserve for Loan Losses	128
No. Shares Authorized	10,000	Total Equity Capital	3,732
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: B. Stan Cook, Roy Z. Kimbell, Sr., James Nipper, C. C. Russell, Sr., A. O. Smith, John Woodrow Smith, H. L. Wilkinson, Sr.

BANK OF STAR CITY

County: Lincoln
 Charter Number: 567
 Telephone: 628-4286

Drawer 69 Star City
 Zip Code: 71667

Population: 2,100
 Charter Date: April 27, 1925
 Branches: 0

Bank Holding Company Affiliate: Star City Bancshares

PRESIDENT: M. DON SMITH
CEO: BENNIE F. RYBURN, JR.
EX. V.P.: ANNETTA MOORE

ASST. V.P.: FRANK COLLINS
ASST. V.P.: MARY WOMACK
ASST. V.P.: SHEILA FRIZZELL

Total Assets	31,129
Loans, Net	10,252
Securities	4,900
Interest Bearing Balances	12,943
Total Deposits	27,862
No. Shares Authorized	15,000
No. Shares Outstanding	15,000

Preferred Stock	-0-
Common Stock	150
Surplus	600
Undivided Profits	1,836
Reserve for Loan Losses	236
Total Equity Capital	2,586
Subordinated Debt	-0-

DIRECTORS: Bennie Ryburn, Jr., Fred Thorton, W. H. Frizzell, M. Don Smith, Keith Griffin, Pat Riley, Jr.

STEPHENS SECURITY BANK

County: Ouachita
 Charter Number: 692
 Telephone: 786-5416

P.O. Box 7 Stephens
 Zip Code: 71764

Population: 1,266
 Charter Date: February 8, 1946
 Branches: 0

Bank Holding Company Affiliate: Smith Associated Banking Corporation

CHAIRMAN: RICHARD SMITH
PRES. & CEO: JAMES M. MORGAN

EX. V.P. & CASHIER: CAROL REAVES

Total Assets	25,377
Loans, Net	16,692
Securities	5,701
Interest Bearing Balances	199
Total Deposits	23,106
No. Shares Authorized	11,000
No. Shares Outstanding	11,000

Preferred Stock	-0-
Common Stock	275
Surplus	559
Undivided Profits	1,189
Reserve for Loan Losses	228
Total Equity Capital	2,023
Subordinated Debt	-0-

DIRECTORS: Richard Smith, James M. Morgan, Jay Wilson, Roger Smith, Colon Watson, Guy R. Smith, Duncan Grayson, Eugene Bramblett, Grady Arrington, M. R. Smart

CITIZENS BANK

County: Union
Charter Number: 634
Telephone: 797-7361

P.O. Box 724 Strong
Zip Code: 71765

Population: 785
Charter Date: January 19, 1931
Branches: 0

Bank Holding Company Affiliate: Exchange Bancshares, Inc.

PRES. & CEO: JAMES H. LUDWIG

V.P. & CASHIER: JEANELL COGBURN

Total Assets	9,965	Preferred Stock	-0-
Loans, Net	3,297	Common Stock	200
Securities	4,312	Surplus	300
Interest Bearing Balances	792	Undivided Profits	1,072
Total Deposits	8,260	Reserve for Loan Losses	45
No. Shares Authorized	8,000	Total Equity Capital	1,572
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Robert P. Taylor, James H. Ludwig, Glenn Rambin, D. R. James, Jr., Noland Hagood, O. B. Clark, Bobby Dugal, Earl Herring

THE FARMERS & MERCHANTS BANK

County: Arkansas
Charter Number: 687
Telephone: 673-6911

P.O. Drawer 947 Stuttgart
Zip Code: 72160

Population: 11,000
Charter Date: December 29, 1944
Branches: 3

Bank Holding Company Affiliate: The Farmers & Merchants Bankshares, Inc.

PRES. & CEO: DON PATTILLO

SR. V.P.: LARRY GUNNELL

EX. V.P.: CARL GUNTER

SR. V.P.: JODY FOWLER

SR. V.P.: LLOYD RATCLIFF

SR. V.P.: RICKY TRICE

SR. V.P.: GLENN BAUMAN

V.P. & T.O.: JIM SHENEP

Total Assets	94,413	Preferred Stock	-0-
Loans, Net	54,580	Common Stock	1,000
Securities	23,451	Surplus	3,100
Interest Bearing Balances	7,278	Undivided Profits	4,915
Total Deposits	81,953	Reserve for Loan Losses	736
No. Shares Authorized	100,000	Total Equity Capital	9,015
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Roy O. McCollum, III, Horace Sickel, Don Pattillo, Carl Gunter, Lloyd Ratcliff, Mickey Pierce, Robert Seidenstricker, Ray Vester, Billy Simpson, James E. Pond

BANK OF TRUMANN

County: Poinsett
 Charter Number: 354
 Telephone: 483-6333

P.O. Box 48 Trumann
 Zip Code: 72472

Population: 6,500
 Charter Date: October 2, 1911
 Branches: 0

Bank Holding Company Affiliate: None

CH., PRES. & CEO: CLYDE ROBERTSON, JR.
CASHIER: CHERYL McMASTERS
VICE PRESIDENT: CARROLL D. ANDERSON

VICE PRESIDENT: WILBURN J. COLE
VICE PRESIDENT: RICK GILLETTE
ASST. V.P.: SHIRLEY BENSON

Total Assets	42,772
Loans, Net	13,143
Securities	26,559
Interest Bearing Balances	-0-
Total Deposits	37,030
No. Shares Authorized	60,000
No. Shares Outstanding	60,000

Preferred Stock	-0-
Common Stock	1,500
Surplus	2,000
Undivided Profits	1,354
Reserve for Loan Losses	478
Total Equity Capital	4,854
Subordinated Debt	-0-

DIRECTORS: Clyde Robertson, Jr., Carroll D. Anderson, Terry M. Clogston, Wilburn J. Cole, J. F. Lady, Eugene Pounds, Natalie T. Stuckey, Virginia P. Turner

BANK OF TUCKERMAN

County: Jackson
 Charter Number: 164
 Telephone: 349-5155

P.O. Box 700 Tuckerman
 Zip Code: 72473

Population: 2,078
 Charter Date: November 8, 1902
 Branches: 2

Bank Holding Company Affiliate: Rainbow Investment Co., Inc.

PRES. & CEO: LINDLEY V. SMITH
VICE PRESIDENT: AL M. MORRIS, JR.

CASHIER: ANN WATSON

Total Assets	25,084
Loans, Net	11,982
Securities	6,176
Interest Bearing Balances	2,079
Total Deposits	21,637
No. Shares Authorized	4,000
No. Shares Outstanding	4,000

Preferred Stock	-0-
Common Stock	100
Surplus	900
Undivided Profits	1,878
Reserve for Loan Losses	318
Total Equity Capital	2,878
Subordinated Debt	-0-

DIRECTORS: Scotty Armstrong, Bob Penix, Lindley V. Smith, Jr.

TYRONZA BANK

County: Poinsett
 Charter Number: 704
 Telephone: 487-2161

P.O. Box 395 Tyronza
 Zip Code: 72386

Population: 777
 Charter Date: October 31, 1951
 Branches: 0

Bank Holding Company Affiliate: Tyronza Bancshares

PRES. & CEO: CHARLES F. LUTER
VICE PRESIDENT: ALBERT A. BANKS

VICE PRESIDENT: MAXYNE URSERY
ASST. V.P.: ROGER STOKES

Total Assets	19,505
Loans, Net	9,838
Securities	3,752
Interest Bearing Balances	4,135
Total Deposits	16,258
No. Shares Authorized	2,000
No. Shares Outstanding	2,000

Preferred Stock	-0-
Common Stock	50
Surplus	1,000
Undivided Profits	1,962
Reserve for Loan Losses	129
Total Equity Capital	3,012
Subordinated Debt	-0-

DIRECTORS: Albert A. Banks, George E. Beley, Charles F. Luter, H. F. Norcross, Jr., Eugene Vaughn, Lewis Woods

CITIZENS BANK & TRUST COMPANY

3110 Alma Highway
 P.O. Box 469 Van Buren
 Zip Code: 72956

County: Crawford
 Charter Number: 328
 Telephone: 474-1201

Population: 12,020
 Charter Date: May 20, 1910
 Branches: 3

Bank Holding Company Affiliate: Citizens Financial Service Corp.

CHAIRMAN: JACK D. ALEXANDER
PRES. & CEO: WILLIAM W. THOMAS

EX. V.P.: MELVIN M. WAMOCK
SR. V.P.: MARION H. RIGGS

Total Assets	69,864
Loans, Net	43,192
Securities	19,494
Interest Bearing Balances	900
Total Deposits	63,078
No. Shares Authorized	16,000
No. Shares Outstanding	16,000

Preferred Stock	-0-
Common Stock	400
Surplus	2,100
Undivided Profits	2,955
Reserve for Loan Losses	569
Total Equity Capital	5,455
Subordinated Debt	-0-

DIRECTORS: Jack D. Alexander, John R. Ballentine, Dr. Robert D. Fisher, Jimmy D. Gooch, Morril Harriman, Marion H. Riggs, Paul Shirley, William W. Thomas, Melvin M. Wamock

THE PEOPLES BANK

County: Columbia
 Charter Number: 313
 Telephone: 693-5551

P.O. Box 426 Waldo
 Zip Code: 71770

Population: 1,685
 Charter Date: June 22, 1910
 Branches: 3

Bank Holding Company Affiliate: Golden Oaks Bancshares, Inc.

PRES. & CEO: HAROLD FINCHER
EX. V.P.: RICHARD P. CLARK
V.P. & CASHIER: JOYCE N. CRANE
VICE PRESIDENT: DOROTHY J. FINCHER

ASST. V.P.: JEANIE ROWE
ASST. V.P.: JILL JACKSON
ASST. V.P.: KATHRYN GASS

Total Assets24,481
 Loans, Net7,357
 Securities9,287
 Interest Bearing Balances6,584
 Total Deposits21,181
 No. Shares Authorized10,000
 No. Shares Outstanding10,000

Preferred Stock-0-
 Common Stock250
 Surplus250
 Undivided Profits2,014
 Reserve for Loan Losses101
 Total Equity Capital2,514
 Subordinated Debt-0-

DIRECTORS: Harold Fincher, Richard Clark, Imogene Clark, Dorothy J. Fincher, Clark Fincher, G. F. Scott, Betty Lou Scott, Pam Davis, Mary Baird, Betty Harris

BANK OF WALDRON

County: Scott
 Charter Number: 72
 Telephone: 637-2161

P.O. Box 278 Waldron
 Zip Code: 72958

Population: 2,642
 Charter Date: April 3, 1901
 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: BILL R. PHILPOT
EX. V.P.: KNOX DOZIER
SR. V.P.: ROBERT AKERS

VICE PRESIDENT: KELLEY HUNT
CASHIER: LINDA TANNER
ASST. V.P.: DEBRA FULLER

Total Assets56,101
 Loans, Net37,141
 Securities10,955
 Interest Bearing Balances4,855
 Total Deposits48,981
 No. Shares Authorized24,000
 No. Shares Outstanding24,000

Preferred Stock-0-
 Common Stock600
 Surplus1,900
 Undivided Profits4,279
 Reserve for Loan Losses571
 Total Equity Capital6,779
 Subordinated Debt-0-

DIRECTORS: Dale Rodgers, Robert Akers, Kelly Ashford, Billy J. Black, Jim H. Currier, W. W. Davis, Knox Dozier, Rena Owens, Bill R. Philpot, James Richmond

SCOTT COUNTY BANK

County: Scott
Charter Number: 741
Telephone: 637-3191

P.O. Box 838 Waldron
Zip Code: 72958

Population: 3,000
Charter Date: February 20, 1980
Branches: 0

Bank Holding Company Affiliate: None

CEO: JOHN E. CHAMBERS, III
PRESIDENT: PATSY HAWKINS
CASHIER: TRISHA SIKES

VICE PRESIDENT: ROBBIE ZIMMER
ASST. V.P.: BILL MARSH
ASST. CASHIER: BEKKI HAAS

Total Assets	33,729	Preferred Stock	-0-
Loans, Net	21,532	Common Stock	400
Securities	3,031	Surplus	1,100
Interest Bearing Balances	5,933	Undivided Profits	1,085
Total Deposits	30,899	Reserve for Loan Losses	445
No. Shares Authorized	40,000	Total Equity Capital	2,585
No. Shares Outstanding	40,000	Subordinated Debt	-0-

DIRECTORS: W. R. (Bud) Rice, Thurman Keener, J. B. Cox, Roy Hale, Howard Brown, Patsy Hawkins, Johnny Chambers

FIRST STATE BANK OF WARREN

County: Bradley
Charter Number: 739
Telephone: 226-2601

P.O. Box 29 Warren
Zip Code: 71671

Population: 9,971
Charter Date: December 12, 1978
Branches: 2

Bank Holding Company Affiliate: Bradley Bancshares, Inc.

CHAIRMAN: BENNIE RYBURN, SR.
PRES. & CEO: FREDDIE M. MOBLEY

EX. V.P.: HUGH A. QUIMBY

Total Assets	55,965	Preferred Stock	-0-
Loans, Net	25,556	Common Stock	590
Securities	19,387	Surplus	1,910
Interest Bearing Balances	7,024	Undivided Profits	1,824
Total Deposits	50,296	Reserve for Loan Losses	445
No. Shares Authorized	59,000	Total Equity Capital	4,324
No. Shares Outstanding	59,000	Subordinated Debt	-0-

DIRECTORS: Bennie Ryburn, Sr., Freddie M. Mobley, Hugh A. Quimby, Robert E. Garner, Roger George, Bennie Ryburn, Jr., J. C. Thompson, H. Sidney Wharton

WARREN BANK AND TRUST COMPANY

County: Bradley
 Charter Number: 80
 Telephone: 226-2621

P.O. Box 350 Warren
 Zip Code: 71671

Population: 9,971
 Charter Date: December 28, 1901
 Branches: 3

Bank Holding Company Affiliate: None

PRES. & CEO: G. C. SANGSTER
SR. V.P.: GERALD BURTON
VICE PRESIDENT: JAMES SMITH
VICE PRESIDENT: WALTER RUTLEDGE

VICE PRESIDENT: PAULINE HOLLINGSWORTH
VICE PRESIDENT: QUITA HUITT
VICE PRESIDENT: CAROLYN CURRY
VICE PRESIDENT: WILLIAM C. WISENER

Total Assets85,310
 Loans, Net32,439
 Securities40,395
 Interest Bearing Balances4,983
 Total Deposits72,443
 No. Shares Authorized48,000
 No. Shares Outstanding48,000

Preferred Stock0-
 Common Stock1,200
 Surplus1,200
 Undivided Profits6,380
 Reserve for Loan Losses435
 Total Equity Capital8,780
 Subordinated Debt0-

DIRECTORS: Louis Ederington, J. E. Hurley, Jr., Dr. G. F. Wynne, C. A. Milton, W. Sykes Harris, F. Martin Hankins, L. H. Derby, Jr., John B. Frazer, Gerard C. Sangster

BANK OF WEINER

County: Poinsett
 Charter Number: 276
 Telephone: 684-2221

P.O. Box 307 Weiner
 Zip Code: 72479

Population: 776
 Charter Date: April 2, 1909
 Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: JOHN R. HOGUE
EX. V.P.: NILES A. BISE

SR. V.P.: MICHAEL D. GILLIS

Total Assets31,976
 Loans, Net17,739
 Securities11,656
 Interest Bearing Balances200
 Total Deposits28,143
 No. Shares Authorized8,000
 No. Shares Outstanding8,000

Preferred Stock0-
 Common Stock200
 Surplus1,300
 Undivided Profits2,031
 Reserve for Loan Losses379
 Total Equity Capital3,531
 Subordinated Debt0-

DIRECTORS: John R. Hogue, Dr. Ernest L. Hogue, Herbert D. Ziegenhorn, Charles E. Givens, Niles A. Bise

MERCHANTS AND FARMERS BANK

County: Phillips P.O. Box 2507 West Helena Population: 11,005
 Charter Number: 700 Zip Code: 72390 Charter Date: October 4, 1948
 Telephone: 572-3481 Branches: 2

Bank Holding Company Affiliate: Southern Bancshares, Inc.

CEO: DOUGLAS SIMMONS
PRESIDENT: BILL SIMMONS
EX. V.P. & CASH.: JAMES A. BOGLE

SR. V.P.: GORDON M. WHITE
SR. V.P.: E. F. KALB, JR.
VICE PRESIDENT: THOMAS L. DIAL

Total Assets80,375
 Loans, Net39,084
 Securities33,798
 Interest Bearing Balances897
 Total Deposits69,256
 No. Shares Authorized20,000
 No. Shares Outstanding20,000

Preferred Stock-0-
 Common Stock500
 Surplus1,000
 Undivided Profits3,999
 Reserve for Loan Losses513
 Total Equity Capital5,499
 Subordinated Debt-0-

DIRECTORS: Brooks Griffin, James E. Boyd, Jerry Kelley, Walter L. Morris, Bill Simmons, Douglas Simmons, Herman H. Storey, Jr.

BANK OF WEST MEMPHIS

626 E. Broadway
 P.O. Box 2128 West Memphis
 County: Crittenden Zip Code: 72301 Population: 28,138
 Charter Number: 601 Charter Date: April 21, 1928
 Telephone: 735-2922 Branches: 3

Bank Holding Company Affiliate: Bancshares of West Memphis, Inc.

CHAIRMAN: GEORGE H. DUNKLIN
PRES. & CEO: JACK K. HOGAN
VICE PRESIDENT: ROBERT L. WRIGHT

V.P., AUDITOR: ROBERT L. NAYLOR
VICE PRESIDENT: ARLEY KNIGHT

Total Assets72,789
 Loans, Net21,245
 Securities33,211
 Interest Bearing Balances-0-
 Total Deposits64,998
 No. Shares Authorized100,000
 No. Shares Outstanding100,000

Preferred Stock-0-
 Common Stock1,000
 Surplus1,500
 Undivided Profits4,929
 Reserve for Loan Losses253
 Total Equity Capital7,429
 Subordinated Debt-0-

DIRECTORS: George H. Dunklin, Jack K. Hogan, W. Kent Ingram, Keith Ingram, James A. Heath, Davis Biggs, Lloyd C. McCuiston, Jr., Mrs. M. E. Black Dunklin, Paul W. O'Neal, Pat K. Magruder, J. C. Tennison, Frank Waggener

WILMOT STATE BANK

County: Ashley
 Charter Number: 676
 Telephone: 473-2211

P.O. Box 95 Wilmot
 Zip Code: 71676

Population: 1,227
 Charter Date: October 25, 1937
 Branches: 0

Bank Holding Company Affiliate: None

PRES., CEO. & CASHIER:
KENNETH M. ALLBRITTON

Total Assets8,315
 Loans, Net4,524
 Securities335
 Interest Bearing Balances2,370
 Total Deposits6,862
 No. Shares Authorized12,000
 No. Shares Outstanding12,000

Preferred Stock-0-
 Common Stock120
 Surplus755
 Undivided Profits420
 Reserve for Loan Losses56
 Total Equity Capital1,295
 Subordinated Debt-0-

DIRECTORS: William B. deYampert, John B. Currie, John B. Currie, Jr., William Jackson Currie, Thomas F. Scannell, III, I. A. Janes, deceased

BANK OF WILSON

County: Mississippi
 Charter Number: 262
 Telephone: 655-8374

P.O. Box 338 Wilson
 Zip Code: 72395

Population: 1,151
 Charter Date: October 3, 1908
 Branches: 1

Bank Holding Company Affiliate: None

CHAIRMAN: STEVE WILSON
PRES. & CEO: CHARLES L. MILLER
VICE PRES.: MARY EMILY THOMPSON
LOAN OFFICER: BILLY RUSSELL, JR.
CASHIER: ALICE GRIFFIN

ASST. CASHIER: NONA THOMPSON
BRANCH MANAGER: FANNIE
CARTWRIGHT
VICE CHAIRMAN OF THE BD.:
C. L. DENTON, JR.

Total Assets17,611
 Loans, Net4,923
 Securities9,686
 Interest Bearing Balances499
 Total Deposits14,931
 No. Shares Authorized4,000
 No. Shares Outstanding4,000

Preferred Stock-0-
 Common Stock100
 Surplus1,000
 Undivided Profits1,502
 Reserve for Loan Losses299
 Total Equity Capital2,602
 Subordinated Debt-0-

DIRECTORS: Steve Wilson, Harold Clemons, Sumner R. Cullom, C. L. Denton, Jr., Phillip Forrester, J. B. Hilliard, Charles L. Miller, Michael E. Wilson, Mrs. R. E. L. Wilson, R. E. L. Wilson, V

CROSS COUNTY BANK

1 Cross County Plaza
P.O. Box 9 Wynne
Zip Code: 72396

County: Cross
Charter Number: 25
Telephone: 238-8171

Population: 8,446
Charter Date: June 5, 1891
Branches: 2

Bank Holding Company Affiliate: Cross County Bancshares, Inc.

PRES. & CEO: KEN McCLANAHAN
CASHIER: BETH DILDINE
VICE PRESIDENT: MAZIE BALLARD
VICE PRESIDENT: LEON FOUST

VICE PRESIDENT: ANN JONES
VICE PRESIDENT: MAC McCLANAHAN
EX. SEC.: JUDY THOMAS

Total Assets68,858
Loans, Net30,828
Securities33,217
Interest Bearing Balances-0-
Total Deposits61,997
No. Shares Authorized4,000
No. Shares Outstanding4,000

Preferred Stock-0-
Common Stock100
Surplus2,400
Undivided Profits3,260
Reserve for Loan Losses570
Total Equity Capital5,760
Subordinated Debt.....-0-

DIRECTORS: Willard G. Burks, Albert A. Hess, John H. Johnston, Jr., Joseph E. Dooley, Jr., Guy E. Fisher, Marvin Hagaman, James Richardson, Roger E. Pohlner, Pete Imboden, III

THE BANK OF YELLVILLE

P.O. Box 325 Yellville
Zip Code: 72687

County: Marion
Charter Number: 691
Telephone: 449-4231

Population: 2,034
Charter Date: December 31, 1945
Branches: 1

Bank Holding Company Affiliate: Mountain Bancshares, Inc.

PRES. & CEO: CHARLES CHAMPBELL
EX. V.P.: JUDY LOVING
VICE PRESIDENT: CHLOE RICHARDSON

ASST. V.P.: R. D. JACKSON
ASST. V.P.: EDITH C. BENTON

Total Assets42,406
Loans, Net21,676
Securities10,956
Interest Bearing Balances5,351
Total Deposits38,988
No. Shares Authorized23,500
No. Shares Outstanding20,781

Preferred Stock-0-
Common Stock208
Surplus1,590
Undivided Profits1,259
Reserve for Loan Losses642
Total Equity Capital3,057
Subordinated Debt.....-0-

DIRECTORS: Judy Loving, Charles Campbell, Oran Carter, H. C. Hall, Owen Kompetien, Susan Wendel, Dan Duren, Frank Bailey, John James, Karl King

SEVENTY-FOURTH REPORT

showing

**THE CONDITION OF THE
2 ARKANSAS STATE-CHARTERED
TRUST COMPANIES**

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1988

JONES INVESTMENT AND TRUST COMPANY

County: Pulaski 504 First Federal Plaza Little Rock Population: 250,000
 Charter Number: 302 Zip Code: 72201 Charter Date: February 9, 1910
 Telephone: 374-5225 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: BERNICE JONES
VICE PRESIDENT: H. G. FROST, JR.

SEC.-TREAS.: MARY SELLERS

Total Assets	14,218	Preferred Stock	-0-
Loans, Net	1,329	Common Stock	100
Securities	8,981	Surplus	10,000
Interest Bearing Balances	3,402	Undivided Profits	4,065
Total Deposits	-0-	Reserve for Loan Losses	16
No. Shares Authorized	1,000	Total Equity Capital	14,165
No. Shares Outstanding	1,000	Subordinated Debt	-0-

DIRECTORS: Bernice Jones, H. G. Frost, Jr., Mary Sellers

METROPOLITAN TRUST COMPANY

County: Pulaski 7500 Hwy. 107 Population: 10,586
 Charter Number: 569 P.O. Box 6500 Sherwood Charter Date June 5, 1925
 Telephone: 835-7500 Zip Code: 72116 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: HAL C. MATTHEWS
V.P. & GEN. COUN.: ANDREW J. COLLINS
SECRETARY: PEGGY L. BEASLEY

TREASURER: EVERETT L. HALL, JR.
ASST. SEC.: JEAN BRUEGEMAN

Total Assets	864	Preferred Stock	-0-
Loans, Net	-0-	Common Stock	164
Securities	20	Surplus	33
Interest Bearing Balances	534	Undivided Profits	110
Total Deposits	-0-	Reserve for Loan Losses	-0-
No. Shares Authorized	1,842	Total Equity Capital	307
No. Shares Outstanding	1,636	Subordinated Debt	-0-

DIRECTORS: Richard B. Adkisson, Howard Cockrill, Andrew J. Collins, Somers Adkisson Collins, Jerry H. Glenn, Jr., Justin M. Glenn, Everett L. Hall, Jr., Lila B. Hornor, David L. Matthews, Hal C. Matthews, Justin Matthews, III, James D. Simpson, Jr.

SEVENTY-FOURTH REPORT

showing

**THE CONDITION OF THE
3 ARKANSAS STATE-CHARTERED ACT III
INDUSTRIAL LOAN INSTITUTIONS**

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1988

SOUTHERN CREDIT CORPORATION

County: Hot Spring P.O. Box 400 Malvern Population: 10,000
 Charter Number: 1000 Zip Code: 72104 Charter Date October 9, 1959
 Telephone: 332-2462 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: W. H. McCLURE
EX. V.P.: LAYNE SPARKS

TREASURER: GEORGE L. McCLURE

Total Assets	11,907	Preferred Stock	-0-
Loans, Net	4,346	Common Stock	227
Securities	5,396	Surplus	608
Interest Bearing Balances	892	Undivided Profits	516
Total Deposits	10,490	Reserve for Loan Losses	83
No. Shares Authorized	30,000	Total Equity Capital	1,351
No. Shares Outstanding	11,350	Subordinated Debt	-0-

DIRECTORS: W. H. McClure, Layne Sparks, George L. McClure, James Cole, Dr. A. J. Wilks, Frank McClure, Nancy York, Vance Jernigan

HALLMARK LOAN AND INVESTMENT CORPORATION

305 East Broadway
 P.O. Box 5821 North Little Rock
 Zip Code: 72119

County: Pulaski Population: 64,419
 Charter Number: 1001 Charter Date: October 21, 1927
 Telephone: 376-3523 Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: A. J. GORNATTI
ASST. V.P.: KAREN L. CALDWELL

ASST. V.P.: ELISABETH A. ESTES

Total Assets	10,680	Preferred Stock	-0-
Loans, Net	7,612	Common Stock	434
Securities	-0-	Surplus	606
Interest Bearing Balances	600	Undivided Profits	216
Total Deposits	9,372	Reserve for Loan Losses	34
No. Shares Authorized	1,000	Total Equity Capital	1,256
No. Shares Outstanding	434	Subordinated Debt	-0-

DIRECTORS: John Jacobs, Dorrance Williams, E. C. Benton, Jr., William Brandon, John Seawright, A. J. Gornatti

NATIONAL CREDIT CORPORATION

County: Pulaski
 Charter Number: 1002
 Telephone: 378-1521

P.O. Box 1681 Little Rock
 Zip Code: 72203

Population: 250,000
 Charter Date April 13, 1941
 Branches: 0

Bank Holding Company Affiliate: Worthen Banking Corporation

PRES. & CEO: TOM PRINCE
V.P. & TREAS.: ALAN KING

SECRETARY: ARNOLD MAYERSOHN
A. SEC. & A. TR.: JEFF HUMPHREY

Total Assets	240
Loans, Net	-0-
Securities	-0-
Interest Bearing Balances	229
Total Deposits	-0-
No. Shares Authorized	10,000
No. Shares Outstanding	6,250

Preferred Stock	-0-
Common Stock	125
Surplus	1,125
Undivided Profits	1,027
Reserve for Loan Losses	-0-
Total Equity Capital	223
Subordinated Debt	-0-

DIRECTORS: Curt Bradbury, Tom Prince, Bill Keisler

SEVENTY-FOURTH REPORT

showing

**THE CONDITION OF THE
1 NON-PROFIT ORGANIZATION**

(Not engaged in commercial banking)

JUNE 30, 1988

ARKANSAS CAPITAL COPORATION

800 Pyramid Place
 221 West Second Street Little Rock
 Zip Code: 72201
 County: Pulaski
 Telephone: 374-9247
 Population: 250,000
 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: PATRICK C. KOCH
PRESIDENT: WILLIAM T. STAED
CEO/EX. V.P.: GEORGE H. EAGEN

VICE PRESIDENT: LEONARD L. HAMPSON
V.P. & A. SEC.-TR.: GEORGE E. CAMPBELL
VICE PRESIDENT: GARY E. DUNCAN

Total Assets7,651
 Loans, Net5,781
 Securities873
 Interest Bearing Balances600
 Total Deposits-0-
 No. Shares Authorized2,500
 No. Shares Outstanding1,095

Preferred Stock-0-
 Common Stock110
 Surplus-0-
 Retained Earnings3,462
 Reserve for Loan Losses615
 Total Equity Capital3,571
 Subordinated Debt-0-

DIRECTORS: Don Pattillio, Patrick C. Koch, Wallace B. Cunningham, George E. Campbell, Gary E. Duncan, Robert E. Pruitt, William T. Staed, Wayne Clark

