

Seventy-Fifth Annual  
REPORT OF  
THE  
BANK COMMISSIONER

JUNE 30, 1989

STATE OF ARKANSAS  
OFFICE OF STATE BANK DEPARTMENT

June 30, 1989

Honorable Bill Clinton  
Governor of Arkansas  
Little Rock, Arkansas

Governor Clinton,

I, Bank Commissioner Bill J. Ford, hereby submit for your information and consideration, the Seventy-fifth Annual Report of the State Bank Department pursuant to the provisions of Act 113 of 1913. The financial and statistical information contained in this report has been compiled from Reports of Condition and Income submitted to this office for the fiscal year ended June 30, 1989.

The Department supervised 178 financial institutions as of June 30, 1989, including 173 state-chartered commercial banks, two trust companies, two industrial loan institutions, and one non-profit organization. The assets for all institutions supervised totaled \$8,913,596,000 at year end with \$8,877,033,000 representing the total assets of the state-chartered commercial banks, a 5.13% increase over the \$8,444,157,000 in total assets reported one year ago.

Two new bank charters were approved by the State Banking Board with the concurrence of the Bank Commissioner. A charter was approved for FirstBank of Arkansas, Brinkley, on January 25, 1989, to facilitate the conversion of First National Bank, Brinkley, to a state charter. The charter application for Bank of Little Rock, North Little Rock, was approved May 4, 1989. Hallmark Loan and Investment Corporation, North Little Rock, subsequently merged with the newly chartered bank resulting in the Bank of Little Rock. Thirteen state chartered banks filed applications and were approved branches pursuant to the new branching laws and established branch banking facilities in areas previously prohibited by law. No bank failures occurred during the fiscal year.

The Department performed 161 commercial bank examinations, nine modified examinations, 28 trust department examinations, and 88 bank holding company examinations during the 1988-89 fiscal year.

The mission of the State Bank Department is to apportion available staff resources existing in our Examination and Administrative Services Divisions to implement the parameters of a bank regulatory program. The Department has been and will continue to be an advocate of banking in the administration of this program. However, our primary focus is to ensure the existence of safe and sound financial practices in the state's banking institutions. It would follow that the financial services these institutions possess should foster economic growth and avail themselves of the public demand in their respective communities. To verify the adequacy of any institution in these areas, we accordingly seek every means available to improve deficient areas.

## Seventy-Fifth Report

The goals for the upcoming fiscal year are predicated not only by the environment of the financial industry, but by priorities we have established to regulate and supervise that environment. The following points address these priorities from a historical or continuing perspective as well as those which have evolved during the preceding year and will be additional areas of focus during the forthcoming year.

On a continuing basis, we will maintain the following goals:

- to improve the examination process through an intensive education and training program;
- to continue an effective examination and visitation schedule designed to monitor the quality of the state's financial institutions;
- to continue to improve the communication network between the Department and the financial institutions within its jurisdiction of supervision;
- to create and foster greater awareness among the State's bankers of opportunities available which will encourage economic development; and,
- to continue to monitor any and all activities resulting from the Regional Interstate Banking Law.

Newly identified goals are as follows:

- to expand the examination process with more in-depth analysis and review in the areas of compliance and electronic data processing;
- to upgrade the current data processing system to accommodate new and integrated growth of the various applications utilized by the department's staff;
- to develop, integrate and enhance data processing applications; i.e., Report of Examination, on-line bank status information, budget, inventory, etc.;
- to revise and enhance the off-site monitoring (Self-Examination) program in order that it may become a more effective management and regulatory tool; and,
- to improve and expand in-house training procedures for all examining personnel.

The accreditation we have been awarded by the Conference of State Bank Supervisors is a goal we have achieved during the past year. However, it is one reflective not only of past endeavors, but of continuing progress in the areas of self-evaluation and self-improvement. The personnel and staff of the state bank Department are pledged to maintain the standards inherent in this accreditation process and dedicated to fulfilling those goals as set forth in the mission statement.

Cordially,

Bill J. Ford  
Bank Commissioner



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## 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 ARKANSAS STATE BANK DEPARTMENT

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis . . . . .	October 6, 1913	October 3, 1918
2.	A.J. Reap . . . . .	October 3, 1918	March 22, 1919
3.	W.T. Maxwell . . . . .	March 22, 1919	September 1, 1921
4.	Charles McKee . . . . .	September 1, 1921	July 28, 1925
5.	Loid Rainwater . . . . .	July 28, 1925	February 8, 1927
6.	Walter E. Taylor . . . . .	February 8, 1927	January 10, 1933
7.	Marion Wasson . . . . .	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan . . . . .	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett . . . . .	January 14, 1941	February 1, 1949
10.	S.J. Dean . . . . .	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr . . . . .	December 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	.....

## STATE BANKING BOARD MEMBERS

Mr. Bob Willett  
Smackover State Bank  
P.O. Drawer 107  
Smackover, AR 71762  
PHONE: 725-3051  
DATE APPOINTED: 12-11-87  
TERM EXPIRES: 12-31-89

Mr. Douglas Simmons  
Merchants & Farmers Bank  
P.O. Box 2507  
W. Helena, AR 72390  
PHONE: 572-3481  
DATE APPOINTED: 8-5-86  
TERM EXPIRES: 12-31-90

Mr. Robert Hill  
Chairman  
P.O. Box 385  
Perryville, AR 72126  
PHONE: 889-5116  
DATE APPOINTED: 2-25-87  
TERM EXPIRES: 12-31-91

Mr. Larry G. Nelson  
Vice Chairman  
Peoples Bank & Trust Co.  
Drawer B  
Mountain Home, AR 72653  
PHONE: 425-2166  
DATE APPOINTED: 1-13-88  
TERM EXPIRES: 12-31-92

Mr. Gary D. Reinboth  
1318 Concord  
Lowell, AR 72745  
PHONE: 659-8851  
DATE APPOINTED: 3-24-89  
TERM EXPIRES: 12-31-93

Mr. T. E. Patterson  
5520 W. 30th Street  
Little Rock, AR 72204  
PHONE: 375-4611  
DATE APPOINTED: 8-22-83  
TERM EXPIRES: 12-31-93



# ARKANSAS STATE BANK DEPARTMENT

Tower Building, Suite 500  
323 Center Street  
Little Rock, Arkansas 72201-2613  
(501) 371-1117 Fax (501) 371-1828

## DEPARTMENTAL ROSTER

Bill J. Ford - Bank Commissioner

### ENFORCEMENT AND ECONOMIC DEVELOPMENT DIVISION

Don R. Clark - Assistant Bank Commissioner

- Regulatory Enforcement Actions
- Economic Development
- Consumer Complaints
- State Banking Board

### EXAMINATION AND SUPERVISION DIVISION

Gregory M. Stewart - Chief Examiner

- Regulatory Examinations
- Regulatory and Banking Procedures
- Bank Performance Evaluation and Monitoring

Luther Guinn - Assistant Chief Examiner

R. Bruce Branch - Field Supervisor (Commercial)  
H. Wilks Marshall - Field Supervisor (Commercial)  
Thomas M. Narrell - Field Supervisor (Trust)

Larry M. Hillyard - Assistant Chief Examiner

Steve L. Bryan - Field Supervisor (Commercial)  
Mark R. Ryan - Field Supervisor (Commercial)  
Carolyn J. Paschal - Field Supervisor (Bank  
Holding Company)

**CORPORATE AND ADMINISTRATION  
DIVISION**

**Ronny A. Clay - Assistant Bank Commissioner**

**Jackie J. Dicus - Director of Administrative Services**

**Patricia L. Wallis - Accounting Supervisor**

**Lisa K. Phillips - Accountant**

- Accounting and Employee Services
- Expense Disbursements
- Budget and Personnel
- Physical Plant and Equipment
- Administrative Support

**Candace A. Franks - Attorney**

- Application Information
- Rules and Regulations Manual
- Charter Amendments and Charter Information
- Certificates of Good Standing
- Legal Filings and Inquiries

**Patsy M. Paladino - Personnel and Training Manager**

- Performance Evaluation
- Recruitment
- Training/Education

**Julian E. Rainey - Financial Analyst**

**Bill A. Whitmore - Financial Analyst**

- Self Examination
- Reports of Condition and Income
- Research and Financial Analysis
- Public Information Requests

**Beth A. Wallis - Data Center Administrator**

**Mitch L. Vire - Systems Programmer**

- Data Processing Support
- Research and Development
- Application Programming

## EXAMINATION PERSONNEL

### FINANCIAL EXAMINER SUPERVISOR

Richard D. Buzbee	James M. Franklin
Dianne Curry (Bank Holding Company)	John B. Frazer
Gary G. Kleck	Nathan E. Gairhan
H.R. "Chip" Dortch (Trust)	William R. Milum
	M. Diane Wright

### FINANCIAL EXAMINER II

Paul "Ted" Finkbeiner	Ike M. McEntire
Grant E. Fortson	John T. Suskie
Polly A. Jenkins	Luke B. Webre

### FINANCIAL EXAMINER I

Brad W. Day	Gary C. Oltmann
Rodney M. Farmer	Joseph W. Ruddell
John R. French	Marivel Tounzen
Jonathan W. Harrell	

### FINANCIAL EXAMINER TRAINEE

Tim E. Beaver	Baker L. Moseley
M. Susan Clark	M. Gregg Qualls
Dan L. Cook	Kent T. Williamson
John A. Long	Kevin E. Zerbe
D. Kevin Mallett	

### OFFICE STAFF

Connie M. Bates	Executive Secretary
E. Mindy Beaver	Administrative Assistant II
Jane R. English	Administrative Assistant I
Debbie L. Erickson	Administrative Assistant I
Martha A. Harris	Management Support Technician
Cynthia L. Nixon	Administrative Assistant II
Brenda L. Strachan	Management Project Analyst

### NEW BANK CHARTERS APPROVED

FIRSTBANK OF ARKANSAS  
207 S. Main Street  
P. O. Box 787  
Brinkley, AR 72071

Conversion from a national bank  
approved January 25, 1989.

BANK OF LITTLE ROCK  
305 E. Broadway  
P. O. Box 5821  
North Little Rock, AR 72119

Charter approved May 4, 1989.  
Merged with Hallmark Loan and  
Investment Corporation June 16, 1989.

### NEW BRANCHES APPROVED

NAME OF BANK	NEW BRANCH LOCATION
Citizens Bank of Batesville Batesville, AR	3rd & Boswell Streets Batesville, AR
Merchants and Planters Bank Arkadelphia, AR	600 Smith Street Gurdon, AR
Logan County Bank Scranton, AR	212 Conrad Subiaco, AR
Bank of Parkdale Parkdale, AR	Adams Street Hamburg, AR
Hallmark Loan & Investment North Little Rock, AR	11715 Rainwood Drive Little Rock, AR
Bank of North Arkansas Melbourne, AR	State Highway 56 North Calico Rock, AR

**NEW BRANCHES APPROVED**

<b>NAME OF BANK</b>	<b>NEW BRANCH LOCATION</b>
The Citizens Bank England, AR	Second Street Cabot, AR
Earle State Bank Earle, AR	Shoppingway Street Marion, AR
Merchants and Farmers Bank West Helena, AR	Highway 49 & Mill St. Marvell, AR
Bank of Tuckerman Tuckerman, AR	Village Mall Newport, AR
First Bank of Arkansas Russellville, AR	2000 East Main Russellville, AR
Farmers and Merchants Bank Reyno, AR	901-905 S. Bettis Pocahontas, AR
First State Bank Lonoke, AR	110 West Front Street Lonoke, AR
Pulaski Bank and Trust Co. Little Rock, AR	6420 S. University Ave. Little Rock, AR
Peoples Bank and Trust Co. Russellville, AR	102 North Church Street Atkins, AR
Monette State Bank Monette, AR	406 Southwest Drive Jonesboro, AR
The Peoples Bank Waldo, AR	North Vine Street Magnolia, AR
First Jacksonville Bank and Trust Jacksonville, AR	501 J.P. Wright Loop Rd Jacksonville, AR

The following is a statement reflecting receipts and disbursements of the State Bank Department from July 1, 1988 through June 30, 1989.

## RECEIPTS

Cash Balance June 30, 1988 .....	\$1,915,838.76
Examination and Assessment Fees .....	2,400,432.14
Charter and Amendment Fees .....	15,255.00
Teller's Facility Application and all Protest Fees .....	39,600.00
Miscellaneous Fees .....	11,678.35
Reimbursement for M & R Sales .....	11,283.94
Warrant Cancellations .....	3,986.77
Refund to Expenditure (Old Year) .....	452.09
Refund to Expenditure .....	6,445.52
Voided Warrants .....	400.00
	<u>\$4,405,372.57</u>

## DISBURSEMENTS

Salaries .....	1,450,000.89
Maintenance and General Operations .....	587,700.06
S.S., Retirement and Insurance Matching .....	208,943.23
Professional Services and Fees .....	48,102.25
Conference Fees and Travel .....	104,907.37
Capital Outlay .....	152,262.15
Data Processing .....	1,363.75
Proceeds from M & R .....	9,425.42
Microfilming Expenses .....	56,830.90
Service Charge by State Treasurer .....	36,829.31
Cash Balance June 30, 1989 .....	1,749,007.24
	<u>\$4,405,372.57</u>

FEDERAL DEPOSIT INSURANCE CORPORATION

Memphis Regional Office
5100 Poplar Avenue, Suite 1900
Memphis, Tennessee 38137
Telephone Number: (901) 685-1603
Fax Number: (901) 685-1846
Fax Number: (901) 682-5110

- Bill C. Houston ... Regional Director
James O. Leese ... Deputy Regional Director
James F. Benner ... Assistant Regional Director
Joseph M. McGovern ... Assistant Regional Director
Phillip H. Schwartz ... Regional Counsel

Jackson Field Office
Patton Plaza Office Park
208 St. Paul Street
P.O. Box 97029

Pearl, Mississippi 39288-7029
Telephone Number: (601) 932-6744

- Thurman L. Reynolds ... Field Office Supervisor

Little Rock Field Office
McCain Professional Building
3629 McCain Blvd., Suite 304
P.O. Box 16355

North Little Rock, AR 72231-6355
Telephone Number: (501) 758-7676

- Larry T. Tadlock ... Field Office Supervisor

Memphis Field Office
Building D, Suite 186
1755 Lynnfield Road

Memphis, Tennessee 38119
Telephone Number: (901) 763-1775

- Ronny G. Parham ... Field Office Supervisor

Shreveport Field Office
1911 Citizens Bank Drive
Suite 100
P.O. Box 72609

Bossier City, Louisiana 71111-2609
Telephone Number: (318) 746-8283

- Don R. Turner ... Field Office Supervisor

FEDERAL RESERVE BANK OF ST. LOUIS  
DISTRICT NO. 8

411 Locust

P.O. Box 442

St. Louis, Missouri 63166

Telephone Number: (314) 444-8444

- Thomas C. Melzer ..... President
- James R. Bowen ..... First Vice President
- A.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  
Public Information
- Joan P. Cronin ..... Vice President  
Secretary and Legal Counsel
- Charles R. Halbrook ..... Vice President  
Bank Supervision and Regulation
- Richard E. Kay ..... Vice President  
Valuables Processing
- James R. Kennedy ..... Vice President  
Information Systems
- Jean M. Lovati ..... Vice President  
Payments
- Martha L. Perine ..... Vice President  
Financial Services and Human Resources
- Michael D. Renfro ..... General Auditor  
Audit
- Kristi D. Short ..... Vice President  
Marketing and Electronic Services
- William J. Sneed ..... Vice President  
Support Services
- Randall C. Sumner ..... Vice President  
Credit and Community Affairs
- Delmer D. Weisz ..... Vice President  
Bank Supervision and Regulation



**FEDERAL RESERVE BANK OF ST. LOUIS  
DISTRICT NO. 8**

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

**325 West Capitol Avenue  
P.O. Box 1261  
Little Rock, Arkansas 72203  
Telephone Number: (501) 372-5451**

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

**MEMPHIS BRANCH  
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI**

**200 North Main Street  
P.O. Box 407  
Memphis, Tennessee 38101  
Telephone Number: (901) 523-7171**

**Raymond Laurence . . . . . Vice President and Manager  
A.C. Cremerius, Jr. . . . . Assistant Vice President  
John P. Baumgartner . . . . . Assistant Vice President**

# COMPTROLLER OF THE CURRENCY

## Southwestern District Office

500 N. Ackard  
1600 Lincoln Plaza  
Dallas, Texas 75201-3394  
Telephone Number: (214) 720-0656  
Fax Number: (214) 720-7098

- Peter C. Kraft..... Deputy Comptroller
- John A. Bodnar ..... District Administrator
- Patrick Parise..... District Counsel
- Thomas M. Blyedbal ..... Director for Administration
- Edward Graves ..... Director for Analysis
- Jerry H. Corn ..... Director for Bank Supervision  
Community Banks
- Stephen R. Steinbrink ..... Director for Bank Supervision  
Regional Banks

## Southwestern District, Little Rock

Field Office  
10201 W. Markham, Suite 105  
Little Rock, Arkansas 72205  
Telephone Number: (501) 378-5591  
Fax Number: (501) 221-1236

- Randal J. Groman ..... Field Office Director
- Larry Winter..... Field Office Director

## COMPTROLLER OF THE CURRENCY

### Southeastern District Office

Marquis One Tower, Suite 600  
245 Peachtree Center Avenue, N.E.  
Atlanta, Georgia 30303  
Telephone Number: (404) 659-8855  
Fax Number: (404) 588-4532

Clifton A. Poole, Jr ..... Deputy Comptroller  
Robert V. Ahrens ..... District Administrator  
H. Gary Pannell ..... District Counsel  
William J. Abernathy ..... Director for Bank Supervision  
Vernon E. Fasbender ..... Director for Analysis  
James P. Buff ..... Director for Administration

### Southeastern District, Memphis

Field Office  
80 Monroe Avenue, Suite 505  
Memphis, Tennessee 38103  
Telephone Number: (901) 521-3039  
Fax Number: (901) 525-2086

William J. Suman ..... Field Office Director

## ARKANSAS BANKERS ASSOCIATION

Suite 1027, 221 W. Second Street  
Little Rock, Arkansas 72201  
Telephone Number: (501) 376-3741  
Fax Number: (501) 376-9243

### OFFICERS

- H.C. (Bo) Carvill.....Executive Director
- Harold E. Henson, Jr..... President  
City National Bank, Fort Smith
- W.E. Ayres..... First Vice President  
Simmons First National Corporation, Pine Bluff
- James V. Kelley.....Vice President  
First National Bank, El Dorado
- Harold Fincher..... Treasurer  
The Peoples Bank, Waldo

### YOUNG BANKERS SECTION OFFICERS

- Mark Murphy..... President  
First Commercial Bank, N.A., Little Rock
- Brice Fletcher..... Senior Vice President  
First National Bank of Eastern Arkansas,  
Forrest City
- Kent Hendrix.....Vice President  
First National Bank, El Dorado
- Trent Trumbo.....Secretary  
McIlroy Bank & Trust, Fayetteville
- Harvey Williams..... Treasurer  
Simmons First National Bank, Pine Bluff
- Greg Angel..... Education Coordinator  
First National Bank, Searcy

**ARKANSAS INDEPENDENT BANKERS  
ASSOCIATION**

P.O. Box 22076  
Little Rock, Arkansas 72221-2076  
Telephone Number: (501) 525-1634

**OFFICERS**

- Richard G. Trammell ..... Executive Director
- Charles F. Luter ..... President  
Tyronza Bank, Tyronza
- W. Mark Smith, III..... Vice President  
First Arkansas Bank, Wynne
- Lindley V. Smith, Jr ..... Secretary  
Bank of Tuckerman, Tuckerman
- Terry Q. Carson ..... Treasurer  
Commercial Bank, Alma

**ARKANSAS ASSOCIATION OF BANK  
HOLDING COMPANIES**

Suite 1020 Boyle Building  
Little Rock, Arkansas 72201  
Telephone Number: (501) 374-2020

**OFFICERS**

- Charlotte May ..... Executive Director
- James Magee ..... Chairman  
Farmers Bank & Trust Company, Blytheville
- Richard Smith ..... Vice Chairman  
Smith Associated Banking Corp., Little Rock
- Eddie Holt ..... Treasurer  
First National Bank, Crossett

## NATIONAL BANKS

NAME	CITY	COUNTY
First National Bank	Altheimer	Jefferson
First National Bank	Ash Flat	Sharp
Bank of Ashdown	Ashdown	Little River
First National Bank	Ashdown	Little River
First National Bank	Batesville	Independence
First National Bank	Bentonville	Benton
First National Bank	Berryville	Carroll
First National Bank	Blytheville	Mississippi
First National Bank	Calico Rock	Izard
First National Bank	Camden	Ouachita
The Merchants & Planters	Camden	Ouachita
First National Bank	Clinton	Van Buren
First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
First National Bank	DeQueen	Sevier
First National Bank	DeWitt	Arkansas
First National Bank	Dierks	Howard
National Bank of Commerce	El Dorado	Union
The First National Bank	El Dorado	Union
First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
The Bank of Fayetteville	Fayetteville	Washington
First Ozark National Bank	Flippin	Marion
First National Bank	Fordyce	Dallas
First National Bank	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
Merchants National Bank	Fort Smith	Sebastian
Caddo First National Bank	Glenwood	Pike
The First National Bank	Green Forest	Carroll
The First National Bank	Harrison	Boone
First National Bank	Heber Springs	Cleburne
First National Bank	Helena	Phillips
Helena National Bank	Helena	Phillips
Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
One National Bank	Hot Springs	Garland
Planters National Bank	Hughes	St. Francis
First National Bank	Huntsville	Madison
First National Bank	Jacksonville	Pulaski
The First National Bank	Lewisville	Lafayette

## NATIONAL BANKS

NAME	CITY	COUNTY
First Commercial Bank	Little Rock	Pulaski
First Exchange Bank	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
Union National Bank	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Spring
Peoples National Bank	Mammoth Spring	Fulton
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
Morrilton Security Bank	Morrilton	Conway
The First National Bank	Morrilton	Conway
First National Bank & Trust	Mountain Home	Baxter
Citizens National Bank	Nashville	Howard
First National Bank	Nashville	Howard
National Bank of Arkansas	N. Little Rock	Pulaski
One National Bank	N. Little Rock	Pulaski
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
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	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 Springs	Benton
First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
State First National Bank	Texarkana	Miller
First National Bank	Trumann	Poinsett
First National Bank	Van Buren	Crawford
Citizens National Bank	Walnut Ridge	Lawrence
First National Bank	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

**CONSOLIDATED REPORT OF CONDITION OF THE  
173 STATE CHARTERED COMMERCIAL BANKS  
JUNE 30, 1989**

**ASSETS**

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin .....	\$ 420,467
b. Interest-bearing balances .....	251,609
2. Securities.....	2,948,379
3. Federal funds sold and securities purchased under agreement to resell .....	247,291
4. Loans and lease financing receivables:	
Loans and lease, net of unearned income .....	4,724,034
Less: Allowances for loan and losses .....	74,054
Net loans.....	4,649,980
5. Assets held in trading accounts.....	991
6. Premises and Fixed Assets (including capitalized lease).....	144,611
7. Other real estate owned .....	52,643
8. Investments in unconsolidated subsidiaries and associated companies .....	4,450
9. Customers liability to this bank on acceptances outstanding.....	-0-
10. Intangible assets .....	3,393
11. Other assets .....	153,219
12. Total assets .....	8,877,033

**LIABILITIES**

13. Deposits:	
a. In domestic offices.....	7,882,527
(1) Noninterest-bearing .....	1,017,846
(2) Interest-bearing .....	6,864,681
b. In foreign offices Edge and Agreement subsidiaries and IBF's .....	-0-
14. Federal funds purchased and securities sold under agreements to repurchase .....	40,943
15. Demand notes issued to the U.S. Treasury .....	8,090
16. Other borrowed money .....	42,042
17. Mortgages and capitalized leases .....	3,449
18. Bank's liability on acceptances executed and outstanding.....	-0-
19. Notes and debentures subordinated to deposits .....	7,522
20. Other liabilities .....	83,005
21. Total liabilities .....	8,067,578
22. Limited-life preferred stock.....	-0-

**EQUITY CAPITAL**

23. Perpetual preferred stock .....	11,044
24. Common stock.....	100,848
25. Surplus .....	247,146
26. a. Undivided profits and capital reserves .....	455,598
b. LESS: Net unrealized loss on marketable equity securities.....	5,181
27. Cumulative foreign currency translation adjustment .....	-0-
28. Total equity capital .....	809,455



**CONSOLIDATED STATEMENT OF THE 79 STATE  
CHARTERED TRUST DEPARTMENTS  
JUNE 30, 1989**

**ASSETS**

1. Non-interest Bearing Deposits	
a. Own Bank and Affiliate Institutions.....	\$4,852
b. Other institutions.....	3
2. Interest Bearing Deposits	
a. Own Bank and Affiliate Institutions.....	93,895
b. Other Institutions.....	61,583
3. U.S. Government and Agency Obligations.....	268,108
4. State, County and Municipal Obligations.....	70,583
5. Other Short-Term Obligations.....	56,335
6. Other Notes and Bonds.....	25,876
7. Stocks.....	112,856
8. Collective Investment Fund Units.....	26,413
9. Real Estate Mortgages.....	35,976
10. Real Estate.....	63,799
11. Miscellaneous Assets.....	23,747
12. Suspense Accounts.....	996
13. Other.....	130,594
14. Total assets.....	975,616

**LIABILITIES**

Trusts and Estates	
15. Employee Benefit.....	184,916
a. (Number of Accounts).....	2,174
16. Personal Trusts.....	353,565
a. (Number of Accounts).....	1,989
17. Estates and Guardianships	
a. (Number of Accounts).....	1,617
Agencies	
18. Employee Benefit.....	37,015
a. (Number of Accounts).....	544
19. All Other.....	177,631
a. (Number of Accounts).....	1,130
Collective Investment Funds	
20. Employee Benefit.....	14,965
a. (Number of Accounts).....	38
21. All Other.....	4,261
a. (Number of Accounts).....	13
22. Corporate Trust Accounts.....	91,922
a. (Number of Accounts).....	650
23. Corporate Agency Accounts.....	108,833
a. (Number of Accounts).....	244
24. Profit Accounts.....	227
25. Suspense Accounts.....	2,281
26. Total Liabilities.....	975,616

**STATE CHARTERED BANKS  
CAPITAL TO ASSET RATIO  
JUNE 30, 1989**

BANK NAME	TOWN	RATIO
Commercial Bank at Alma	Alma	9.094
Bank of Amity	Amity	14.651
Citizens First State Bank	Arkadelphia	9.860
Elk Horn Bank & Trust Company	Arkadelphia	10.017
Merchants & Planters Bank	Arkadelphia	9.417
Bank of Atkins	Atkins	11.143
The Bank of Augusta	Augusta	13.528
Citizens State Bank	Bald Knob	9.234
The Citizens Bank	Batesville	7.078
Bank of Bearden	Bearden	17.415
Citizens Bank	Beebe	10.211
First State Bank	Beebe	8.435
Benton State Bank	Benton	11.114
The Union Bank of Benton	Benton	8.624
Bank of Bentonville	Bentonville	9.462
Bank of Blevins	Blevins	7.964
Farmers Bank & Trust Company	Blytheville	8.082
Citizens Bank of Booneville	Booneville	7.978
The Bank of Bradley	Bradley	8.134
Bank of Brinkley	Brinkley	10.986
FirstBank of Arkansas	Brinkley	7.611
Bank of Cabot	Cabot	9.766
Caraway Bank	Caraway	8.221
Citizens Bank & Trust	Carlisle	10.227
Bank of Cave City	Cave City	9.019
American State Bank	Charleston	12.753
The Merchants & Planters Bank	Clarendon	8.392
Arkansas State Bank	Clarksville	9.126
Farmers Bank and Trust Company	Clarksville	7.504
Clinton State Bank	Clinton	7.533
First State Bank & Trust Co.	Conway	8.476
Corning Bank	Corning	7.971
First State Bank	Crossett	9.255
Danville State Bank	Danville	11.054
Arkansas Valley Bank	Dardanelle	10.417
Bank of Dardanelle	Dardanelle	10.371
First State Bank of DeQueen	DeQueen	9.454
DeWitt Bank & Trust Company	DeWitt	15.920
Decatur State Bank	Decatur	12.857
Bank of Delight	Delight	12.559
Dermott State Bank	Dermott	14.366
First State Bank of Dermott	Dermott	10.254
Farmers & Merchants Bank	Des Arc	22.063
Dumas State Bank	Dumas	8.768

**STATE CHARTERED BANKS  
CAPITAL TO ASSET RATIO  
JUNE 30, 1989**

BANK NAME	TOWN	RATIO
Merchants & Farmers Bank	Dumas	12.358
First Southern Bank	Earle	15.625
The Exchange Bank and Trust Co	El Dorado	10.207
The Delta State Bank	Elaine	43.752
Bank of Elkins	Elkins	9.687
Bank of England	England	13.954
First Commercial Bank of	England	12.376
The Eudora Bank	Eudora	12.510
Bank of Eureka Springs	Eureka Springs	12.527
Bank of Evening Shade	Evening Shade	11.079
McIlroy Bank & Trust	Fayetteville	9.441
Fordyce Bank & Trust Company	Fordyce	9.064
Planters Bank & Trust Company	Forrest City	10.565
Planters & Merchants Bank	Gillett	10.457
The Bank of Glenwood	Glenwood	9.818
First State Bank	Gould	11.064
Bank of Gravett	Gravette	14.116
Farmers Bank	Greenwood	15.221
First State Bank of Gurdon	Gurdon	9.942
Farmers Bank	Hamburg	8.567
Calhoun County Bank	Hampton	12.253
The Bank of Harrisburg	Harrisburg	12.009
The Security Bank	Harrison	8.896
Hazen First State Bank	Hazen	7.717
Heber Springs State Bank	Heber Springs	7.764
The Cleburne County Bank	Heber Springs	8.645
Bank of Holly Grove	Holly Grove	14.817
Horatio State Bank	Horatio	9.896
Arkansas Bank & Trust Company	Hot Springs	8.587
Bank of Imboden	Imboden	8.696
First Jacksonville Bank	Jacksonville	9.832
Newton County Bank	Jasper	8.543
Citizens Bank of Jonesboro	Jonesboro	8.394
Mercantile Bank	Jonesboro	7.765
Simmons First Bank	Jonesboro	8.938
The Arkansas Bank	Jonesboro	10.022
Farmers & Merchants Bank	Judsonia	10.439
Union State Bank	Junction City	10.613
Bank of Kensett	Kensett	25.281
Pine State Bank	Kingsland	7.935
Madison Bank & Trust	Kingston	8.595
Bank of Lake Village	Lake Village	12.288
Simmons First Bank	Lake Village	9.166

**STATE CHARTERED BANKS  
CAPITAL TO ASSET RATIO  
JUNE 30, 1989**

BANK NAME	TOWN	RATIO
Citizens Bank	Lavaca	12.452
Leachville State Bank	Leachville	9.879
Little River Bank	Lepanto	19.656
Peoples Bank & Loan Company	Lewisville	8.684
Bank of Lincoln	Lincoln	9.632
Eagle Bank & Trust Co.	Little Rock	7.291
Pulaski Bank & Trust Company	Little Rock	8.609
Bank of Lockesburg	Lockesburg	10.082
First State Bank	Lonoke	11.515
Farmers Bank & Trust Company	Magnolia	10.137
Bank of Malvern	Malvern	13.021
Merchants & Planters Bank	Manila	12.485
Bank of Mansfield	Mansfield	8.261
Citizens Bank	Marion	9.723
Marked Tree Bank	Marked Tree	10.487
Searcy County Bank	Marshall	9.609
Bank of Marvell	Marvell	14.211
Bank of McCrory	McCrory	12.760
McGehee Bank	McGehee	12.338
The Bank of North Arkansas	Melbourne	8.983
The Union Bank of Mena	Mena	10.091
MidSouth Bank	Monette	9.284
Commercial Bank & Trust Co.	Monticello	9.734
Union Bank & Trust Co.	Monticello	8.013
The Bank of Montgomery County	Mount Ida	12.302
Peoples Bank & Trust Company	Mountain Home	9.386
Bank of Mountain View	Mountain View	18.163
Bank of Mulberry	Mulberry	10.967
Pike County Bank	Murfreesboro	10.827
Bank of Little Rock	N. Little Rock	22.620
The Twin City Bank	N. Little Rock	7.623
Bank of Newark	Newark	9.913
First State Bank of Newport	Newport	10.020
Merchants & Planters Bank	Newport	9.997
The Planters Bank	Osceola	9.804
Bank of Ozark	Ozark	10.320
Security Bank	Paragould	8.202
Bank of Parkdale	Parkdale	8.492
First State Bank	Parkin	9.292
The Perry County Bank	Perryville	8.732
Piggott State Bank	Piggott	7.737
First State Bank	Plainview	10.231
Bank of Pocahontas	Pocahontas	11.192

**STATE CHARTERED BANKS  
CAPITAL TO ASSET RATIO  
JUNE 30, 1989**

BANK NAME	TOWN	RATIO
Planters & Stockmen Bank	Pocahontas	8.312
The Lawrence County Bank	Portia	8.889
Portland Bank	Portland	9.913
The Peoples Bank	Portland	12.358
The Farmers & Merchants Bank	Prairie Grove	13.453
Bank of Prescott	Prescott	7.841
The Bank of Rector	Rector	10.481
Farmers & Merchants Bank	Reyno	7.937
The Bank of Rison	Rison	17.114
Farmers & Merchants Bank	Rogers	9.712
First Bank of Arkansas	Russellville	7.853
Peoples Bank & Trust Company	Russellville	8.072
Bank of Salem	Salem	7.567
Logan County Bank	Scranton	11.250
First Security Bank	Searcy	11.281
Grant County Bank	Sheridan	10.616
Arkansas State Bank	Siloam Springs	7.245
Smackover State Bank	Smackover	12.265
Merchants & Planters Bank	Sparkman	9.654
First State Bank	Springdale	9.339
Springdale Bank and Trust	Springdale	22.420
Bodcaw Bank	Stamps	10.762
Bank of Star City	Star City	8.586
Stephens Security Bank	Stephens	9.500
Citizens Bank	Strong	15.304
The Farmers & Merchants Bank	Stuttgart	10.110
Bank of Trumann	Trumann	12.826
Bank of Tuckerman	Tuckerman	11.478
Tyronza Bank	Tyronza	15.253
Citizens Bank & Trust Company	Van Buren	9.219
The Peoples Bank	Waldo	11.960
Bank of Waldron	Waldron	13.667
The Scott County Bank	Waldron	8.769
First State Bank	Warren	8.657
Warren Bank & Trust Company	Warren	11.455
Bank of Weiner	Weiner	12.918
Merchants & Farmers Bank	West Helena	6.960
Bank of West Memphis	West Memphis	11.499
Wilmot State Bank	Wilmot	15.729
American State Bank	Wilson	14.376
Cross County Bank	Wynne	8.658
First Arkansas Bank	Wynne	7.574
The Bank of Yellville	Yellville	9.180



Seventy-Fifth Report

OF THE

ONE HUNDRED SEVENTY-THREE  
STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 1989

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**Commercial Bank at Alma  
Alma, AR**

County: Crawford  
Branches in Town: 0  
Other Branches: 2

P.O. Box 2 199 72921  
Telephone: 632-2257

Population: 3,007  
Charter Number: 297  
Date: Jan. 31, 1910

Trust Department: No

Bank Holding Company Affiliate  
Commerce Financial Corp., Alma, AR

CEO/Pres.: Terry Q. Carson  
Ex. V.P.: William N. Brasher, III  
Asst. V.P.: Rex A. Woods

Chm: John Paul Ballentine  
V.P.: Helen S. Jones  
Oper. Off.: Mary Beth Freeman

Cash and balances Due From Banks:.....	890	Deposits:.....	30,376
Federal Funds and Repos:.....	100	Federal funds and Borrowings:.....	0
Investments:.....	10,176	Other Liabilities:.....	292
Total Loans:.....	20,921	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	946	Total Liabilities:.....	30,668
Other Real Estate:.....	111		
Other Assets:.....	592	Total Equity Capital and Reserves:.....	3,068
Total Assets:.....	33,736	Total Liabilities and Capital:.....	33,736
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,000

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

**Bank of Amity  
Amity, AR**

County: Clark  
Branches in Town: 0  
Other Branches: 0

P.O. Box 38 71921  
Telephone: 342-5269

Population: 859  
Charter Number: 198  
Date: Jan. 30, 1905

Trust Department: No

Bank Holding Company Affiliate  
None

CEO/Pres.: Cleda Olds  
V.P.: Ernie Dunlap  
Asst. Cash.: Peggy T. Adams

V.P.: Joe F. Maxey  
Asst. Cash.: Hazel Richardson

Cash and balances Due From Banks:.....	2,804	Deposits:.....	38,640
Federal Funds and Repos:.....	1,150	Federal funds and Borrowings:.....	0
Investments:.....	30,237	Other Liabilities:.....	657
Total Loans:.....	10,741	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	124	Total Liabilities:.....	39,297
Other Real Estate:.....	89		
Other Assets:.....	898	Total Equity Capital and Reserves:.....	6,746
Total Assets:.....	48,043	Total Liabilities and Capital:.....	46,043
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Cleda Olds, Hazel Richardson, M.H. Oakley, Ernie Dunlap, Joe F. Maxey



## Citizens First State Bank Arkadelphia, AR

County: Clark                      P.O. Box 218 71923                      Population: 10,169  
 Branches in Town: 1                      Telephone: 246-2411                      Charter Number: 736  
 Other Branches: 0                      FAX Number: 246-5400                      Date: May 24, 1977

Trust Department: No

### Bank Holding Company Affiliate First Arkadelphia Bancshares, Arkadelphia, AR

CEO/Pres.: R. Edward Snider, Jr.	Sr. V.P./Cash.: Johnnie Sue
Ex. V.P./V. Chm.: Raymond Toler	Huneycutt
V.P.: Tom Calhoon	V.P.: Judy Sligh
Cash and balances Due From Banks:..... 2,995	Deposits:..... 35,495
Federal Funds and Repos:..... 0	Federal funds and Borrowings:..... 0
Investments:..... 8,410	Other Liabilities:..... 368
Total Loans:..... 25,741	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 470	Total Liabilities:..... 35,863
Other Real Estate:..... 992	Total Equity Capital and Reserves:..... 3,923
Other Assets:..... 1,178	Total Liabilities and Capital:..... 39,786
Total Assets:..... 39,786	Number of Shares Outstanding:..... 30,000
Total Trust Assets:..... 0	

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

## Elk Horn Bank & Trust Company Arkadelphia, AR

County: Clark                      P.O. Box 248 71923                      Population: 10,169  
 Branches in Town: 1                      Telephone: 246-5811                      Charter Number: 142  
 Other Branches: 1                      FAX Number: 246-2182                      Date: Sep. 28, 1903

Trust Department: Yes

### Bank Holding Company Affiliate Southern Development Bancorp., Arkadelphia, AR

CEO/Pres.: George P. Surgeon	Chm.: James W. Harrington
Ex. V.P./Cash.: Roy N. Shope	Sr. V.P.: Robert W. Anthony
V.P.: Herman G. Brewer	V.P.: Johnny K. McAnally
T.O.: Roy N. Shope	
Cash and balances Due From Banks:..... 2,227	Deposits:..... 52,152
Federal Funds and Repos:..... 200	Federal funds and Borrowings:..... 150
Investments:..... 30,315	Other Liabilities:..... 568
Total Loans:..... 23,094	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 1,373	Total Liabilities:..... 52,870
Other Real Estate:..... 705	Total Equity Capital and Reserves:..... 5,886
Other Assets:..... 842	Total Liabilities and Capital:..... 58,756
Total Assets:..... 58,756	Number of Shares Outstanding:..... 24,000
Total Trust Assets:..... 1,320	

Directors: Thomas B. Barksdale, James Blanton, Harold Echols, Ronald Grzywinski, James W. Harrington, Mary Houghton, J. Hugh Lookadoo, Mary Jo Mann, Wayne D. Pollard, Roy N. Shope, George Surgeon, Rob Walton, J. B. Wingfield

**Merchants & Planters Bank  
& Trust Company**  
Arkadelphia, AR

County: Clark P.O. Box 219 71923 Population: 10,169  
 Branches in Town: 1 Telephone: 246-4511 Charter Number: 341  
 Other Branches: 1 FAX Number: 246-4407 Date: Jun. 15, 1911

Trust Department: Yes

Bank Holding Company Affiliate  
 Central Arkansas Bancshares, Malvern, AR

CEO/Pres.: Ross M. Whipple Sr. V.P./T.O.: Bobby G. Jones  
 Ex. V.P.: James D. Ferguson V.P.: Barbara J. Neel  
 Cash.: Carrie A. Beene

Cash and balances Due From Banks:.....	2,006	Deposits:.....	35,712
Federal Funds and Repos:.....	70	Federal funds and Borrowings:.....	0
Investments:.....	11,169	Other Liabilities:.....	213
Total Loans:.....	24,525	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	720	Total Liabilities:.....	35,925
Other Real Estate:.....	453		
Other Assets:.....	717	Total Equity Capital and Reserves:.....	3,735
Total Assets:.....	39,660	Total Liabilities and Capital:.....	39,660
Total Trust Assets:.....	895	Number of Shares Outstanding:.....	4,800

Directors: Sam R. Clark, Steve L. DeMott, Toney D. McMillan, Paul L. Offutt, Jane Ross, Donald M. Tatman, Ross M. Whipple

**Bank of Atkins**  
Atkins, AR

County: Pope P.O. Box 157 72823 Population: 3,002  
 Branches in Town: 0 Telephone: 641-2987 Charter Number: 35  
 Other Branches: 0 Date: Sep. 19, 1895

Trust Department: No

Bank Holding Company Affiliate  
 None

CEO/Pres.: David M. Mitchell Chm.: James C. Mitchell  
 Ex. V.P.: James A. Myatt Cash.: Dorothy Wiley

Cash and balances Due From Banks:.....	687	Deposits:.....	11,904
Federal Funds and Repos:.....	100	Federal funds and Borrowings:.....	100
Investments:.....	6,810	Other Liabilities:.....	100
Total Loans:.....	5,410	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	33	Total Liabilities:.....	12,104
Other Real Estate:.....	270		
Other Assets:.....	312	Total Equity Capital and Reserves:.....	1,518
Total Assets:.....	13,622	Total Liabilities and Capital:.....	13,622
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,500

Directors: James C. Mitchell, David M. Mitchell, Jean S. Mitchell, James A. Myatt

**The Bank of Augusta  
Augusta, AR**

County: Woodruff                      P.O. Box Y 72006                      Population: 3,500  
 Branches in Town: 0                      Telephone: 347-2511                      Charter Number: 669  
 Other Branches: 0                      FAX Number: 347-2654                      Date: Feb. 20, 1935

Trust Department: Yes

Bank Holding Company Affiliate  
None

Pres.: E. R. Miller                      CEO/Ex. V.P./T.O.: Moody  
 Loan Off.: Ronald P. Jones                      Whitehead  
 Cash.: Lee Conditt

Cash and balances Due From Banks:.....	1,736	Deposits:.....	30,758
Federal Funds and Repos:.....	2,300	Federal funds and Borrowings:.....	0
Investments:.....	17,929	Other Liabilities:.....	401
Total Loans:.....	13,150	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	214	Total Liabilities:.....	31,159
Other Real Estate:.....	53		
Other Assets:.....	652	Total Equity Capital and Reserves:.....	4,875
Total Assets:.....	36,034	Total Liabilities and Capital:.....	36,034
Total Trust Assets:.....	233	Number of Shares Outstanding:.....	8,000

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

**Citizens State Bank  
Bald Knob, AR**

County: White                      P.O. Box 200 72010                      Population: 2,740  
 Branches in Town: 0                      Telephone: 724-3241                      Charter Number: 636  
 Other Branches: 1                      FAX Number: 724-5985                      Date: Jan. 22, 1931

Trust Department: Yes

Bank Holding Company Affiliate  
Citizens State Bankshares, Bald Knob, AR

CEO/Chm.: Juanita Litzelfelner                      Sr. V.P./Cash.: Wendell Nier  
 Pres./T.O.: Larry E. Kircher

Cash and balances Due From Banks:.....	1,879	Deposits:.....	23,996
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	0
Investments:.....	9,674	Other Liabilities:.....	310
Total Loans:.....	13,729	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	520	Total Liabilities:.....	24,306
Other Real Estate:.....	57		
Other Assets:.....	920	Total Equity Capital and Reserves:.....	2,473
Total Assets:.....	26,779	Total Liabilities and Capital:.....	26,779
Total Trust Assets:.....	717	Number of Shares Outstanding:.....	4,000

Directors: Juanita Litzelfelner, Larry E. Kircher, Wendell Nier, Bob J. Clark, Dr. Bernard C. Smith

### The Citizens Bank Batesville, AR

County: Independence P.O. Box 2156 72503 Population: 8,263  
 Branches in Town: 5 Telephone: 793-4441 Charter Number: 705  
 Other Branches: 0 FAX Number: 793-9190 Date: Feb. 19, 1953

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company Affiliate  
 Citizens Bancshares, Batesville, AR

CEO/Pres.: T. G. Vinson Sr. V.P.: David J. Hidy  
 Sr. V.P.: Woodrow (Woody) Castleberry V.P.: David Ford  
 T.O.: Gene Crawford Cash.: Greg Shaver

Cash and balances Due From Banks:.....	7,255	Deposits:.....	135,271
Federal Funds and Repos:.....	3,400	Federal funds and Borrowings:.....	300
Investments:.....	52,031	Other Liabilities:.....	1,116
Total Loans:.....	79,547	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	2,014	Total Liabilities:.....	136,687
Other Real Estate:.....	747		
Other Assets:.....	2,106	Total Equity Capital and Reserves:....	10,413
Total Assets:.....	147,100	Total Liabilities and Capital:.....	147,100
Total Trust Assets:.....	5,052	Number of Shares Outstanding:.....	16,500

Directors: T. G. Vinson, Doyle Rogers, Kay Southerland, Dr. Lackey G. Moody, Noel Sims, M. F. Highsmith

### Bank of Bearden Bearden, AR

County: Ouachita P.O. Box 135 71720 Population: 1,600  
 Branches in Town: 0 Telephone: 687-2233 Charter Number: 688  
 Other Branches: 0 FAX Number: 687-3712 Date: Jun. 17, 1945

Trust Department: No

Bank Holding Company Affiliate  
 None

CEO/Pres.: Rick Green Chm.: John E. Anthony  
 Ex. V.P.: Ken Riley V.P.: Edward W. Paschal  
 Cash.: Rosemary Barner

Cash and balances Due From Banks:.....	1,300	Deposits:.....	15,332
Federal Funds and Repos:.....	125	Federal funds and Borrowings:.....	0
Investments:.....	8,548	Other Liabilities:.....	151
Total Loans:.....	8,374	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	99	Total Liabilities:.....	15,483
Other Real Estate:.....	0		
Other Assets:.....	302	Total Equity Capital and Reserves:....	3,265
Total Assets:.....	18,748	Total Liabilities and Capital:.....	18,748
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,260

Directors: John E. Anthony, Mary Lynn Anthony, Steven M. Anthony, O. D. Cathey, Rick Green, Kenneth D. Keeton, Eric Stuckey, J. E. Ward

**Citizens Bank  
Beebe, AR**

County: White  
Branches in Town: 1  
Other Branches: 0

P.O. Drawer T 72012  
Telephone: 882-6411

Population: 4,000  
Charter Number: 465  
Date: Jun. 21, 1917

Trust Department: No

Bank Holding Company Affiliate  
Citizens Bancshares, Beebe, AR

CEO: E. H. Abington, II  
Pres.: J. Darrell Hall  
V.P./Mktg. Off.: C. A. Jones

Sr. V.P.: James A. Lovell, Jr.  
V.P./Branch Mgr.: Margie Jensen  
Cash: Anna B. Spradlin

Cash and balances Due From Banks:.....	2,434	Deposits:.....	35,954
Federal Funds and Repos:.....	1,600	Federal funds and Borrowings:.....	0
Investments:.....	12,483	Other Liabilities:.....	325
Total Loans:.....	22,757	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	427	Total Liabilities:.....	36,279
Other Real Estate:.....	7		
Other Assets:.....	697	Total Equity Capital and Reserves:.....	4,126
Total Assets:.....	40,405	Total Liabilities and Capital:.....	40,405
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	1,160

Directors: E. H. Abington II, Doyle Burns, Millan Burrow, G. B. Garrett, H. L. Goff, J. Darrel Hall, Lee E. Hayes, Margie Jensen, C. A. Jones, James D. Rakes, H. Mayes Scott

**First State Bank  
Beebe, AR**

County: White  
Branches in Town: 0  
Other Branches: 0

P.O. Box 2000 72012  
Telephone: 882-6406  
FAX Number: 882-6892

Population: 4,000  
Charter Number: 742  
Date: Mar. 23, 1981

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company Affiliate  
First Charter Bancshares, Inc., N. Little Rock, AR

Pres./Chm./CEO/T.O.:  
Garland Kirkpatrick  
Asst. Cash.: Loretta Sansom

Sr. V.P.: David Miller  
Cash.: Marilyn Cole  
Adm. Asst.: Gloria Pruitt

Cash and balances Due From Banks:.....	1,534	Deposits:.....	20,560
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	421
Investments:.....	7,670	Other Liabilities:.....	978
Total Loans:.....	12,598	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	729	Total Liabilities:.....	21,959
Other Real Estate:.....	129		
Other Assets:.....	1,322	Total Equity Capital and Reserves:.....	2,023
Total Assets:.....	23,982	Total Liabilities and Capital:.....	23,982
Total Trust Assets:.....	58	Number of Shares Outstanding:.....	50,000

Directors: Dr. Ruth Couch, Grace Crouch, Walter England, Keith Knight, Gene Holman, Garland Kirkpatrick, David Miller, Lyndell Lay

### Benton State Bank Benton, AR

County: Saline P.O. Box 9 72015 Population: 18,000  
 Branches in Town: 2 Telephone: 778-0431 Charter Number: 664  
 Other Branches: 3 FAX Number: 778-6447 Date: Feb. 9, 1934

Trust Department: Yes

#### Bank Holding Company Affiliate Benton State Bankshares, Inc., Benton, AR

CEO/Pres.: Larry Whitley Sr. V.P.: Harry McCormick  
 Ex. V.P./T.O.: Russell Coleman V.P.: Joann Standfill  
 V.P.: Barbara Weaver

Cash and balances Due From Banks:.....	8,850	Deposits:.....	117,880
Federal Funds and Repos:.....	500	Federal funds and Borrowings:.....	818
Investments:.....	61,397	Other Liabilities:.....	804
Total Loans:.....	58,488	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	2,879	Total Liabilities:.....	119,502
Other Real Estate:.....	263		
Other Assets:.....	2,088	Total Equity Capital and Reserves:....	14,943
Total Assets:.....	134,445	Total Liabilities and Capital:.....	134,445
Total Trust Assets:.....	6,151	Number of Shares Outstanding:.....	132,000

Directors: Bob Alsobrook, Mrs. W. R. Alsobrook, Roy Bishop, Fred Briner, Calvin Brown, Russell Coleman, Edwin Henry, A. B. Hollman Jr., Malcolm Lawrence, W. W. Jones, D. W. May, Gordon Spivey, D. J. Stirman, W. Lee Tucker, Larry Whitley, Virgil Williams

### The Union Bank of Benton Benton, AR

County: Saline P.O. Box 687 72015 Population: 18,000  
 Branches in Town: 1 Telephone: 778-0411 Charter Number: 706  
 Other Branches: 1 FAX Number: 778-0411 Date: Jan. 11, 1954

Trust Department: Yes

#### Bank Holding Company Affiliate Union Bancshares of Benton, Benton, AR

CEO: Greg B. Brown Sr. V.P.: Debra Keen  
 Pres.: Bob Gregory Sr. V.P.: Margaret Jefferson  
 V.P.: Bill Tremor Sr. V.P.: Mickey Taylor  
 T.O.: Ray Pennington

Cash and balances Due From Banks:.....	2,515	Deposits:.....	62,412
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	1,200
Investments:.....	32,061	Other Liabilities:.....	527
Total Loans:.....	32,887	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	1,548	Total Liabilities:.....	64,139
Other Real Estate:.....	2		
Other Assets:.....	1,180	Total Equity Capital and Reserves:.....	6,054
Total Assets:.....	70,193	Total Liabilities and Capital:.....	70,193
Total Trust Assets:.....	1,478	Number of Shares Outstanding:.....	72,940

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

**Bank of Bentonville**  
Bentonville, AR

County: Benton P.O. Box 1229 727 12 Population: 10,000  
 Branches in Town: 2 Telephone: 273-3331 Charter Number: 641  
 Other Branches: 2 FAX Number: 271-1315 Date: Feb. 25, 1931

Trust Department: Yes

Bank Holding Company Affiliate  
 Walton Enterprises, Inc., Bentonville, AR

CEO/Pres.: Burton E. Stacy Sr. V.P.: Warren Fields  
 Ex. V.P.: David A. Short Sr. V.P.: Jim Cargill  
 Ex. V.P.: John W. Fryer T.O.: Bob O'Neal

Cash and balances Due From Banks:.....	17,728	Deposits:.....	198,107
Federal Funds and Repos:.....	13,200	Federal funds and Borrowings:.....	190
Investments:.....	60,099	Other Liabilities:.....	1,324
Total Loans:.....	122,092	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	2,568	Total Liabilities:.....	199,621
Other Real Estate:.....	1,679		
Other Assets:.....	3,118	Total Equity Capital and Reserves:....	20,863
Total Assets:.....	220,484	Total Liabilities and Capital:.....	220,484
Total Trust Assets:.....	88,164	Number of Shares Outstanding:.....	78,400

Directors: Edwin F. Adair, James Arkins, George Billingsley, Max Burger, Ms. Lael Finch, John Fryer, Larry Garrett, David Glass, Bill Lee, John Shores, Burton Stacy

**Bank of Blevins**  
Blevins, AR

County: Hempstead P.O. Box 158 71825 Population: 314  
 Branches in Town: 0 Telephone: 874-2541 Charter Number: 385  
 Other Branches: 0 Date: Aug. 12, 1912

Trust Department: No

Bank Holding Company Affiliate  
 First National Bancshares, Hope, AR

CEO: Mike Stephens

Cash and balances Due From Banks:.....	407	Deposits:.....	11,146
Federal Funds and Repos:.....	225	Federal funds and Borrowings:.....	0
Investments:.....	6,228	Other Liabilities:.....	75
Total Loans:.....	4,830	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	318	Total Liabilities:.....	11,221
Other Real Estate:.....	10		
Other Assets:.....	174	Total Equity Capital and Reserves:.....	971
Total Assets:.....	12,192	Total Liabilities and Capital:.....	12,192
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,050

Directors: Thomas E. Hays, Mike Stephens, P. C. Stephens, Harold Stephens

## Farmers Bank & Trust Company Blytheville, AR

County: Mississippi      P. O. Box 688 72315      Population: 23,844  
 Branches in Town: 2      Telephone: 763-8101      Charter Number: 253  
 Other Branches: 1      FAX Number: 763-1688      Date: Mar. 16, 1908

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company Affiliate  
 Farmers Bancorp., Blytheville, AR

CEO: James L. Magee  
 Pres.: Alvin Huffman, III  
 T.O.: Dona Holmes

Ex. V.P./Cash.: Steve Bell  
 V.P.: Joe Churchill  
 V.P.: Mike Huffman

Cash and balances Due From Banks:..... 8,552	Deposits:..... 96,534
Federal Funds and Repos:..... 0	Federal funds and Borrowings:..... 4,325
Investments:..... 55,316	Other Liabilities:..... 1,293
Total Loans:..... 43,947	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 1,375	Total Liabilities:..... 102,152
Other Real Estate:..... 437	
Other Assets:..... 1,508	Total Equity Capital and Reserves:..... 8,983
Total Assets:..... 111,135	Total Liabilities and Capital:..... 111,135
Total Trust Assets:..... 5,638	Number of Shares Outstanding:..... 40,000

Directors: James L. Magee, Dale Briggs, Glen Cook, Alvin Huffman III, Paul C. Hughes, Dr. Herbert Jones, Gaylon M. Lawrence Jr., R. A. Porter, Harold Sudbury Jr.

## Citizens Bank of Booneville Booneville, AR

County: Logan      P.O. Box 238 72927      Population: 3,718  
 Branches in Town: 0      Telephone: 675-2747      Charter Number: 397  
 Other Branches: 2      FAX Number: 675-5050      Date: Apr. 18, 1910

Trust Department: Yes

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

CEO/Pres.: Jeral L. Hampton  
 Ex. V.P.: John T. Hampton  
 Ex. V.P.: Joe Earp

Sr. V.P.: Shirley Young  
 Sr. V.P.: Bill Mitchell

Cash and balances Due From Banks:..... 2,837	Deposits:..... 61,626
Federal Funds and Repos:..... 550	Federal funds and Borrowings:..... 0
Investments:..... 26,637	Other Liabilities:..... 560
Total Loans:..... 35,293	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 317	Total Liabilities:..... 62,186
Other Real Estate:..... 263	
Other Assets:..... 1,681	Total Equity Capital and Reserves:..... 5,392
Total Assets:..... 67,578	Total Liabilities and Capital:..... 67,578
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 100,000

Directors: A. B. Littlefield, C. Richard Lippard, W. C. Littlefield, Robert E. Remy, Billy Dale Leslie, Jeral L. Hampton, John T. Hampton



**The Bank of Bradley  
Bradley, AR**

County: Lafayette  
Branches in Town: 0  
Other Branches: 0

P.O. Box 120 7 1826  
Telephone: 894-3322

Population: 790  
Charter Number: 653  
Date: Apr. 10, 1933

Trust Department: No

Bank Holding Company Affiliate  
The Bradley Corporation, Bradley, AR

CEO/Pres.: Lane Pierce

V.P./Cash.: Billie D. Pierce

Cash and balances Due From Banks:.....	286	Deposits:.....	8,900
Federal Funds and Repos:.....	440	Federal funds and Borrowings:.....	0
Investments:.....	3,987	Other Liabilities:.....	56
Total Loans:.....	4,320	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	338	Total Liabilities:.....	8,956
Other Real Estate:.....	132		
Other Assets:.....	246	Total Equity Capital and Reserves:.....	793
Total Assets:.....	9,749	Total Liabilities and Capital:.....	9,749
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Lane Pierce, Randy Griffing, Gerald E. Crabtree

**Bank of Brinkley  
Brinkley, AR**

County: Monroe  
Branches in Town: 0  
Other Branches: 0

P.O. Box 727 72021  
Telephone: 734-3133

Population: 4,909  
Charter Number: 110  
Date: Jan. 17, 1903

Trust Department: No

Bank Holding Company Affiliate  
Brinkley Bancshares, Inc., Brinkley, AR

CEO: A. H. Rusher  
Pres.: Gus Rusher

Ex. V.P.: Harold Hardwick

Cash and balances Due From Banks:.....	2,149	Deposits:.....	51,723
Federal Funds and Repos:.....	300	Federal funds and Borrowings:.....	0
Investments:.....	33,684	Other Liabilities:.....	356
Total Loans:.....	19,037	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	680	Total Liabilities:.....	52,079
Other Real Estate:.....	1,683		
Other Assets:.....	974	Total Equity Capital and Reserves:.....	6,428
Total Assets:.....	58,507	Total Liabilities and Capital:.....	58,507
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	24,000

Directors: A. H. Rusher, A. L. Rusher, Gus Rusher, Harold Hardwick, S. A. McKnight, J. H. Carroll Jr., Steve Fowler

**FirstBank of Arkansas  
Brinkley, AR**

County: Monroe                      P. O. Box 787 72021                      Population: 4,909  
Branches in Town: 0                      Telephone: 734-1300                      Charter Number: 747  
Other Branches: 0                      FAX Number: 734-1305                      Date: Jan. 25, 1989

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: James P. Farrell  
Pres.: Eddie Melson

V.P.: Steve Lawrence  
Cash.: Chris Rainbolt

Cash and balances Due From Banks:.....	516	Deposits:.....	14,925
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	2,353
Investments:.....	7,224	Other Liabilities:.....	117
Total Loans:.....	10,337	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	354	Total Liabilities:.....	17,395
Other Real Estate:.....	96		
Other Assets:.....	301	Total Equity Capital and Reserves:.....	1,433
Total Assets:.....	18,828	Total Liabilities and Capital:.....	18,828
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	48,800

Directors: Fred Farrell, James P. Farrell, Eddie Melson, Bobby Robinson, Dewey Snowden

**Bank of Cabot  
Cabot, AR**

County: Lonoke                      P.O. Box 1028 72023                      Population: 6,029  
Branches in Town: 1                      Telephone: 843-3575                      Charter Number: 120  
Other Branches: 1                      FAX Number: 843-2964                      Date: Mar. 23, 1903

Trust Department: Yes

Bank Holding Company Affiliate  
Cabot Bankshares, Inc., Cabot, AR

CEO/Pres.: James M. Park  
V.P./Cash.: Joe W. Park  
T.O.: Jan McGough  
Auditor: Oleta Kinder

V.P.: William E. Williams  
V.P.: Fred Campbell  
Mktg. Off.: Kay Bauer  
Cont.: Doris Walker

Cash and balances Due From Banks:.....	3,716	Deposits:.....	74,179
Federal Funds and Repos:.....	2,900	Federal funds and Borrowings:.....	0
Investments:.....	16,471	Other Liabilities:.....	961
Total Loans:.....	57,224	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	1,487	Total Liabilities:.....	75,140
Other Real Estate:.....	117		
Other Assets:.....	1,358	Total Equity Capital and Reserves:.....	8,133
Total Assets:.....	83,273	Total Liabilities and Capital:.....	83,273
Total Trust Assets:.....	515	Number of Shares Outstanding:.....	25,000

Directors: Howell M. Thompson, Dearl Dixon, Jerry Jones, Jack Lowman, Mark Magie, J. M. Park, Joe W. Park, Gerald Shock, Steven Tipton, William G. Thompson, W. E. Williams, Larry Wood

**Caraway Bank  
Caraway, AR**

County: Craighead  
Branches in Town: 0  
Other Branches: 0

P.O. Box 39 72419  
Telephone: 482-3329

Population: 1,165  
Charter Number: 717  
Date: Oct. 29, 1962

Trust Department: No

Bank Holding Company Affiliate  
Caraway Bancshares, Inc., Caraway, AR

CEO/Chm.: J. R. David, Jr.  
Pres.: Deborah Taylor

Sr. V.P.: Jean Goodman  
Ex. V.P.: Gundel Martin

Cash and balances Due From Banks:.....	762	Deposits:.....	9,056
Federal Funds and Repos:.....	800	Federal funds and Borrowings:.....	0
Investments:.....	2,848	Other Liabilities:.....	76
Total Loans:.....	5,264	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	53	Total Liabilities:.....	9,132
Other Real Estate:.....	0		
Other Assets:.....	223	Total Equity Capital and Reserves:.....	818
Total Assets:.....	9,950	Total Liabilities and Capital:.....	9,950
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,080

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

**Citizens Bank & Trust  
Carlisle, AR**

County: Lonoke  
Branches in Town: 0  
Other Branches: 1

P.O. Box 69 72024  
Telephone: 552-7571  
FAX Number: 552-3636

Population: 2,500  
Charter Number: 628  
Date: Dec. 22, 1930

Trust Department: Yes

Bank Holding Company Affiliate  
Carlisle Bancshares, Inc., Little Rock, AR

CEO/Pres.: M. S. Woodruff  
V.P.: Daniel C. Horton  
Asst. V.P.: Vicki Jennings  
Asst. Cash.: Barbara Felts

Sr. V.P.: Bill J. Shoup  
V.P./T.O.: M. Gaines Young Jr.  
Asst. Cash.: Janet Pasley

Cash and balances Due From Banks:.....	1,861	Deposits:.....	45,783
Federal Funds and Repos:.....	800	Federal funds and Borrowings:.....	1,400
Investments:.....	16,059	Other Liabilities:.....	621
Total Loans:.....	33,112	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	240	Total Liabilities:.....	47,804
Other Real Estate:.....	71		
Other Assets:.....	1,107	Total Equity Capital and Reserves:.....	5,446
Total Assets:.....	53,250	Total Liabilities and Capital:.....	53,250
Total Trust Assets:.....	6,951	Number of Shares Outstanding:.....	39,000

Directors: M. S. Woodruff, J. F. Gartman, Bill J. Shoup, Garland Cazer, M. Gaines Young Jr., Charles Hunt, Daniel C. Horton, Charles C. Owen, Randall Snider

### Bank of Cave City Cave City, AR

County: Sharp P.O. Box 490 72521 Population: 1,634  
 Branches in Town: 0 Telephone: 283-5301 Charter Number: 209  
 Other Branches: 0 Date: Jul. 2, 1906

Trust Department: Yes

Bank Holding Company Affiliate  
 Sharp Bancshares, Inc., Cave City, AR

CEO/Pres./T.O.: Eugene Street Sr. V.P./Cash.: Clifton Crabtree  
 Ex. V.P.: James M. Street

Cash and balances Due From Banks:.....	709	Deposits:.....	21,368
Federal Funds and Repos:.....	200	Federal funds and Borrowings:.....	0
Investments:.....	9,229	Other Liabilities:.....	248
Total Loans:.....	12,835	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	232	Total Liabilities:.....	21,616
Other Real Estate:.....	212	Total Equity Capital and Reserves:.....	2,143
Other Assets:.....	342	Total Liabilities and Capital:.....	23,759
Total Assets:.....	23,759	Number of Shares Outstanding:.....	3,600
Total Trust Assets:.....	84		

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

### American State Bank Charleston, AR

County: Franklin P.O. Box 128 72933 Population: 1,748  
 Branches in Town: 0 Telephone: 965-2201 Charter Number: 314  
 Other Branches: 1 Date: Jun. 29, 1910

Trust Department: Yes

Bank Holding Company Affiliate  
 American Bancshares of Arkansas, Charleston, AR

CEO: Joe S. Hiatt V.P.: Sherman Hiatt  
 Pres./T.O.: Michael F. Flynn V.P.: Charles Brown  
 V.P.: Margie Hiatt Asst. V.P.: Alice K. Wood

Cash and balances Due From Banks:.....	907	Deposits:.....	30,939
Federal Funds and Repos:.....	950	Federal funds and Borrowings:.....	754
Investments:.....	16,071	Other Liabilities:.....	219
Total Loans:.....	17,340	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	456	Total Liabilities:.....	31,912
Other Real Estate:.....	229	Total Equity Capital and Reserves:.....	4,665
Other Assets:.....	624	Total Liabilities and Capital:.....	36,577
Total Assets:.....	36,577	Number of Shares Outstanding:.....	12,000
Total Trust Assets:.....	514		

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

**The Merchants & Planters Bank  
Clarendon, AR**

County: Monroe	P.O. Box 280 72029	Population: 2,500
Branches in Town: 0	Telephone: 747-3319	Charter Number: 21
Other Branches: 0		Date: Jul. 23, 1890

Trust Department: No

Bank Holding Company Affiliate  
Clarendon Holding Company, Clarendon, AR

CEO/Pres.: J. Perry Lee	Chm.: James B. Sharp
V.P./Cash.: Estelle Catlett	Asst. V.P.: Betty Simpson
Asst. Cash.: Kelly Lawless	Asst. Cash.: Margaret Simpson

  

Cash and balances Due From Banks:..... 598	Deposits:..... 18,241
Federal Funds and Repos:..... 375	Federal funds and Borrowings:..... 0
Investments:..... 14,143	Other Liabilities:..... 227
Total Loans:..... 4,503	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 223	Total Liabilities:..... 18,468
Other Real Estate:..... 5	
Other Assets:..... 313	Total Equity Capital and Reserves:..... 1,692
Total Assets:..... 20,160	Total Liabilities and Capital:..... 20,160
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 6,000

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

**Arkansas State Bank  
Clarksville, AR**

County: Johnson	P.O. Box 100 72830	Population: 5,237
Branches in Town: 1	Telephone: 754-6325	Charter Number: 722
Other Branches: 2	FAX Number: 754-7398	Date: Mar. 8, 1967

Trust Department: No

Bank Holding Company Affiliate  
None

CEO/Pres.: C. W. Kelly	Ex. V.P.: Bill Landrum
V.P./Cash.: Betty Callahan	V.P.: Denton Tumbleson
V.P./Oper.: David Chapman	Asst. V.P.: Don Stimpson

  

Cash and balances Due From Banks:..... 2,872	Deposits:..... 44,477
Federal Funds and Repos:..... 1,800	Federal funds and Borrowings:..... 0
Investments:..... 22,798	Other Liabilities:..... 517
Total Loans:..... 20,470	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 648	Total Liabilities:..... 44,994
Other Real Estate:..... 20	
Other Assets:..... 905	Total Equity Capital and Reserves:..... 4,519
Total Assets:..... 49,513	Total Liabilities and Capital:..... 49,513
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 12,000

Directors: Sidney L. Brain, Jim Dickerson Jr., James R. Ford, C. W. Kelly, R. Keith Lewis, David S. Purtle, Ned Ray Purtle, Dr. Guy P. Shrigley, Harold Whitson, Dannie Wilkins

**Farmers Bank and Trust Company  
Clarksville, AR**

County: Johnson P.O. Box 288 72830 Population: 5,237  
Branches in Town: 1 Telephone: 754-2020 Charter Number: 737  
Other Branches: 1 FAX Number: 754-3492 Date: Jul. 6, 1978

Trust Department: Yes

Bank Holding Company Affiliate  
Farmers Investment Corporation, Little Rock, AR

Pres.: Ernest Lee White Sr. V.P.: Ronald R. Collins  
CEO: Joe Woodson V.P.: Harold Johnson  
V.P.: Rebecca Upton V.P.: Nina Mason  
V.P.: Mary Lou Warren T.O.: Cindy Herron

Cash and balances Due From Banks:.....	2,428	Deposits:.....	60,141
Federal Funds and Repos:.....	250	Federal funds and Borrowings:.....	15
Investments:.....	18,972	Other Liabilities:.....	581
Total Loans:.....	40,412	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	682	Total Liabilities:.....	60,737
Other Real Estate:.....	1,884		
Other Assets:.....	1,037	Total Equity Capital and Reserves:.....	4,928
Total Assets:.....	65,665	Total Liabilities and Capital:.....	65,665
Total Trust Assets:.....	390	Number of Shares Outstanding:.....	5,495

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

**Clinton State Bank  
Clinton, AR**

County: Van Buren P.O. Box 57 72031 Population: 2,000  
Branches in Town: 1 Telephone: 745-2441 Charter Number: 695  
Other Branches: 3 FAX Number: 745-2441 Date: Oct. 16, 1946

Trust Department: Yes

Bank Holding Company Affiliate  
Clinton Bancshares, Inc., Little Rock, AR

CEO: Robert Morgan Sr. V.P.: Jo Smith  
Pres.: Dyke Johnson Ex. V.P.: Bud McKnight  
V.P./Cash.: Charles Smith V.P.: Eileen Smiley  
V.P./T.O.: Robert Barnum

Cash and balances Due From Banks:.....	3,787	Deposits:.....	59,397
Federal Funds and Repos:.....	200	Federal funds and Borrowings:.....	615
Investments:.....	28,115	Other Liabilities:.....	423
Total Loans:.....	31,338	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	681	Total Liabilities:.....	60,435
Other Real Estate:.....	425		
Other Assets:.....	813	Total Equity Capital and Reserves:.....	4,924
Total Assets:.....	65,359	Total Liabilities and Capital:.....	65,359
Total Trust Assets:.....	346	Number of Shares Outstanding:.....	4,000

Directors: Paul L. Bone, Jay W. Jackson, Dyke Johnson, Bud McKnight, Joe E. Lee, Roy Lefler Jr., Robert Morgan

**First State Bank & Trust Co.  
Conway, AR**

County: Faulkner P.O. Box 729 72032 Population: 23,073  
 Branches in Town: 2 Telephone: 329-5656 Charter Number: 693  
 Other Branches: 3 FAX Number: 329-7349 Date: Feb. 8, 1946

Trust Department: Yes

Bank Holding Company Affiliate  
 Worthen Banking Corporation, Little Rock, AR

Chm./CEO: Marlin D. Jackson  
 Pres.: B. J. Daugherty

Sr. V.P.: John Stanton  
 Sr. V.P./T.O.: Richard Clark

Cash and balances Due From Banks:.....	6,558	Deposits:.....	138,612
Federal Funds and Repos:.....	1,650	Federal funds and Borrowings:.....	0
Investments:.....	31,761	Other Liabilities:.....	1,712
Total Loans:.....	104,711	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	5,887	Total Liabilities:.....	140,324
Other Real Estate:.....	205		
Other Assets:.....	2,548	Total Equity Capital and Reserves:....	12,996
Total Assets:.....	153,320	Total Liabilities and Capital:.....	153,320
Total Trust Assets:.....	20,107	Number of Shares Outstanding:.....	100,000

Directors: William Adkisson, James Brewer, B. J. Daugherty, Wanda Fulmer, Donna Hambuchen, Alphonse Hiegel, John Humphreys, Marlin D. Jackson, J. W. McCracken, J. F. O'Kelley, Charles Morgan, Frank Robins III, Earl F. Rogers, Stanley Russ, M. M. Satterfield Sr.

**Corning Bank  
Corning, AR**

County: Clay P.O. Box 439 72422 Population: 3,650  
 Branches in Town: 1 Telephone: 857-3592 Charter Number: 745  
 Other Branches: 1 Date: Jun. 15, 1984

Trust Department: No

Bank Holding Company Affiliate  
 First Paragould Bankshares, Paragould, AR

CEO/Pres.: Kelly G. Wright  
 Ex. V.P./Cash.: Donis Simpson  
 V.P.: Billy Allen  
 Auditor: Veda Esmon

Sr. V.P.: Jim Vinson  
 V.P.: Bob Lockwood  
 V.P.: Louise Coleman

Cash and balances Due From Banks:.....	1,857	Deposits:.....	40,796
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	3,250
Investments:.....	20,756	Other Liabilities:.....	526
Total Loans:.....	23,732	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	666	Total Liabilities:.....	44,572
Other Real Estate:.....	59		
Other Assets:.....	1,363	Total Equity Capital and Reserves:.....	3,861
Total Assets:.....	48,433	Total Liabilities and Capital:.....	48,433
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

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

**First State Bank  
Crossett, AR**

County: Ashley P.O. Box 638 71635 Population: 6,700  
Branches in Town: 0 Telephone: 364-5131 Charter Number: 718  
Other Branches: 1 Date: May 13, 1963

Trust Department: No

Bank Holding Company Affiliate  
Evergreen Bancshares, Inc., Crossett, AR

CEO/Pres.: Jimmy V. Fincher	V.P.: Donald W. Woods
Cash.: Cheryl Goodwin	Asst. Cash.: Erma Walker
Cash and balances Due From Banks:..... 1,203	Deposits:..... 12,694
Federal Funds and Repos:..... 0	Federal funds and Borrowings:..... 650
Investments:..... 2,943	Other Liabilities:..... 88
Total Loans:..... 9,871	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 388	Total Liabilities:..... 13,432
Other Real Estate:..... 76	
Other Assets:..... 321	Total Equity Capital and Reserves:..... 1,370
Total Assets:..... 14,802	Total Liabilities and Capital:..... 14,802
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 100,000

Directors: Charles Baxley, Richard E. Griffin, James S. Nolley, C. E. Ripley, Donald Rogers

**Danville State Bank  
Danville, AR**

County: Yell P.O. Box 609 72833 Population: 1,698  
Branches in Town: 0 Telephone: 495-2236 Charter Number: 615  
Other Branches: 0 FAX Number: 495-7765 Date: Oct. 3, 1930

Trust Department: No

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

CEO/Pres.: John Ed Chambers, III	Sr. V.P.: Edward Taylor
V.P.: Paul J. Willett	V.P.: Jerry L. Smith
V.P./Cash.: Odean Parker	V.P.: Bobby Redfern
V.P.: Wanda Bull	
Cash and balances Due From Banks:..... 3,583	Deposits:..... 70,655
Federal Funds and Repos:..... 1,700	Federal funds and Borrowings:..... 0
Investments:..... 32,871	Other Liabilities:..... 775
Total Loans:..... 40,418	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 248	Total Liabilities:..... 71,430
Other Real Estate:..... 105	
Other Assets:..... 1,383	Total Equity Capital and Reserves:..... 8,878
Total Assets:..... 80,306	Total Liabilities and Capital:..... 80,308
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 10,000

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



## Arkansas Valley Bank Dardanelle, AR

County: Yell                                      P.O. Box 330 72834                                      Population: 3,621  
 Branches in Town: 1                                      Telephone: 229-2151                                      Charter Number: 714  
 Other Branches: 0                                      FAX Number: 229-4939                                      Date: Aug. 29, 1961

Trust Department: No

Bank Holding Company Affiliate  
 Bankstock Two, Inc., Dardanelle, AR

Chm.: Carl G. Holt  
 Deputy CEO: Linda D. Gleason  
 Sr. V.P.: Larry M. Dicks

CEO: George G. Gleason, II  
 Pres./Bk Svcs: Mark D. Ross  
 Sr. V.P.: Sonya Lee

Cash and balances Due From Banks:.....	836	Deposits:.....	29,133
Federal Funds and Repos:.....	675	Federal funds and Borrowings:.....	0
Investments:.....	7,392	Other Liabilities:.....	258
Total Loans:.....	21,538	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	470	Total Liabilities:.....	29,391
Other Real Estate:.....	1,029		
Other Assets:.....	869	Total Equity Capital and Reserves:.....	3,418
Total Assets:.....	32,809	Total Liabilities and Capital:.....	32,809
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	78,329

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

## Bank of Dardanelle Dardanelle, AR

County: Yell                                      P.O. Box 90 72834                                      Population: 3,621  
 Branches in Town: 1                                      Telephone: 229-3311                                      Charter Number: 668  
 Other Branches: 0                                      Date: Sep. 12, 1934

Trust Department: No

Bank Holding Company Affiliate  
 Bank of Dardanelle Bankshares, Dardanelle, AR

CEO: H. M. Orsburn  
 V.P.: Ronald L. Taylor  
 Asst. V.P.: Opal Adkison

V.P.: V. E. Lambert  
 Cash.: Janelle Parker  
 Asst. Cash.: Janetta Jay

Cash and balances Due From Banks:.....	1,265	Deposits:.....	49,537
Federal Funds and Repos:.....	3,393	Federal funds and Borrowings:.....	0
Investments:.....	24,651	Other Liabilities:.....	506
Total Loans:.....	25,211	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	646	Total Liabilities:.....	50,043
Other Real Estate:.....	3		
Other Assets:.....	645	Total Equity Capital and Reserves:.....	5,791
Total Assets:.....	55,834	Total Liabilities and Capital:.....	55,834
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,000

Directors: H. M. Orsburn, L. R. Berryhill, Fanny B. George, Evelyn H. Jones, Noel A. VanDover, James W. Wallis

**Decatur State Bank**  
Decatur, AR

County: Benton P.O. Box 38 72722 Population: 1,013  
 Branches in Town: 0 Telephone: 752-3281 Charter Number: 707  
 Other Branches: 1 Date: May 27, 1954

Trust Department: No

Bank Holding Company Affiliate  
None

CEO/Pres.: Vernon L. Austin V.P.: William R. Montgomery  
 V.P.: Paul C. Galyean V.P.: Wanda R. Tormey  
 Asst. V.P.: Brenda J. Sprinkles

Cash and balances Due From Banks:.....	2,077	Deposits:.....	32,360
Federal Funds and Repos:.....	5,600	Federal funds and Borrowings:.....	0
Investments:.....	4,695	Other Liabilities:.....	334
Total Loans:.....	24,364	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	388	Total Liabilities:.....	32,694
Other Real Estate:.....	53		
Other Assets:.....	341	Total Equity Capital and Reserves:.....	4,824
Total Assets:.....	37,518	Total Liabilities and Capital:.....	37,518
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	7,000

Directors: Lloyd Peterson, Dorothy Mae Peterson, L. Victor Evans, Richard E. Wilmoth, Dr. E. N. McCollum, Tom M. Edmiston, Larry D. Curran, Vernon Austin, Paul C. Galyean

**Bank of Delight**  
Delight, AR

County: Pike P.O. Box 68 71940 Population: 468  
 Branches in Town: 0 Telephone: 379-2293 Charter Number: 342  
 Other Branches: 0 FAX Number: 379-2295 Date: Jun. 16, 1911

Trust Department: No

Bank Holding Company Affiliate  
None

Chm.: Clarence Anthony CEO: Olen Hendrix  
 Ex. V.P.: Darwin Hendrix Sr. V.P.: Gus Wingfield  
 Sec./Treas.: Buford Hendrix V.P./Cash.: Jan Mitchell

Cash and balances Due From Banks:.....	718	Deposits:.....	21,211
Federal Funds and Repos:.....	990	Federal funds and Borrowings:.....	0
Investments:.....	13,903	Other Liabilities:.....	232
Total Loans:.....	8,263	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	142	Total Liabilities:.....	21,443
Other Real Estate:.....	0		
Other Assets:.....	507	Total Equity Capital and Reserves:.....	3,080
Total Assets:.....	24,523	Total Liabilities and Capital:.....	24,523
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	18,750

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

## First State Bank of DeQueen DeQueen, AR

County: Sevier                      P.O. Box 970 71832                      Population: 4,594  
 Branches in Town: 1                Telephone: 642-4423                      Charter Number: 731  
 Other Branches: 0    Date: Aug. 26, 1974

Trust Department: No

Bank Holding Company Affiliate  
None

CEO/Pres.: Art Melson  
 Cash.: Jean Tollett

Ex. V.P.: Lynn Chaney

Cash and balances Due From Banks:.....	1,451	Deposits:.....	20,229
Federal Funds and Repos:.....	575	Federal funds and Borrowings:.....	0
Investments:.....	5,765	Other Liabilities:.....	141
Total Loans:.....	13,930	Subordinated Debt:.....	10
Bank Premises and Fixed Assets:.....	339	Total Liabilities:.....	20,380
Other Real Estate:.....	103		
Other Assets:.....	334	Total Equity Capital and Reserves:.....	2,117
Total Assets:.....	22,497	Total Liabilities and Capital:.....	22,497
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	76,000

Directors: Lou Gray, Art Melson, Ron Moore, Gary Bell, Tim Brotherton, Dennis Smiley, Dr. Ed Revels, Don Stemple, R. S. Harris

## Dermott State Bank Dermott, AR

County: Chicot                      P.O. Drawer C 71638                      Population: 4,730  
 Branches in Town: 0                Telephone: 538-3266                      Charter Number: 672  
 Other Branches: 0    Date: Jul. 8, 1935

Trust Department: Yes

Bank Holding Company Affiliate  
DSB Bancshares, Inc., Dermott, AR

CEO/Pres./T.O.: James S. Sutt  
 V.P.: Dennis L. Lee

V.P.: Frank Henry, Jr.  
 V.P.: Margaret A. Murphy

Cash and balances Due From Banks:.....	777	Deposits:.....	14,028
Federal Funds and Repos:.....	75	Federal funds and Borrowings:.....	57
Investments:.....	12,720	Other Liabilities:.....	161
Total Loans:.....	2,509	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	203	Total Liabilities:.....	14,246
Other Real Estate:.....	21		
Other Assets:.....	331	Total Equity Capital and Reserves:.....	2,390
Total Assets:.....	16,636	Total Liabilities and Capital:.....	16,636
Total Trust Assets:.....	100	Number of Shares Outstanding:.....	18,000

Directors: John M. Baxter, W. A. Baxter, James S. Sutt, Bernard Levi, Lawrence W. Levi, John M. Arnn, Clarence Horton, Frank Henry Jr., Jeff Baxter

### First State Bank of Dermott Dermott, AR

County: Chicot P.O. Drawer O 71638 Population: 4,730  
 Branches in Town: 0 Telephone: 538-3221 Charter Number: 732  
 Other Branches: 0 Date: Oct. 15, 1976

Trust Department: No

Bank Holding Company Affiliate  
 First Delta Financial Corp., Dermott, AR

CEO/Pres.: Tom H. Grumbles	Ex. V.P.: Mary K. Tucker
Cash and balances Due From Banks:..... 1,207	Deposits:..... 16,622
Federal Funds and Repos:..... 500	Federal funds and Borrowings:..... 1,230
Investments:..... 8,319	Other Liabilities:..... 273
Total Loans:..... 9,342	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 274	Total Liabilities:..... 18,125
Other Real Estate:..... 67	
Other Assets:..... 487	Total Equity Capital and Reserves:..... 2,071
Total Assets:..... 20,196	Total Liabilities and Capital:..... 20,196
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 15,000

Directors: Dr. H. W. Thomas, Robert G. Gibson, R. H. Dennington, Tom H. Grumbles, Daniel C. Horton, Don C. Scott, Mary K. Tucker

### Farmers & Merchants Bank Des Arc, AR

County: Prairie P.O. Box 369 72040 Population: 2,000  
 Branches in Town: 0 Telephone: 256-4191 Charter Number: 84  
 Other Branches: 0 Date: Jan. 20, 1902

Trust Department: Yes

Bank Holding Company Affiliate  
 Security Bancshares, Inc., Des Arc, AR

CEO/Pres./T.O.: Sherod S. White	V.P.: James C. Tipton
Cash and balances Due From Banks:..... 1,375	Deposits:..... 26,927
Federal Funds and Repos:..... 400	Federal funds and Borrowings:..... 1,000
Investments:..... 18,599	Other Liabilities:..... 300
Total Loans:..... 15,029	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 34	Total Liabilities:..... 28,227
Other Real Estate:..... 4	
Other Assets:..... 777	Total Equity Capital and Reserves:..... 7,991
Total Assets:..... 36,218	Total Liabilities and Capital:..... 36,218
Total Trust Assets:..... 9,686	Number of Shares Outstanding:..... 78,819

Directors: V. O. Calhoun Jr., R. L. Morton, L. A. Richmond, Sherod S. White, George S. Ford, G. P. Mullen, O. L. Simmons, Donald Guess, Henry L. Nichols, James C. Tipton



## Merchants & Farmers Bank Dumas, AR

County: Desha                      P.O. Box D 71639                      Population: 6,091  
 Branches in Town: 1              Telephone: 382-4311                  Charter Number: 278  
 Other Branches: 0                  FAX Number: 383-5901              Date: May 10, 1909

Trust Department: Yes

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

Chm./CEO/Pres.: Mr. Loral Adcock              Ex. V.P.: David J. Garrett  
 V.P./T.O.: J. Michael Jones                      V.P./Asst. T.O.: Brian L. Payne

Cash and balances Due From Banks:..... 2,503	Deposits:..... 42,429
Federal Funds and Repos:..... 525	Federal funds and Borrowings:..... 0
Investments:..... 16,883	Other Liabilities:..... 511
Total Loans:..... 27,442	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 631	Total Liabilities:..... 42,940
Other Real Estate:..... 2	
Other Assets:..... 1,009	Total Equity Capital and Reserves:..... 6,055
Total Assets:..... 48,995	Total Liabilities and Capital:..... 48,995
Total Trust Assets:..... 10,562	Number of Shares Outstanding:..... 40,000

Directors: Marion S. Gill, Charles H. Dante, Thomas F. Shea, Clifton L. Meador,  
 Claud T. Frank, J. E. Allmon Jr., Edgar C. Gannaway, Harold L. Jones, David L. Wait,  
 Loral M. Adcock

## Earle State Bank Earle, AR

County: Crittenden                      P.O. Box 248 72331                      Population: 3,400  
 Branches in Town: 0                  Telephone: 792-8613                  Charter Number: 696  
 Other Branches: 2                      Date: Apr. 24, 1947

Trust Department: Yes

Bank Holding Company Affiliate  
 Earle Bankshares, Inc., Earle, AR

CEO: John E. Gregson                              Sr. V.P./Cash.: Mary E. Davis  
 Ex. V.P.: Chris Lehman

Cash and balances Due From Banks:..... 1,228	Deposits:..... 26,181
Federal Funds and Repos:..... 1,500	Federal funds and Borrowings:..... 0
Investments:..... 9,289	Other Liabilities:..... 435
Total Loans:..... 16,508	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 425	Total Liabilities:..... 26,616
Other Real Estate:..... 0	
Other Assets:..... 595	Total Equity Capital and Reserves:..... 4,929
Total Assets:..... 31,545	Total Liabilities and Capital:..... 31,545
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 100,000

Directors: W. P. Morrison, Joe Morrison, David Wallace, John Morrison, Jimmy  
 Taylor, Price Morrison, Chris Lehman, John Gregson



**Bank of Elkins  
Elkins, AR**

County: Washington P.O. Box 333 72727 Population: 695  
 Branches in Town: 1 Telephone: 643-2131 Charter Number: 377  
 Other Branches: 0 Date: Jun. 1, 1912

Trust Department: No

Bank Holding Company Affiliate  
 Community Investment, Inc., Elkins, AR

CEO: Joel L. Bunch Ex. V.P./Cash: Joyce R. Bunch  
 V.P.: Randall D. Harper Asst. Cash.: Margie R. Eaton  
 Oper. Off.: Shirley J. Boyd

Cash and balances Due From Banks:.....	590	Deposits:.....	21,006
Federal Funds and Repos:.....	400	Federal funds and Borrowings:.....	0
Investments:.....	5,036	Other Liabilities:.....	100
Total Loans:.....	16,497	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	484	Total Liabilities:.....	21,106
Other Real Estate:.....	33		
Other Assets:.....	330	Total Equity Capital and Reserves:.....	2,264
Total Assets:.....	23,370	Total Liabilities and Capital:.....	23,370
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Joel L. Bunch, Joyce R. Bunch, Sarah L. Bunch, David R. Malone, Miller Williams

**Bank of England  
England, AR**

County: Lonoke P.O. Box 70 72046 Population: 3,081  
 Branches in Town: 0 Telephone: 842-2555 Charter Number: 48  
 Other Branches: 0 Date: Feb. 23, 1898

Trust Department: No

Bank Holding Company Affiliate  
 None

CEO/Pres.: Gary Canada V.P.: Thomas O. Murchison Sr.  
 Cash.: Otha E. Frizzell Asst. Cash.: Wilma J. Darling  
 Asst. Cash.: Clara Newton

Cash and balances Due From Banks:.....	1,125	Deposits:.....	14,357
Federal Funds and Repos:.....	3,600	Federal funds and Borrowings:.....	0
Investments:.....	4,836	Other Liabilities:.....	158
Total Loans:.....	7,054	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	0	Total Liabilities:.....	14,515
Other Real Estate:.....	0		
Other Assets:.....	254	Total Equity Capital and Reserves:.....	2,354
Total Assets:.....	16,869	Total Liabilities and Capital:.....	16,869
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

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



## First Commercial Bank of Lonoke County England, AR

County: Lonoke                      P. O. Box 190 72046                      Population: 3,081  
 Branches in Town: 0                      Telephone: 842-2541                      Charter Number: 633  
 Other Branches: 1                      FAX Number: 842-2365                      Date: Jan. 14, 1931

Trust Department: No

Bank Holding Company Affiliate  
 First Commercial Corporation, Little Rock, AR

CEO: Kaye L. Hall                      V.P.: Bobby D. Montgomery  
 V.P.: Michael G. Jones                      Asst. Cash.: Charlene C. Black  
 Asst. Cash.: Melissa Hatfield

Cash and balances Due From Banks:.....	1,491	Deposits:.....	23,744
Federal Funds and Repos:.....	3,750	Federal funds and Borrowings:.....	0
Investments:.....	8,346	Other Liabilities:.....	122
Total Loans:.....	12,899	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	239	Total Liabilities:.....	23,866
Other Real Estate:.....	0		
Other Assets:.....	512	Total Equity Capital and Reserves:.....	3,371
Total Assets:.....	27,237	Total Liabilities and Capital:.....	27,237
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	9,600

Directors: Kaye L. Hall, John W. Gann, Bobby D. Montgomery, Edwin P. Henry, D. B. Morgan Jr., Dorothy C. Morey, Pauline D. Leonard, W. F. Foster

## The Eudora Bank Eudora, AR

County: Chicot                      P.O. Box 270 71640                      Population: 3,840  
 Branches in Town: 0                      Telephone: 355-8311                      Charter Number: 629  
 Other Branches: 0                      Date: Dec. 23, 1930

Trust Department: No

Bank Holding Company Affiliate  
 Delta Bancshares, Inc., Eudora, AR

CEO: Gene Keith                      V.P.: Claudene Stephens

Cash and balances Due From Banks:.....	988	Deposits:.....	17,934
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	1,300
Investments:.....	11,408	Other Liabilities:.....	172
Total Loans:.....	8,628	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	613	Total Liabilities:.....	19,406
Other Real Estate:.....	127		
Other Assets:.....	417	Total Equity Capital and Reserves:.....	2,775
Total Assets:.....	22,181	Total Liabilities and Capital:.....	22,181
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	14,000

Directors: W. K. Grubbs, Dr. W. J. Weaver, W. R. Selman, Curtice Rankin, Charles F. Poole, Alvin Meyer Jr., Jimmy Pylate, W. T. Dixon, Jerry Dixon

### Bank of Eureka Springs Eureka Springs, AR

County: Carroll                      P.O. Box 309 72632                      Population: 1,982  
 Branches in Town: 2                      Telephone: 253-8241                      Charter Number: 374  
 Other Branches: 0                      FAX Number: 253-6947                      Date: May 4, 1912

Trust Department: No

Bank Holding Company Affiliate  
None

CEO/Pres.: John F. Cross  
 Ex. V.P.: W. King Gladden  
 Cash.: Reba L. Pyatt

Sr. V.P.: Richard Kelley, Jr.  
 V.P.: Dave Baker  
 V.P.: Diane McClelland

Cash and balances Due From Banks:..... 2,227	Deposits:..... 34,707
Federal Funds and Repos:..... 600	Federal funds and Borrowings:..... 0
Investments:..... 11,396	Other Liabilities:..... 318
Total Loans:..... 24,588	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 535	Total Liabilities:..... 35,025
Other Real Estate:..... 59	
Other Assets:..... 636	Total Equity Capital and Reserves:..... 5,016
Total Assets:..... 40,041	Total Liabilities and Capital:..... 40,041
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 4,000

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

### Bank of Evening Shade Evening Shade, AR

County: Sharp                      P.O. Box 98 72532                      Population: 394  
 Branches in Town: 0                      Telephone: 266-3215                      Charter Number: 69  
 Other Branches: 0                      Date: Feb. 5, 1901

Trust Department: No

Bank Holding Company Affiliate  
Sharp Bancshares, Inc., Cave City, AR

CEO: A. L. Hoaney

Chm.: James M. Street

Cash and balances Due From Banks:..... 260	Deposits:..... 6,714
Federal Funds and Repos:..... 500	Federal funds and Borrowings:..... 0
Investments:..... 3,127	Other Liabilities:..... 84
Total Loans:..... 3,408	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 148	Total Liabilities:..... 6,798
Other Real Estate:..... 70	
Other Assets:..... 132	Total Equity Capital and Reserves:..... 847
Total Assets:..... 7,645	Total Liabilities and Capital:..... 7,645
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 6,200

Directors: Eugene Street, James E. Street, James M. Street, Clifton Crabtree, Samuel F. Beller, A. L. Hoaney

**McIlroy Bank & Trust  
Fayetteville, AR**

County: Washington P.O. Box 1327 72702 Population: 39,640  
 Branches in Town: 5 Telephone: 575-1000 Charter Number: 31  
 Other Branches: 0 FAX Number: 575-1061 Date: Dec. 24, 1892

Trust Department: Yes

Bank Holding Company Affiliate  
 Heartland Bank Group, Inc., Bentonville, AR

CEO: James C. Glenn Sr. V.P.: J. Bruce Loftin  
 V.P.: James D. Wilson V.P.: Kim Simpson  
 V.P./T.O.: Robert P. Plummer

Cash and balances Due From Banks:.....	4,425	Deposits:.....	117,284
Federal Funds and Repos:.....	500	Federal funds and Borrowings:.....	3,316
Investments:.....	41,794	Other Liabilities:.....	1,260
Total Loans:.....	82,734	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	1,680	Total Liabilities:.....	121,860
Other Real Estate:.....	1,597		
Other Assets:.....	1,835	Total Equity Capital and Reserves:....	12,705
Total Assets:.....	134,565	Total Liabilities and Capital:.....	134,565
Total Trust Assets:.....	53,078	Number of Shares Outstanding:.....	350,692

Directors: J. Frank Broyles, Carl Collier, James C. Glenn, Millard Goff, Ann Henry, Dr. James Mashburn, Charles Scharlau, James Stewart, Fred Vorsanger, James Walton, Jim Bob Wheeler

**Fordyce Bank & Trust Company  
Fordyce, AR**

County: Dallas P.O. Box 352 71742 Population: 5,175  
 Branches in Town: 2 Telephone: 352-3107 Charter Number: 631  
 Other Branches: 0 FAX Number: 352-5202 Date: Jan. 5, 1931

Trust Department: Yes

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

CEO: Curtis Hutchins Sr. V.P./T.O.: Jim Hulse  
 Sr. V.P./Cash: Suzette Crutchfield V.P.: Wanda Smurl

Cash and balances Due From Banks:.....	2,073	Deposits:.....	36,714
Federal Funds and Repos:.....	3,700	Federal funds and Borrowings:.....	330
Investments:.....	14,740	Other Liabilities:.....	354
Total Loans:.....	19,057	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	976	Total Liabilities:.....	37,398
Other Real Estate:.....	0		
Other Assets:.....	580	Total Equity Capital and Reserves:....	3,728
Total Assets:.....	41,126	Total Liabilities and Capital:.....	41,126
Total Trust Assets:.....	464	Number of Shares Outstanding:.....	8,000

Directors: Curtis Hutchins, L. Weems Trussell, J. W. Hearnberger, D. J. Barnes, E. C. Benton Jr., Sarah Kathryn Benton, J. Graydon Parham, J. H. Everitt

**Planters Bank & Trust Company  
Forrest City, AR**

County: St. Francis                      P.O. Box 1539 72335                      Population: 13,000  
Branches in Town: 1                      Telephone: 633-2833                      Charter Number: 521  
Other Branches: 2                      FAX Number: 633-2894                      Date: Apr. 15, 1921

**Trust Department: Yes**

**Bank Holding Company Affiliate  
None**

CEO: Frankie Pratt                      Sr. V.P.: Wade Hawkins  
V.P.: David Hardke                      V.P.: Steve Horton  
V.P.: J. C. Campbell                      V.P./Auditor: Diane Thomason  
Cash./Oper. Off.: Donna Garner                      T.O.: Nelle J. Surguine

Cash and balances Due From Banks:.....	3,949	Deposits:.....	46,036
Federal Funds and Repos:.....	3,450	Federal funds and Borrowings:.....	0
Investments:.....	8,912	Other Liabilities:.....	327
Total Loans:.....	32,901	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	675	Total Liabilities:.....	46,363
Other Real Estate:.....	1,040		
Other Assets:.....	913	Total Equity Capital and Reserves:.....	5,477
Total Assets:.....	51,840	Total Liabilities and Capital:.....	51,840
Total Trust Assets:.....	499	Number of Shares Outstanding:.....	24,000

**Directors: Frankie Pratt, David Hardke, Rex B. Twist, J. R. Chappell Jr., J. R. Grobmyer, Michael E. Cissell, Oral Edwards, John V. Casbeer**

**Planters & Merchants Bank  
Gillett, AR**

County: Arkansas                      P.O. Box 357 72055                      Population: 927  
Branches in Town: 0                      Telephone: 548-2211                      Charter Number: 721  
Other Branches: 0                      Date: Jan. 13, 1967

**Trust Department: Yes**

**Bank Holding Company Affiliate  
None**

CEO/Pres./T.O.: Larry E. Bauer                      V.P.: Lloyd E. Wallace  
Cash.: Alice Perritt

Cash and balances Due From Banks:.....	378	Deposits:.....	11,694
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	700
Investments:.....	3,202	Other Liabilities:.....	210
Total Loans:.....	9,769	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	86	Total Liabilities:.....	12,604
Other Real Estate:.....	149		
Other Assets:.....	492	Total Equity Capital and Reserves:.....	1,472
Total Assets:.....	14,076	Total Liabilities and Capital:.....	14,076
Total Trust Assets:.....	825	Number of Shares Outstanding:.....	12,000

**Directors: Kenneth Smith, Frank C. Wolfe, Darrel Nichols, Bobby Turner, Scott Place, Johnny Holzbauer, Darrall Richter, Larry E. Bauer**

**The Bank of Glenwood  
Glenwood, AR**

County: Pike P.O Box O 7 1943 Population: 1,414  
 Branches in Town: 1 Telephone: 356-2121 Charter Number: 398  
 Other Branches: 0 FAX Number: 356-2211 Date: Dec. 27, 1912

Trust Department: No

Bank Holding Company Affiliate  
 Bainum Bancorp., Glenwood, AR

CEO/Pres.: Harold Smith	V.P.: Lynda Robbins
Asst. V.P.: Kathryn Baxter	Cash.: Patricia Owens
Cash and balances Due From Banks:..... 1,466	Deposits:..... 26,947
Federal Funds and Repos:..... 700	Federal funds and Borrowings:..... 152
Investments:..... 6,376	Other Liabilities:..... 172
Total Loans:..... 20,788	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 585	Total Liabilities:..... 27,271
Other Real Estate:..... 47	
Other Assets:..... 278	Total Equity Capital and Reserves:..... 2,969
Total Assets:..... 30,240	Total Liabilities and Capital:..... 30,240
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 4,000

Directors: Irvin C. Bainum, Dr. Mark Bainum, Victor H. Cox, Richard C. Cox, Harold A. Smith, Roy Wisener

**First State Bank  
Gould, AR**

County: Lincoln P.O. Drawer A 7 1643 Population: 1,671  
 Branches in Town: 0 Telephone: 263-4325 Charter Number: 719  
 Other Branches: 1 FAX Number: 263-4684 Date: Jan. 6, 1964

Trust Department: No

Bank Holding Company Affiliate  
 Dumas Bancshares, Inc., Dumas, AR

CEO: James Hall	V.P.: Tracy M. French
Cash.: Wanda J. Robertson	
Cash and balances Due From Banks:..... 999	Deposits:..... 10,396
Federal Funds and Repos:..... 1,215	Federal funds and Borrowings:..... 0
Investments:..... 3,574	Other Liabilities:..... 198
Total Loans:..... 5,692	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 174	Total Liabilities:..... 10,594
Other Real Estate:..... 32	
Other Assets:..... 226	Total Equity Capital and Reserves:..... 1,318
Total Assets:..... 11,912	Total Liabilities and Capital:..... 11,912
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 24,000

Directors: Donald L. Eifling, Victor Holthoff, R. C. Johnson Jr., Stanley Norris, Howard Raley, John H. Rogers, A. O. French Jr., James R. Hall

**Bank of Gravett  
Gravette, AR**

County: Benton  
Branches in Town: 0  
Other Branches: 0

P.O. Box 160 72736  
Telephone: 787-5251

Population: 1,218  
Charter Number: 46  
Date: Feb. 28, 1898

Trust Department: No

Bank Holding Company Affiliate  
None

CEO/Pres.: John R. Meade  
V.P.: William R. Meade  
Cash.: Larry Wilmoth  
Asst. Cash.: Walt Nielsen

Ex. V.P.: David N. Wills  
V.P.: Jim A. Edmondson  
Asst. Cash.: Margaret Pearson  
Asst. Cash.: Richard Polreis

Cash and balances Due From Banks:.....	1,899	Deposits:.....	49,450
Federal Funds and Repos:.....	2,400	Federal funds and Borrowings:.....	0
Investments:.....	23,441	Other Liabilities:.....	686
Total Loans:.....	29,113	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	383	Total Liabilities:.....	50,136
Other Real Estate:.....	25		
Other Assets:.....	1,116	Total Equity Capital and Reserves:.....	8,241
Total Assets:.....	58,377	Total Liabilities and Capital:.....	58,377
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: John R. Meade, Phillip Chastain, Albert Dunagin, George Cowgur, Jim A. Edmodson, David N. Wills, William R. Meade, George Haley

**Farmers Bank  
Greenwood, AR**

County: Sebastian  
Branches in Town: 0  
Other Branches: 3

P.O. Box 610 72936  
Telephone: 996-4171

Population: 3,560  
Charter Number: 243  
Date: Aug. 7, 1907

Trust Department: Yes

Bank Holding Company Affiliate  
None

CEO: Betty J. Wilkinson  
V.P.: Stanhope Wilkinson  
V.P.: Amos Lawrence

Chm.: Means Wilkinson  
V.P./T.O.: Edward Wilkinson  
Adm. Asst.: Tresa Gamble

Cash and balances Due From Banks:.....	991	Deposits:.....	45,156
Federal Funds and Repos:.....	1,300	Federal funds and Borrowings:.....	503
Investments:.....	27,997	Other Liabilities:.....	486
Total Loans:.....	22,848	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	351	Total Liabilities:.....	46,145
Other Real Estate:.....	19		
Other Assets:.....	924	Total Equity Capital and Reserves:.....	8,285
Total Assets:.....	54,430	Total Liabilities and Capital:.....	54,430
Total Trust Assets:.....	527	Number of Shares Outstanding:.....	7,500

Directors: Means Wilkinson, Betty Wilkinson, Stanhope Wilkinson, Edward Wilkinson, Amos Lawrence, Tresa Gamble

**First State Bank of Gurdon  
Gurdon, AR**

County: Clark P.O. Box 446 71743 Population: 2,700  
 Branches in Town: 0 Telephone: 353-2534 Charter Number: 61  
 Other Branches: 0 FAX Number: 353-2314 Date: Aug. 4, 1900

Trust Department: No

Bank Holding Company Affiliate  
None

CEO/Pres.: Fred Reed V.P.: Carroll Coston  
 V.P./Cash.: Linda Bittle

Cash and balances Due From Banks:.....	1,207	Deposits:.....	20,330
Federal Funds and Repos:.....	100	Federal funds and Borrowings:.....	0
Investments:.....	9,844	Other Liabilities:.....	104
Total Loans:.....	10,187	Subordinated Debt:.....	300
Bank Premises and Fixed Assets:.....	576	Total Liabilities:.....	20,734
Other Real Estate:.....	345		
Other Assets:.....	431	Total Equity Capital and Reserves:.....	1,956
Total Assets:.....	22,690	Total Liabilities and Capital:.....	22,690
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	38,335

Directors: C. Louis Cabe, Paul Barringer, Al Brown, Charles Cabe, Austin Capps, Carroll Coston, Autrey Horne, Robert McDowell, Fred E. Reed, Jimmy Robbs, Maurice Stricklin

**Farmers Bank  
Hamburg, AR**

County: Ashley P.O. Box 350 71646 Population: 3,394  
 Branches in Town: 0 Telephone: 853-5222 Charter Number: 680  
 Other Branches: 0 Date: Mar. 10, 1941

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: Guy Humphries Ex. V.P.: Gordon S. Price, Sr.  
 V.P.: Velma Farmer V.P.: Jettie Mae Atkins  
 Cash.: Allen Farmer Asst. Cash.: JoAnn Roberts

Cash and balances Due From Banks:.....	2,101	Deposits:.....	26,866
Federal Funds and Repos:.....	775	Federal funds and Borrowings:.....	0
Investments:.....	14,584	Other Liabilities:.....	210
Total Loans:.....	11,534	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	174	Total Liabilities:.....	27,076
Other Real Estate:.....	49		
Other Assets:.....	396	Total Equity Capital and Reserves:.....	2,537
Total Assets:.....	29,613	Total Liabilities and Capital:.....	29,613
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	22,260

Directors: P. E. Barnes, Joel W. Foote, Nancy C. Foote, W. E. Foote Jr., Guy Humphries, William E. Johnson, Gordon S. Price Sr., Earl J. Scott, Jack H. Shell, John W. Spivey

**Calhoun County Bank  
Hampton, AR**

County: Calhoun  
Branches in Town: 0  
Other Branches: 0

P.O. Box 8 71744  
Telephone: 798-2207

Population: 1,650  
Charter Number: 220  
Date: Oct. 26, 1906

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: Searcy W. Harrell, Sr.  
Pres.: B. Dickson Neal  
V.P.: Len Harrell

V. Chm.: Searcy W. Harrell, Jr.  
Ex. V.P.: Billy G. Wright  
Cash: Mary H. Johnston

Cash and balances Due From Banks:..... 903  
Federal Funds and Repos:..... 725  
Investments:..... 14,591  
Total Loans:..... 9,963  
Bank Premises and Fixed Assets:..... 50  
Other Real Estate:..... 137  
Other Assets:..... 391  
Total Assets:..... 26,760  
Total Trust Assets:..... 0

Deposits:..... 23,150  
Federal funds and Borrowings:..... 148  
Other Liabilities:..... 183  
Subordinated Debt:..... 0  
Total Liabilities:..... 23,481  
Total Equity Capital and Reserves:..... 3,279  
Total Liabilities and Capital:..... 26,760  
Number of Shares Outstanding:..... 4,000

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

**The Bank of Harrisburg  
Harrisburg, AR**

County: Poinsett  
Branches in Town: 0  
Other Branches: 0

P.O. Box 17 72432  
Telephone: 578-2472

Population: 1,936  
Charter Number: 620  
Date: Dec. 2, 1930

Trust Department: No

Bank Holding Company Affiliate  
Lake Hamilton Enterprises, Little Rock, AR

CEO: Jerry M. Dyer  
Cash: Donald Britnell

Ex. V.P.: James M. Williams

Cash and balances Due From Banks:..... 1,423  
Federal Funds and Repos:..... 900  
Investments:..... 9,027  
Total Loans:..... 14,199  
Bank Premises and Fixed Assets:..... 231  
Other Real Estate:..... 867  
Other Assets:..... 531  
Total Assets:..... 27,178  
Total Trust Assets:..... 0

Deposits:..... 23,712  
Federal funds and Borrowings:..... 0  
Other Liabilities:..... 202  
Subordinated Debt:..... 0  
Total Liabilities:..... 23,914  
Total Equity Capital and Reserves:..... 3,264  
Total Liabilities and Capital:..... 27,178  
Number of Shares Outstanding:..... 4,000

Directors: Jim Tom Butler, Jerry M. Dyer, James M. Williams, Anna Margaret Butler, Paul Eaton, Patricia Butler, Beth Eaton, Connie Butler, John M. Henry



**The Security Bank**  
Harrison, AR

County: Boone P.O. Box 1078 72601 Population: 9,567  
 Branches in Town: 1 Telephone: 741-8200 Charter Number: 647  
 Other Branches: 1 FAX Number: 741-7323 Date: Nov. 20, 1931

Trust Department: Yes

Bank Holding Company Affiliate  
 First Security Corporation, Harrison, AR

Chm.: L. E. Durand CEO/T.O.: Wayne Clark  
 Sr. V.P.: Dolores Lafferty Ex. V.P.: Douglas L. Jackson  
 V.P./Controller: John R. Eoff V.P./Cash: Richard L. McBee  
 V.P.: Jerry McFarland

Cash and balances Due From Banks:.....	4,180	Deposits:.....	98,039
Federal Funds and Repos:.....	1,400	Federal funds and Borrowings:.....	0
Investments:.....	43,683	Other Liabilities:.....	701
Total Loans:.....	54,407	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	2,397	Total Liabilities:.....	98,740
Other Real Estate:.....	665	Total Equity Capital and Reserves:.....	9,642
Other Assets:.....	1,650	Total Liabilities and Capital:.....	108,382
Total Assets:.....	108,382	Number of Shares Outstanding:.....	180,000
Total Trust Assets:.....	794		

Directors: 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**  
Hazen, AR

County: Prairie P.O. Box 783 72064 Population: 1,700  
 Branches in Town: 0 Telephone: 255-4567 Charter Number: 744  
 Other Branches: 1 FAX Number: 255-4271 Date: May 12, 1983

Trust Department: No

Bank Holding Company Affiliate  
 None

CEO/Pres.: Robert M. Koch

Cash and balances Due From Banks:.....	951	Deposits:.....	13,555
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	600
Investments:.....	7,065	Other Liabilities:.....	147
Total Loans:.....	6,846	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	300	Total Liabilities:.....	14,302
Other Real Estate:.....	94	Total Equity Capital and Reserves:.....	1,196
Other Assets:.....	242	Total Liabilities and Capital:.....	15,498
Total Assets:.....	15,498	Number of Shares Outstanding:.....	20,187
Total Trust Assets:.....	0		

Directors: Tommy Hillman, Vernon J. Giss, Pat Henderson, Neil Maynard, Robert Petter, Sr.



**Bank of Holly Grove  
Holly Grove, AR**

County: Monroe  
Branches in Town: 0  
Other Branches: 0

P.O. Box Q 72069  
Telephone: 462-3331

Population: 700  
Charter Number: 118  
Date: May 12, 1903

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: Bill Reynolds  
Asst. V.P.: Bobbie R. Gannon

Sr. V.P./Cash.: Jean M. Kirkpatrick  
Asst. V.P.: John F. Phillips

Cash and balances Due From Banks:.....	729	Deposits:.....	17,818
Federal Funds and Repos:.....	950	Federal funds and Borrowings:.....	0
Investments:.....	9,072	Other Liabilities:.....	314
Total Loans:.....	9,819	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	181	Total Liabilities:.....	18,132
Other Real Estate:.....	13		
Other Assets:.....	522	Total Equity Capital and Reserves:.....	3,154
Total Assets:.....	21,286	Total Liabilities and Capital:.....	21,286
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	2,400

Directors: Wilsie M. Matthews, Donald R. Dearing, Ruth T. Dearing, Jean M. Kirkpatrick, R. H. May, John B. Moore, Jr. William R. Reynolds, Herd E. Stone, Jr.

**Horatio State Bank  
Horatio, AR**

County: Sevier  
Branches in Town: 0  
Other Branches: 0

P.O. Box 347 71842  
Telephone: 832-3211

Population: 989  
Charter Number: 179  
Date: May 15, 1905

Trust Department: No

Bank Holding Company Affiliate  
Pioneer Bancshares, Inc., Horatio, AR

CEO: C. E. Hendrix, Jr.  
Ex. V.P.: Wilburn Smith  
Asst. V.P.: C. E. Hendrix III

Sr. V.P.: Edith H. Smith  
Oper. Off.: Lola J. Lawrence

Cash and balances Due From Banks:.....	539	Deposits:.....	21,726
Federal Funds and Repos:.....	100	Federal funds and Borrowings:.....	0
Investments:.....	10,996	Other Liabilities:.....	188
Total Loans:.....	11,989	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	322	Total Liabilities:.....	21,914
Other Real Estate:.....	106		
Other Assets:.....	269	Total Equity Capital and Reserves:.....	2,407
Total Assets:.....	24,321	Total Liabilities and Capital:.....	24,321
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	2,000

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

## Arkansas Bank & Trust Company Hot Springs, AR

County: Garland                      P.O. Box 5640 71902                      Population: 36,000  
 Branches in Town: 5                      Telephone: 624-4611                      Charter Number: 232  
 Other Branches: 1                      FAX Number: 624-4619                      Date: Apr. 18, 1907

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company Affiliate  
 ABT Bancshares Corporation, Hot Springs, AR

CEO: Cecil W. Cupp, Jr.                      Ex. V.P.: Gary E. Blenden  
 Pres.: Ray L. Cash                      Sr. V.P.: Ralph E. White  
 Sr. V.P.: Bill Lynch                      Sr. V.P./Cash: Delbert Graves  
 T.O.: Jim Boardman

Cash and balances Due From Banks:..... 19,528	Deposits:..... 264,752
Federal Funds and Repos:..... 20,385	Federal funds and Borrowings:..... 245
Investments:..... 44,129	Other Liabilities:..... 2,794
Total Loans:..... 195,407	Subordinated Debt:..... 2,000
Bank Premises and Fixed Assets:..... 6,262	Total Liabilities:..... 269,791
Other Real Estate:..... 3,791	
Other Assets:..... 3,445	Total Equity Capital and Reserves:..... 23,156
Total Assets:..... 292,947	Total Liabilities and Capital:..... 292,947
Total Trust Assets:..... 75,457	Number of Shares Outstanding:..... 150,834

**Directors:** Gary E. Blenden, Ray L. Cash, Peggy Clark, Cecil W. Cupp Jr., Cecil W. Cupp III, Gerald H. Fisher, Gaither C. Johnston Jr., Roy L. Murphy, Jim Randall, Brooks T. Rice, John D. Selig, Ray S. Smith Jr., Richard S. Smith, Palmer Vanderburg, Hill A. Wheatly, H. L. Wilson Jr.

## Bank of Imboden Imboden, AR

County: Lawrence                      P. O. Box 850 72434                      Population: 661  
 Branches in Town: 0                      Telephone: 869-2291                      Charter Number: 727  
 Other Branches: 1                      Date: Oct. 12, 1972

Trust Department: No

Bank Holding Company Affiliate  
 Spring River Bancshares, Inc., Imboden, AR

CEO/Pres.: Bob Downing                      Chm.: Charles F. Luter  
 Ex. V.P./Cash.: Preston L. Clark

Cash and balances Due From Banks:..... 868	Deposits:..... 16,528
Federal Funds and Repos:..... 500	Federal funds and Borrowings:..... 0
Investments:..... 5,339	Other Liabilities:..... 91
Total Loans:..... 10,782	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 212	Total Liabilities:..... 16,619
Other Real Estate:..... 166	
Other Assets:..... 335	Total Equity Capital and Reserves:..... 1,583
Total Assets:..... 18,202	Total Liabilities and Capital:..... 18,202
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 6,600

**Directors:** Charles F. Luter, Bob J. Downing, Dan Matthews, Jerry R. Foley, Preston Clark

## First Jacksonville Bank & Trust Jacksonville, AR

County: Pulaski                      P. O. Box 827 72076                      Population: 27,000  
 Branches in Town: 5                      Telephone: 982-4511                      Charter Number: 701  
 Other Branches: 0                      FAX Number: 982-7822                      Date: Aug. 2, 1949

Trust Department: Yes

### Bank Holding Company Affiliate First Arkansas Bancshares, Jacksonville, AR

CEO: Larry T. Wilson	Ex. V.P.: John S. Fortenbury
V.P.: Sybil Clay	V.P.: Mary Verser
V.P.: Lynn Fagan	V.P.: John Hardwick
Asst. V.P.: Rudy Reid	T.O.: John R. McNee

  

Cash and balances Due From Banks:..... 5,037	Deposits:..... 83,873
Federal Funds and Repos:..... 1,300	Federal funds and Borrowings:..... 0
Investments:..... 32,752	Other Liabilities:..... 1,046
Total Loans:..... 52,069	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 1,894	Total Liabilities:..... 84,919
Other Real Estate:..... 96	
Other Assets:..... 1,031	Total Equity Capital and Reserves:..... 9,260
Total Assets:..... 94,179	Total Liabilities and Capital:..... 94,179
Total Trust Assets:..... 37,773	Number of Shares Outstanding:..... 200,000

Directors: Kenneth Pat Wilson, Larry T. Wilson, Mike Wilson, Bart Gray Jr., Dr. T. H. Wortham, Melda A. Rice, H. K. Dougherty

## Newton County Bank Jasper, AR

County: Newton                      P. O. Box 437 72641                      Population: 519  
 Branches in Town: 0                      Telephone: 446-2265                      Charter Number: 121  
 Other Branches: 1                      Date: Mar. 24, 1903

Trust Department: No

### Bank Holding Company Affiliate Newco Corporation, Jasper, AR

CEO: George G. Gleason, II	Chm.: Carl G. Holt
Pres.-Bank Svcs.: Mark D. Ross	Ex. V.P.: Danny R. Criner
Deputy CEO: Linda D. Gleason	

  

Cash and balances Due From Banks:..... 1,250	Deposits:..... 33,205
Federal Funds and Repos:..... 175	Federal funds and Borrowings:..... 0
Investments:..... 6,968	Other Liabilities:..... 289
Total Loans:..... 26,058	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 505	Total Liabilities:..... 33,494
Other Real Estate:..... 901	
Other Assets:..... 766	Total Equity Capital and Reserves:..... 3,129
Total Assets:..... 36,623	Total Liabilities and Capital:..... 36,623
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 2,340

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

**The Arkansas Bank  
Jonesboro, AR**

County: Craighead P. O. Box 1617 72401 Population: 36,000  
Branches in Town: 2 Telephone: 932-2131 Charter Number: 150  
Other Branches: 2 FAX Number: 935-3440 Date: Feb. 13, 1904

Trust Department: Yes

Bank Holding Company Affiliate  
None

CEO/Pres./Chm.: Sloan Rainwater Sr. V.P.: Max Cobb  
V. Chm.: William I. Rainwater Ex. V.P.: Audrey Glenn  
V.P.: Loyce Gibson Asst. V.P./T.O.: Brenda Griffith

Cash and balances Due From Banks:.....	2,908	Deposits:.....	37,290
Federal Funds and Repos:.....	800	Federal funds and Borrowings:.....	1,570
Investments:.....	11,373	Other Liabilities:.....	461
Total Loans:.....	25,792	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	1,360	Total Liabilities:.....	39,321
Other Real Estate:.....	523		
Other Assets:.....	945	Total Equity Capital and Reserves:.....	4,380
Total Assets:.....	43,701	Total Liabilities and Capital:.....	43,701
Total Trust Assets:.....	169	Number of Shares Outstanding:.....	75,000

Directors: Sloan Rainwater Jr., William I. Rainwater, J. A. Tomlinson, Dr. Grover Poole, Dr. W. T. Rainwater, William I. Rainwater Jr., Steve Cox, Virginia Cox, Gerald Watkins

**Citizens Bank of Jonesboro  
Jonesboro, AR**

County: Craighead P. O. Box 1800 72403 Population: 36,000  
Branches in Town: 3 Telephone: 932-6603 Charter Number: 488  
Other Branches: 2 FAX Number: 933-4334 Date: Jul. 25, 1919

Trust Department: Yes

Bank Holding Company Affiliate  
Citizens Bancshares Corp., Jonesboro, AR

CEO: Herbert H. McAdams, II Chm.: H. Hall McAdams, III  
Pres.: Donald Timms Sr. V.P.: Steve McFerron  
V.P.: Dan Trevathan Sr. V.P.: Fred Headley  
T.O.: Olen Smith

Cash and balances Due From Banks:.....	12,709	Deposits:.....	176,164
Federal Funds and Repos:.....	5,700	Federal funds and Borrowings:.....	7,846
Investments:.....	50,411	Other Liabilities:.....	1,844
Total Loans:.....	124,489	Subordinated Debt:.....	1,200
Bank Premises and Fixed Assets:.....	4,110	Total Liabilities:.....	187,054
Other Real Estate:.....	1,373		
Other Assets:.....	4,093	Total Equity Capital and Reserves:.....	15,831
Total Assets:.....	202,885	Total Liabilities and Capital:.....	202,885
Total Trust Assets:.....	97,638	Number of Shares Outstanding:.....	217,000

Directors: Robert C. Connor, Charlotte Eddington, Bill Hurt Jr., Oscar J. Melton, Donald Timms, John C. Deacon, W. M. Freeze Jr., Herbert H. McAdams II, Oscar J. Melton Jr., Dr. Durwood Wisdom, Dr. Glen E. Dickson, Dr. James F. Gramling, H. Hall McAdams III, W. D. Roberts Jr., W. O. Doak, Dr. Ray H. Hall Jr., Minor M. Markle, William R. Roberts

**Mercantile Bank  
Jonesboro, AR**

County: Craighead P. O. Dwr 6018 72403 Population: 36,000  
 Branches in Town: 7 Telephone: 935-5521 Charter Number: 648  
 Other Branches: 2 FAX Number: 935-2102 Date: Jan. 7, 1932

Trust Department: Yes

**Bank Holding Company Affiliate  
Mercantile Bancshares, Inc., Jonesboro, AR**

CEO: Wallace Fowler	Sr. V.P.: Norman Leonard
Pres.: Harold Perrin	Sr. V.P.: Joe Turney
Ex. V.P.: Lloyd McCracken, Jr.	V.P.: Sherry Gray
Ex. V.P.: Ed Cherry	T.O.: Dick Gray

  

Cash and balances Due From Banks:..... 9,318	Deposits:..... 219,508
Federal Funds and Repos:..... 0	Federal funds and Borrowings:..... 5,569
Investments:..... 67,723	Other Liabilities:..... 2,574
Total Loans:..... 158,471	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 4,843	Total Liabilities:..... 227,651
Other Real Estate:..... 602	
Other Assets:..... 5,861	Total Equity Capital and Reserves:.... 19,167
Total Assets:..... 246,818	Total Liabilities and Capital:..... 246,818
Total Trust Assets:..... 142,414	Number of Shares Outstanding:..... 100,000

Directors: Wallace W. Fowler, Tom Loberg, Ben Lamberth, Harold Perrin, Raymond Heern, Glenn Lane, Marystel Appleton, M. G. Spurlock, J. C. Mahon, Wayne Baker, Tommy Lawrence, Ruth Poston, Al Heringer, Roy Cooper, Lynn Greene, Jama Fowler

**Simmons First Bank  
Jonesboro, AR**

County: Craighead P. O. Box 1720 72401 Population: 36,000  
 Branches in Town: 2 Telephone: 933-8000 Charter Number: 734  
 Other Branches: 0 Date: Dec. 22, 1976

Trust Department: Yes

**Bank Holding Company Affiliate  
Simmons First National Corp., Pine Bluff, AR**

CEO: Donald W. Stone	Ex. V.P.: Ronald B. Jackson
Pres.: J. C. Vaughn, Jr.	V.P.: Wayne Bond
T.O.: Beth Smith	V.P.: Jerry Broadaway

  

Cash and balances Due From Banks:..... 4,432	Deposits:..... 47,633
Federal Funds and Repos:..... 0	Federal funds and Borrowings:..... 346
Investments:..... 8,798	Other Liabilities:..... 576
Total Loans:..... 37,961	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 813	Total Liabilities:..... 48,555
Other Real Estate:..... 452	
Other Assets:..... 865	Total Equity Capital and Reserves:..... 4,766
Total Assets:..... 53,321	Total Liabilities and Capital:..... 53,321
Total Trust Assets:..... 8,457	Number of Shares Outstanding:..... 175,000

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

## Farmers & Merchants Bank Judsonia, AR

County: White                      P. O. Box 550 72081                      Population: 2,100  
 Branches in Town: 0              Telephone: 729-3148                      Charter Number: 415  
 Other Branches: 0                      Date: May 29, 1913

Trust Department: No

Bank Holding Company Affiliate  
None

CEO/Pres.: E. D. Yancey  
 V.P.: Vesta Ransom  
 Asst. V.P.: Deloris Davis

Chm.: E. O. Yancey  
 Asst. Cash.: Pam Henderson

Cash and balances Due From Banks:..... 559	Deposits:..... 8,990
Federal Funds and Repos:..... 550	Federal funds and Borrowings:..... 268
Investments:..... 5,641	Other Liabilities:..... 59
Total Loans:..... 3,294	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 94	Total Liabilities:..... 9,317
Other Real Estate:..... 34	
Other Assets:..... 231	Total Equity Capital and Reserves:..... 1,086
Total Assets:..... 10,403	Total Liabilities and Capital:..... 10,403
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 2,800

Directors: E. O. Yancey, E. D. Yancey, Reynie Rutledge

## Union State Bank Junction City, AR

County: Union                      P.O. Box F 71749                      Population: 2,245  
 Branches in Town: 0              Telephone: 924-4552                      Charter Number: 660  
 Other Branches: 0                      Date: Aug. 28, 1933

Trust Department: No

Bank Holding Company Affiliate  
Junction City Holding Company, Junction City, AR

CEO: John F. Marsh  
 V.P.: Jerome Vasocu  
 Asst. Cash.: Mary C. Jones

V.P./Cash.: Barbara Daniels  
 Asst. Cash.: Sandy Brantley

Cash and balances Due From Banks:..... 508	Deposits:..... 18,810
Federal Funds and Repos:..... 1,800	Federal funds and Borrowings:..... 0
Investments:..... 5,505	Other Liabilities:..... 140
Total Loans:..... 12,890	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 218	Total Liabilities:..... 18,950
Other Real Estate:..... 13	
Other Assets:..... 266	Total Equity Capital and Reserves:..... 2,250
Total Assets:..... 21,200	Total Liabilities and Capital:..... 21,200
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 30,000

Directors: F. Ben James Jr., Jerome Vasocu, Bobby Conville, Alvin Green Sr., John Shealy, Virgil Orr, Randy L. Ewing, John F. Marsh



**Bank of Kensett  
Kensett, AR**

County: White  
Branches in Town: 0  
Other Branches: 0

P. O. Box 356 72082  
Telephone: 742-3211

Population: 1,744  
Charter Number: 528  
Date: Feb. 17, 1922

Trust Department: Yes

Bank Holding Company Affiliate  
None

CEO/Pres.: Roger Q. Mills

V.P.: Jno. H. Johnston, Jr.

Cash and balances Due From Banks:.....	501	Deposits:.....	4,406
Federal Funds and Repos:.....	1,200	Federal funds and Borrowings:.....	0
Investments:.....	3,885	Other Liabilities:.....	45
Total Loans:.....	278	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	8	Total Liabilities:.....	4,451
Other Real Estate:.....	0		
Other Assets:.....	65	Total Equity Capital and Reserves:.....	1,506
Total Assets:.....	5,957	Total Liabilities and Capital:.....	5,957
Total Trust Assets:.....	8	Number of Shares Outstanding:.....	500

Directors: Jno. H. Johnston Jr., Roger Mills, William P. Mills

**Pine State Bank  
Kingsland, AR**

County: Cleveland  
Branches in Town: 0  
Other Branches: 0

P. O. Box 85 71652  
Telephone: 348-5657

Population: 504  
Charter Number: 165  
Date: Aug. 22, 1904

Trust Department: No

Bank Holding Company Affiliate  
None

Chm./CEO: Bennie Ryburn, Jr.  
Pres.: James L. Wright

Cash.: Elaine Hopson

Cash and balances Due From Banks:.....	271	Deposits:.....	5,533
Federal Funds and Repos:.....	60	Federal funds and Borrowings:.....	0
Investments:.....	2,513	Other Liabilities:.....	59
Total Loans:.....	3,082	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	74	Total Liabilities:.....	5,592
Other Real Estate:.....	0		
Other Assets:.....	74	Total Equity Capital and Reserves:.....	482
Total Assets:.....	6,074	Total Liabilities and Capital:.....	6,074
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	3,060

Directors: Bennie Ryburn Jr., Jim Searcy, Freddie Mobley, Hugh Quimby, Don Smith, Ray Morrison, John Trucks



## Simmons First Bank Lake Village, AR

County: Chicot                      P. O. Drawer 271 71653                      Population: 3,300  
 Branches in Town: 0                      Telephone: 265-5366                      Charter Number: 716  
 Other Branches: 0                      FAX Number: 265-5558                      Date: Jun. 12, 1962

Trust Department: Yes

Bank Holding Company Affiliate  
 Simmons First National Corp., Pine Bluff, AR

CEO: Ben V. Floriani

Ex. V.P.: Freddie Black

Cash and balances Due From Banks:..... 859	Deposits:..... 22,314
Federal Funds and Repos:..... 0	Federal funds and Borrowings:..... 1,000
Investments:..... 10,752	Other Liabilities:..... 330
Total Loans:..... 13,561	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 180	Total Liabilities:..... 23,644
Other Real Estate:..... 20	
Other Assets:..... 658	Total Equity Capital and Reserves:..... 2,386
Total Assets:..... 26,030	Total Liabilities and Capital:..... 26,030
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 12,500

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

## Citizens Bank of Lavaca Lavaca, AR

County: Sebastian                      P. O. Box 110 72941                      Population: 1,092  
 Branches in Town: 0                      Telephone: 674-5631                      Charter Number: 308  
 Other Branches: 1                      Date: May 5, 1910

Member of Federal Reserve System

Trust Department: No

Bank Holding Company Affiliate  
 Sebastian Bankshares, Inc., Barling, AR

CEO: James N. Patterson

Sr. V.P.: Larry D. Hurst

V.P.: Paulette Chronister

V.P.: Gary Carmack

V.P.: Larry D. Owen

Cash: Alicia D. Dooly, C.P.A.

Cash and balances Due From Banks:..... 704	Deposits:..... 29,707
Federal Funds and Repos:..... 800	Federal funds and Borrowings:..... 0
Investments:..... 6,399	Other Liabilities:..... 242
Total Loans:..... 24,627	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 899	Total Liabilities:..... 29,949
Other Real Estate:..... 181	
Other Assets:..... 599	Total Equity Capital and Reserves:..... 4,260
Total Assets:..... 34,209	Total Liabilities and Capital:..... 34,209
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 20,849

Directors: Ronald H. Udouj, James N. Paterson, Larry Hurst, Gene Bruick, Rayburn Green, James Shields Jr.

**Leachville State Bank**  
**Leachville, AR**

County: Mississippi P. O. Box 140 72438 Population: 1,800  
 Branches in Town: 0 Telephone: 539-6354 Charter Number: 703  
 Other Branches: 0 FAX Number: 539-2213 Date: Jan. 23, 1951

Trust Department: No

Bank Holding Company Affiliate  
 Leachville State Bancshares, Leachville, AR

CEO: Nelson P. Henry, Jr. Ex. V.P.: Edna Peoples  
 Chm.: Lawrence E. Grisham Cash.: Earnestine Robinette

Cash and balances Due From Banks:.....	734	Deposits:.....	14,077
Federal Funds and Repos:.....	1,500	Federal funds and Borrowings:.....	2,000
Investments:.....	6,285	Other Liabilities:.....	160
Total Loans:.....	9,146	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	83	Total Liabilities:.....	16,237
Other Real Estate:.....	0		
Other Assets:.....	269	Total Equity Capital and Reserves:.....	1,780
Total Assets:.....	18,017	Total Liabilities and Capital:.....	18,017
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Nelson P. Henry Jr., Lawrence E. Grisham, John Swihart

**Little River Bank**  
**Lepanto, AR**

County: Poinsett P. O. Box 340 72354 Population: 1,964  
 Branches in Town: 0 Telephone: 475-2306 Charter Number: 498  
 Other Branches: 0 Date: Nov. 21, 1919

Trust Department: Yes

Bank Holding Company Affiliate  
 None

CEO: Grady Watkins, Jr. Cash.: Blanche Nash

Cash and balances Due From Banks:.....	791	Deposits:.....	19,698
Federal Funds and Repos:.....	3,800	Federal funds and Borrowings:.....	0
Investments:.....	14,743	Other Liabilities:.....	297
Total Loans:.....	4,994	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	124	Total Liabilities:.....	19,995
Other Real Estate:.....	4		
Other Assets:.....	431	Total Equity Capital and Reserves:.....	4,892
Total Assets:.....	24,887	Total Liabilities and Capital:.....	24,887
Total Trust Assets:.....	25	Number of Shares Outstanding:.....	10,000

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

## Peoples Bank & Loan Company Lewisville, AR

County: Lafayette  
Branches in Town: 0  
Other Branches: 0

P. O. Box 280 71845  
Telephone: 921-4244

Population: 1,500  
Charter Number: 347  
Date: Aug. 25, 1911

Member of Federal Reserve System

Trust Department: No

Bank Holding Company Affiliate  
Peoples Bankshares, Inc., Lewisville, AR

CEO/Pres.: Charles H. Moore  
Chm.: W. H. Triplett, Jr.  
Asst. V.P.: Marsha L. Dickson

V.P.: Paul Mahar  
Cash.: Venora Hooper  
Asst. V.P.: Donna H. Adkison

Cash and balances Due From Banks:..... 952	Deposits:..... 21,768
Federal Funds and Repos:..... 200	Federal funds and Borrowings:..... 0
Investments:..... 10,402	Other Liabilities:..... 238
Total Loans:..... 11,562	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 524	Total Liabilities:..... 22,007
Other Real Estate:..... 0	
Other Assets:..... 460	Total Equity Capital and Reserves:..... 2,093
Total Assets:..... 24,100	Total Liabilities and Capital:..... 24,100
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 4,000

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

## Bank of Lincoln Lincoln, AR

County: Washington  
Branches in Town: 0  
Other Branches: 0

P. O. Box 98 72744  
Telephone: 824-3232

Population: 1,422  
Charter Number: 119  
Date: Mar. 19, 1903

Trust Department: No

Bank Holding Company Affiliate  
Lincoln Bankshares, Inc., Lincoln, AR

CEO: Lloyd R. Swope  
Vice Pres.: Larry C. Karnes  
Cash.: Ronnie Rinehart

Ex. V.P.: Kenneth D. Cox  
Vice Pres.: Pat R. Davenport  
Asst. V.P.: Darlene Cheatham

Cash and balances Due From Banks:..... 1,510	Deposits:..... 33,946
Federal Funds and Repos:..... 1,200	Federal funds and Borrowings:..... 216
Investments:..... 12,656	Other Liabilities:..... 288
Total Loans:..... 21,511	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 149	Total Liabilities:..... 34,450
Other Real Estate:..... 38	
Other Assets:..... 1,058	Total Equity Capital and Reserves:..... 3,672
Total Assets:..... 38,122	Total Liabilities and Capital:..... 38,122
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 8,000

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

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

County: Pulaski P.O. Box 22 120 72221 Population: 250,000  
 Branches in Town: 0 Telephone: 663-2453 Charter Number: 720  
 Other Branches: 4 FAX Number: 666-3420 Date: Jul. 28, 1966

Trust Department: Yes

Bank Holding Company Affiliate  
 State Holding Company, Little Rock, AR

Pres./T.O.: Cathy Owen Sr. V.P.: Annette VanPelt  
 Vice Pres.: Bryan Scoggins Vice Pres.: Ray Porter  
 Auditor/Cont.: Paul Castleberry

Cash and balances Due From Banks:.....	3,150	Deposits:.....	39,219
Federal Funds and Repos:.....	400	Federal funds and Borrowings:.....	2,000
Investments:.....	9,431	Other Liabilities:.....	369
Total Loans:.....	27,634	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	2,426	Total Liabilities:.....	41,588
Other Real Estate:.....	351	Total Equity Capital and Reserves:.....	3,271
Other Assets:.....	1,467	Total Liabilities and Capital:.....	44,859
Total Assets:.....	44,859	Number of Shares Outstanding:.....	8,000
Total Trust Assets:.....	86		

Directors: Harry L. Hastings Jr., Cathy Owen, Horace Jewell, Sam Winstead, J. C. Nichols

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

County: Pulaski P. O. Box 7299 72217 Population: 250,000  
 Branches in Town: 3 Telephone: 661-7700 Charter Number: 710  
 Other Branches: 0 FAX Number: 661-1124 Date: Aug. 29, 1955

Trust Department: Yes

Bank Holding Company Affiliate  
 Pulaski Investment Corporation, Little Rock, AR

Chm.: James C. East Sr. V.P.: Judy Beaumont  
 CEO/Pres.: Robert C. Magee Sr. V. P.: James Pierce  
 Ex. V.P.: Stanley A. Clark Sr. V.P.: Janet R. Moore  
 Ex. V.P.: Patrick W. Edwards T.O.: Holly Mathisen

Cash and balances Due From Banks:.....	6,198	Deposits:.....	108,659
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	5,333
Investments:.....	28,721	Other Liabilities:.....	865
Total Loans:.....	80,180	Subordinated Debt:.....	1,540
Bank Premises and Fixed Assets:.....	5,358	Total Liabilities:.....	116,397
Other Real Estate:.....	1,561	Total Equity Capital and Reserves:.....	9,280
Other Assets:.....	3,659	Total Liabilities and Capital:.....	125,677
Total Assets:.....	125,677	Number of Shares Outstanding:.....	212,200
Total Trust Assets:.....	30,963		

Directors: James C. East, Robert C. Magee, Robert C. East, Kent C. Westbrook M. D., Mark V. Williamson

**Bank of Lockesburg  
Lockesburg, AR**

County: Sevier P. O. Box 118 71846 Population: 616  
 Branches in Town: 0 Telephone: 289-4071 Charter Number: 746  
 Other Branches: 0 FAX Number: 289-2330 Date: May 31, 1985

Trust Department: No

Bank Holding Company Affiliate  
 DeWitt First Bankshares, Inc., DeWitt, AR

CEO: Joe C. Roberts Ex. V.P.: Ray Hambrick  
 V.P./Cash.: Bobbie J. Simmons V.P.: Phyllis (Ceci) Bettell  
 Oper. Off.: Betty Currence

Cash and balances Due From Banks:.....	1,208	Deposits:.....	17,185
Federal Funds and Repos:.....	300	Federal funds and Borrowings:.....	1,200
Investments:.....	7,801	Other Liabilities:.....	102
Total Loans:.....	10,479	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	175	Total Liabilities:.....	18,487
Other Real Estate:.....	0		
Other Assets:.....	597	Total Equity Capital and Reserves:.....	2,073
Total Assets:.....	20,560	Total Liabilities and Capital:.....	20,560
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	2,500

Directors: Georgia McKinley, Ray Hambrick, Warren A. Jennings Sr., Lester McKinley

**First State Bank  
Lonoke, AR**

County: Lonoke P. O. Box 320 72086 Population: 4,128  
 Branches in Town: 1 Telephone: 676-3106 Charter Number: 670  
 Other Branches: 0 FAX Number: 676-5046 Date: Mar. 9, 1935

Trust Department: No

Bank Holding Company Affiliate  
 None

CEO: Charles E. Ford Chm.: Wayne Bennett, Sr.  
 Pres.: Neil Bennett Sr. V.P.: John R. Owen  
 V.P./Cash.: David R. Estes

Cash and balances Due From Banks:.....	3,317	Deposits:.....	48,329
Federal Funds and Repos:.....	255	Federal funds and Borrowings:.....	0
Investments:.....	27,491	Other Liabilities:.....	250
Total Loans:.....	22,177	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	549	Total Liabilities:.....	48,579
Other Real Estate:.....	123		
Other Assets:.....	989	Total Equity Capital and Reserves:.....	6,322
Total Assets:.....	54,901	Total Liabilities and Capital:.....	54,901
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	16,000

Directors: Neil Bennett Sr., Wayne Bennett Sr., Neil Bennett Jr., Wayne Bennett Jr., Dr. H. Austin Grimes

**Farmers Bank & Trust Company  
Magnolia, AR**

County: Columbia P. O. Box 250 71753 Population: 12,000  
Branches in Town: 3 Telephone: 234-2211 Charter Number: 217  
Other Branches: 0 FAX Number: 234-7296 Date: Sep. 26, 1906

Trust Department: Yes

Bank Holding Company Affiliate  
Magnolia Banking Corporation, Magnolia, AR

CEO: Bob L. Burns Ex. V.P./COO: Mack L. Taylor  
V.P./Cash.: Earl Booth V.P.: Danny Fitzpatrick  
V.P.: Steve Keith V.P.: Phil Stark  
Controller: Kevin W. Pletcher V.P./T.O.: Bruce D. Maloch

Cash and balances Due From Banks:.....	3,316	Deposits:.....	102,638
Federal Funds and Repos:.....	1,875	Federal funds and Borrowings:.....	0
Investments:.....	44,249	Other Liabilities:.....	1,195
Total Loans:.....	62,626	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	768	Total Liabilities:.....	103,833
Other Real Estate:.....	451	Total Equity Capital and Reserves:....	11,713
Other Assets:.....	2,261	Total Liabilities and Capital:.....	115,546
Total Assets:.....	115,546	Number of Shares Outstanding:.....	100,000
Total Trust Assets:.....	17,700		

Directors: T. H. Bradley Jr., Bob L. Burns, Paul Crumpler, W. E. Fullenwider, C. S. Kincaid III, Bob Neill, Wayne M. Newton, Ronnie Ribble, Ken Sibley, Mack L. Taylor

**Bank of Malvern  
Malvern, AR**

County: Hot Spring P. O. Box 897 72104 Population: 10,000  
Branches in Town: 1 Telephone: 332-6966 Charter Number: 10  
Other Branches: 0 FAX Number: 332-2374 Date: Jun. 24, 1889

Trust Department: Yes

Bank Holding Company Affiliate  
Central Arkansas Bancshares, Malvern, AR

CEO: Paul L. Offutt V. P.: Marsha Tanner  
Ex. V.P.: Don Tackett V.P./Cash.: Mary Beth Rosenberry  
Asst. V.P.: Rosemary Butler Asst. V.P.: Linda Smith  
Auditor: Rick Cole

Cash and balances Due From Banks:.....	3,243	Deposits:.....	57,124
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	650
Investments:.....	22,582	Other Liabilities:.....	412
Total Loans:.....	38,648	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	1,085	Total Liabilities:.....	58,186
Other Real Estate:.....	174	Total Equity Capital and Reserves:....	8,711
Other Assets:.....	1,165	Total Liabilities and Capital:.....	66,897
Total Assets:.....	66,897	Number of Shares Outstanding:.....	12,000
Total Trust Assets:.....	0		

Directors: Paul Offutt, Joe Keith, Sam R. Clark, W. R. Ward, Dorsey Glover, W.H. Glover, Dale Horn, Ross Whipple, Don Tackett



**Merchants & Planters Bank  
Manila, AR**

County: Mississippi  
Branches in Town: 0  
Other Branches: 0

P. O. Box 440 72442  
Telephone: 561-4427

Population: 2,552  
Charter Number: 698  
Date: Mar. 16, 1948

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: Max H. Schrader  
Pres.: Betty F. Schrader  
Cash.: Norma Jackson

Chm.: Peggy F. Cheadle  
V.P.: Danny Robbins

Cash and balances Due From Banks:.....	808	Deposits:.....	10,364
Federal Funds and Repos:.....	1,125	Federal funds and Borrowings:.....	0
Investments:.....	3,886	Other Liabilities:.....	143
Total Loans:.....	5,915	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	83	Total Liabilities:.....	10,507
Other Real Estate:.....	12		
Other Assets:.....	177	Total Equity Capital and Reserves:.....	1,499
Total Assets:.....	12,006	Total Liabilities and Capital:.....	12,006
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

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

**Bank of Mansfield  
Mansfield, AR**

County: Sebastian  
Branches in Town: 0  
Other Branches: 0

P. O. Box 387 72944  
Telephone: 928-4418

Population: 1,000  
Charter Number: 678  
Date: Feb. 16, 1939

Trust Department: No

Bank Holding Company Affiliate  
Mansfield Bankstock, Inc., Mansfield, AR

CEO: Joseph A. Terry  
V.P.: Paula Coward  
Cash.: Margo Jones

V.P.: Lary Walker  
Auditor: Elizabeth Hoppengarner  
Asst. Cash.: Jim Cunningham

Cash and balances Due From Banks:.....	398	Deposits:.....	18,618
Federal Funds and Repos:.....	1,100	Federal funds and Borrowings:.....	0
Investments:.....	9,009	Other Liabilities:.....	138
Total Loans:.....	8,967	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	248	Total Liabilities:.....	18,756
Other Real Estate:.....	236		
Other Assets:.....	487	Total Equity Capital and Reserves:.....	1,689
Total Assets:.....	20,445	Total Liabilities and Capital:.....	20,445
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	9,600

Directors: Bruce H. Shaw, Joseph A. Terry, Lary Walker, Joe McCain, Melba Conaway, S. D. Barnes, S. M. Taylor

### Citizens Bank Marion, AR

County: Crittenden                      P. O. Box 300 72364                      Population: 2,996  
 Branches in Town: 0                      Telephone: 739-4421                      Charter Number: 677  
 Other Branches: 0                      FAX Number: 739-1305                      Date: Mar. 15, 1938

Trust Department: No

#### Bank Holding Company Affiliate First Citizens Bancshares, Marion, AR

CEO: Forrest N. Jenkins	V.P.: Charles E. Horton
Asst. V.P.: L. Scott Bond	Cash: Joan Bass
Asst. Cash.: Lucille H. Brackin	Asst. Cash.: Gloria G. Spencer
Cash and balances Due From Banks:..... 2,899	Deposits:..... 26,265
Federal Funds and Repos:..... 500	Federal funds and Borrowings:..... 1,000
Investments:..... 10,258	Other Liabilities:..... 104
Total Loans:..... 15,158	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 1,171	Total Liabilities:..... 27,369
Other Real Estate:..... 0	
Other Assets:..... 331	Total Equity Capital and Reserves:..... 2,948
Total Assets:..... 30,317	Total Liabilities and Capital:..... 30,317
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 1,500

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

### Marked Tree Bank Marked Tree, AR

County: Poinsett                      P. O. Box 160 72365                      Population: 3,200  
 Branches in Town: 0                      Telephone: 358-2600                      Charter Number: 651  
 Other Branches: 0                      Date: Mar. 3, 1932

Trust Department: Yes

#### Bank Holding Company Affiliate Marked Tree Bancshares, Inc., Marked Tree, AR

Chm.: Gloria N. Eddington	CEO: John A. Brunner, Jr.
Ex. V.P.: Frances Whitlow	V.P.: Phillip Marshall
Cash and balances Due From Banks:..... 1,126	Deposits:..... 19,906
Federal Funds and Repos:..... 200	Federal funds and Borrowings:..... 1,300
Investments:..... 16,734	Other Liabilities:..... 252
Total Loans:..... 5,423	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 64	Total Liabilities:..... 21,458
Other Real Estate:..... 70	
Other Assets:..... 355	Total Equity Capital and Reserves:..... 2,514
Total Assets:..... 23,972	Total Liabilities and Capital:..... 23,972
Total Trust Assets:..... 5	Number of Shares Outstanding:..... 2,500

Directors: Mary Ann Arnold, Ritter Arnold, Frank Brunner Jr., J. Robert Burnner, L. H. Goad, Dan Hatzembuehler, Gloria Eddington

**Searcy County Bank  
Marshall, AR**

County: Searcy P. O. Box 250 72650 Population: 1,595  
 Branches in Town: 0 Telephone: 448-3341 Charter Number: 679  
 Other Branches: 1 FAX Number: 448-5404 Date: Feb. 26, 1940

Trust Department: No

Bank Holding Company Affiliate  
 North Arkansas Bancshares, Jonesboro, AR

Chm./CEO: Wallace Fowler Pres./COO: Neil A. Wilkins  
 Ex. V. P.: Danny G. Horton V.P./Cash.: Brenda Harness  
 V.P.: Mary Jane Horton

Cash and balances Due From Banks:.....	1,810	Deposits:.....	31,228
Federal Funds and Repos:.....	1,475	Federal funds and Borrowings:.....	0
Investments:.....	12,715	Other Liabilities:.....	266
Total Loans:.....	17,965	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	267	Total Liabilities:.....	31,494
Other Real Estate:.....	120		
Other Assets:.....	490	Total Equity Capital and Reserves:.....	3,348
Total Assets:.....	34,842	Total Liabilities and Capital:.....	34,842
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

**Bank of Marvell  
Marvell, AR**

County: Phillips P. O. Box 67 72366 Population: 1,724  
 Branches in Town: 0 Telephone: 829-2596 Charter Number: 109  
 Other Branches: 0 Date: Jan. 8, 1903

Trust Department: No

Bank Holding Company Affiliate  
 Marvell Implement Co., Marvell, AR

CEO/Pres.: Gibson Turley Ex. V.P.: Tommie Shackelford, Jr.  
 V.P.: Ben B. Davison V.P.: Gibson Turley, Jr.  
 Cash.: Patty Sue Russell

Cash and balances Due From Banks:.....	1,039	Deposits:.....	17,234
Federal Funds and Repos:.....	105	Federal funds and Borrowings:.....	0
Investments:.....	16,794	Other Liabilities:.....	170
Total Loans:.....	1,714	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	68	Total Liabilities:.....	17,404
Other Real Estate:.....	0		
Other Assets:.....	567	Total Equity Capital and Reserves:.....	2,883
Total Assets:.....	20,287	Total Liabilities and Capital:.....	20,287
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	6,000

Directors: Gibson Turley, J. A. Hill, James H. Hill, Tommie Shackelford Jr., Gibson Turley Jr., Virginia N. Turley

### Bank of McCrory McCrory, AR

County: Woodruff                      P. O. Box 367 72101                      Population: 2,000  
 Branches in Town: 0                      Telephone: 731-2521                      Charter Number: 128  
 Other Branches: 0                      FAX Number: 731-2959                      Date: Jun. 8, 1903

Trust Department: Yes

Bank Holding Company Affiliate  
 Thompson Land Company, Inc., McCrory, AR

CEO/Pres.: H. Ripley Thompson	Sr. V.P.: John D. Eldridge
Chm./Sr. V.P.: John A. Thompson	V.P./T.O.: Margaret Collier
Asst. V.P.: Jestene Reynolds	V.P./Cash.: Bobby Trotter
Asst. V.P.: Jan Thompson	

  

Cash and balances Due From Banks:..... 2,287	Deposits:..... 49,539
Federal Funds and Repos:..... 2,700	Federal funds and Borrowings:..... 0
Investments:..... 33,871	Other Liabilities:..... 456
Total Loans:..... 17,021	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 157	Total Liabilities:..... 49,995
Other Real Estate:..... 0	
Other Assets:..... 1,272	Total Equity Capital and Reserves:..... 7,313
Total Assets:..... 57,308	Total Liabilities and Capital:..... 57,308
Total Trust Assets:..... 1	Number of Shares Outstanding:..... 20,000

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

### McGehee Bank McGehee, AR

County: Desha                      P. O. Box 787 71654                      Population: 5,600  
 Branches in Town: 1                      Telephone: 222-3151                      Charter Number: 661  
 Other Branches: 3                      Date: Dec. 5, 1933

Trust Department: Yes

Bank Holding Company Affiliate  
 Southeast Financial Bankstock, McGehee, AR

V. Chm.: John Potter	CEO: Bill Bowman
Ex. V.P.: Richard Gilliam	V.P.: Phillip Previt
Cash.: Stephen Wilson	T.O./V.P.: Mike Smith

  

Cash and balances Due From Banks:..... 3,499	Deposits:..... 63,221
Federal Funds and Repos:..... 1,400	Federal funds and Borrowings:..... 0
Investments:..... 30,792	Other Liabilities:..... 890
Total Loans:..... 35,022	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 343	Total Liabilities:..... 64,111
Other Real Estate:..... 926	
Other Assets:..... 1,153	Total Equity Capital and Reserves:..... 9,024
Total Assets:..... 73,135	Total Liabilities and Capital:..... 73,135
Total Trust Assets:..... 23,314	Number of Shares Outstanding:..... 80,000

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

## The Bank of North Arkansas Melbourne, AR

County: Izard                      P. O. Box 70 72556                      Population: 1,619  
 Branches in Town: 0                      Telephone: 368-4205                      Charter Number: 42  
 Other Branches: 2                      FAX Number: 368-4641                      Date: Jul. 29, 1896

Trust Department: No

Bank Holding Company Affiliate  
 InvestArk Bankshares, Inc., Stuttgart, AR

CEO: Lloyd Jones                      V.P.: W. Mike Cone  
 V.P.: Judy D. Sanders                      Cash.: Ernestine Marlin

Cash and balances Due From Banks:..... 1,840	Deposits:..... 35,649
Federal Funds and Repos:..... 200	Federal funds and Borrowings:..... 0
Investments:..... 17,740	Other Liabilities:..... 246
Total Loans:..... 17,704	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 965	Total Liabilities:..... 35,895
Other Real Estate:..... 101	
Other Assets:..... 888	Total Equity Capital and Reserves:..... 3,543
Total Assets:..... 39,438	Total Liabilities and Capital:..... 39,438
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 80,000

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

## The Union Bank of Mena Mena, AR

County: Polk                      P. O. Box 898 7 1953                      Population: 5,200  
 Branches in Town: 1                      Telephone: 394-22 11                      Charter Number: 667  
 Other Branches: 2                      Date: Jul. 25, 1934

Trust Department: No

Bank Holding Company Affiliate  
 Union Bankshares, Inc., Mena, AR

CEO: Bill L. Wood                      Ex. V.P.: Gary Newcomb  
 V.P.: Edward W. Stevenson                      V.P.: R. A. Carver  
 Cash.: Ruby Lunsford

Cash and balances Due From Banks:..... 2,450	Deposits:..... 57,084
Federal Funds and Repos:..... 1,850	Federal funds and Borrowings:..... 0
Investments:..... 17,798	Other Liabilities:..... 310
Total Loans:..... 39,834	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 538	Total Liabilities:..... 57,394
Other Real Estate:..... 121	
Other Assets:..... 1,245	Total Equity Capital and Reserves:..... 6,442
Total Assets:..... 63,836	Total Liabilities and Capital:..... 63,836
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 12,000

**Directors:** R. A. Carver, John Crawford, R. L. Hamilton, David Maddox, Gary Newcomb, Pauline Morrow, Edward W. Stevenson, Bill L. Wood

**MidSouth Bank  
Monette, AR**

County: Craighead  
Branches in Town: 0  
Other Branches: 0

P. O. Box P 72447  
Telephone: 486-5493  
FAX Number: 486-2250

Population: 1,000  
Charter Number: 673  
Date: Dec. 29, 1936

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: Revis G. Stewart  
V.P./Cash.: Verlene Fullen  
V.P.: James R. Thompson

Sr. V.P.: Shirley A. Bronaugh  
V.P.: Bill Clark  
V.P.: Terry Frierson

Cash and balances Due From Banks:.....	1,067	Deposits:.....	27,098
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	50
Investments:.....	11,000	Other Liabilities:.....	249
Total Loans:.....	17,000	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	527	Total Liabilities:.....	27,397
Other Real Estate:.....	12	Total Equity Capital and Reserves:.....	2,804
Other Assets:.....	595	Total Liabilities and Capital:.....	30,201
Total Assets:.....	30,201	Number of Shares Outstanding:.....	4,000
Total Trust Assets:.....	0		

Directors: Carolyn Frierson, Revis G. Stewart, Ruth P. Latta, B. R. Harper, J. E. Story, Terry Frierson, Shirley A. Bronaugh, Verlene Fullen

**Commercial Bank & Trust Co.  
Monticello, AR**

County: Drew  
Branches in Town: 3  
Other Branches: 0

P. O. Box 150 71655  
Telephone: 367-6221  
FAX Number: 367-7700

Population: 9,751  
Charter Number: 391  
Date: Nov. 29, 1912

Trust Department: Yes

Bank Holding Company Affiliate  
Drew Bancshares, Inc., Monticello, AR

Chm.: Virginia M. Ryburn  
Ex. V.P./T.O.: George Harris  
V.P.: Gene Gates

CEO: Reginald Glover  
Sr. V.P.: Rusty Smith

Cash and balances Due From Banks:.....	2,581	Deposits:.....	49,013
Federal Funds and Repos:.....	275	Federal funds and Borrowings:.....	0
Investments:.....	23,269	Other Liabilities:.....	400
Total Loans:.....	27,011	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	547	Total Liabilities:.....	49,413
Other Real Estate:.....	128	Total Equity Capital and Reserves:.....	5,329
Other Assets:.....	931	Total Liabilities and Capital:.....	54,742
Total Assets:.....	54,742	Number of Shares Outstanding:.....	8,000
Total Trust Assets:.....	1,017		

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

**Union Bank & Trust Co.  
Monticello, AR**

County: Drew P. O. Box 270 7 1655 Population: 9,751  
 Branches in Town: 2 Telephone: 367-3453 Charter Number: 448  
 Other Branches: 0 Date: Sep. 15, 1915

Trust Department: Yes

Bank Holding Company Affiliate  
 First Union Financial Corp., Monticello, AR

CEO: James P. Jett Sr. V.P./Cash.: Beverly Hudson  
 V.P.: Joe Fakouri V.P.: Ken Wiscavey  
 V.P.: Clay Mitchell Auditor: Tona McKeiver  
 T.O.: David Henry

Cash and balances Due From Banks:.....	3,035	Deposits:.....	65,651
Federal Funds and Repos:.....	6,500	Federal funds and Borrowings:.....	0
Investments:.....	24,507	Other Liabilities:.....	735
Total Loans:.....	35,300	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	1,502	Total Liabilities:.....	66,386
Other Real Estate:.....	165		
Other Assets:.....	1,160	Total Equity Capital and Reserves:.....	5,783
Total Assets:.....	72,169	Total Liabilities and Capital:.....	72,169
Total Trust Assets:.....	4,282	Number of Shares Outstanding:.....	80,000

Directors: Brown Calhoun, W. K. Ball, Frank Carson Jr., Dale Handy, C. E. Jackson, Jim Jett, Zach McClendon Jr., Wells Moffatt, J. P. Price, Richard Reinhart, A. C. Thompson, Dave Wilkins, A. G. Williams

**The Bank of Montgomery County  
Mount Ida, AR**

County: Montgomery P. O. Box 435 7 1957 Population: 1,023  
 Branches in Town: 0 Telephone: 867-3148 Charter Number: 617  
 Other Branches: 0 FAX Number: 867-4333 Date: Nov. 26, 1930

Trust Department: No

Bank Holding Company Affiliate  
 Montgomery County Bancshares, Little Rock, AR

CEO: Daniel C. Horton Sr. V.P.: Robert Campbell  
 Sr. V.P.: Melvin L. Simpson Cash.: Marcia Summitt  
 Asst. Cash.: Hettie Abernathy

Cash and balances Due From Banks:.....	1,352	Deposits:.....	38,368
Federal Funds and Repos:.....	1,100	Federal funds and Borrowings:.....	0
Investments:.....	17,170	Other Liabilities:.....	333
Total Loans:.....	23,138	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	347	Total Liabilities:.....	38,701
Other Real Estate:.....	5		
Other Assets:.....	1,018	Total Equity Capital and Reserves:.....	5,429
Total Assets:.....	44,130	Total Liabilities and Capital:.....	44,130
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

**Peoples Bank & Trust Company**  
**Mountain Home, AR**

County: Baxter  
 Branches in Town: 1  
 Other Branches: 0

P.O. Drawer B 72653  
 Telephone: 425-2166

Population: 7,000  
 Charter Number: 147  
 Date: Aug. 10, 1906

Trust Department: Yes

Bank Holding Company Affiliate  
 Peoples Bank Corporation, Mountain Home, AR

CEO: Larry Nelson  
 Sr. V.P.: Rudell Pannell  
 V.P./T.O.: Rick Cooper

Sr. V.P.: Charles A. Morton  
 Sr. V.P.: Clyde Thorn, Jr.  
 Sr. V.P.: James E. Reves

Cash and balances Due From Banks:.....	4,516	Deposits:.....	122,946
Federal Funds and Repos:.....	1,350	Federal funds and Borrowings:.....	0
Investments:.....	68,121	Other Liabilities:.....	1,076
Total Loans:.....	58,807	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	622	Total Liabilities:.....	124,022
Other Real Estate:.....	1,054	Total Equity Capital and Reserves:.....	12,847
Other Assets:.....	2,399	Total Liabilities and Capital:.....	136,869
Total Assets:.....	136,869	Number of Shares Outstanding:.....	109,331
Total Trust Assets:.....	17,057		

Directors: Reynie Rutledge, Neil Nelson, R. E. Baker, James Faulkner, D. Eugene Fortson, David Howell, Donald T. Jack Jr., Guy King, James Lindsey, W. T. Morgan, B. R. Wiseman

**Bank of Mountain View**  
**Mountain View, AR**

County: Stone  
 Branches in Town: 0  
 Other Branches: 0

P.O. Box 1228 72560  
 Telephone: 269-3815

Population: 2,147  
 Charter Number: 446  
 Date: Jul. 21, 1915

Trust Department: No

Bank Holding Company Affiliate  
 None

Chm.: Glen Hinkle  
 Pres.: James G. Hinkle

CEO: Charles A. Lowe  
 Cash: Weldon Duncan

Cash and balances Due From Banks:.....	2,758	Deposits:.....	40,439
Federal Funds and Repos:.....	3,400	Federal funds and Borrowings:.....	0
Investments:.....	18,597	Other Liabilities:.....	466
Total Loans:.....	23,267	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	584	Total Liabilities:.....	40,905
Other Real Estate:.....	361	Total Equity Capital and Reserves:.....	9,079
Other Assets:.....	1,017	Total Liabilities and Capital:.....	49,984
Total Assets:.....	49,984	Number of Shares Outstanding:.....	4,000
Total Trust Assets:.....	0		

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



**Bank of Mulberry  
Mulberry, AR**

County: Crawford  
Branches in Town: 0  
Other Branches: 0

P.O. Drawer A 72947  
Telephone: 997-1154  
FAX Number: 997-1161

Population: 1,444  
Charter Number: 81  
Date: Jan. 15, 1902

Trust Department: No

Bank Holding Company Affiliate  
Acme Holding Company, Inc., Little Rock, AR

CEO/Pres.: Betty Feller

V.P./Cash.: Dianna Millsap

Cash and balances Due From Banks:.....	687	Deposits:.....	19,890
Federal Funds and Repos:.....	2,250	Federal funds and Borrowings:.....	0
Investments:.....	1,733	Other Liabilities:.....	380
Total Loans:.....	16,544	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	440	Total Liabilities:.....	20,270
Other Real Estate:.....	217		
Other Assets:.....	896	Total Equity Capital and Reserves:.....	2,497
Total Assets:.....	22,767	Total Liabilities and Capital:.....	22,767
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

**Pike County Bank  
Murfreesboro, AR**

County: Pike  
Branches in Town: 0  
Other Branches: 1

P. O. Box 279 71958  
Telephone: 285-2172  
FAX Number: 285-3335

Population: 1,883  
Charter Number: 175  
Date: Dec. 19, 1904

Trust Department: No

Bank Holding Company Affiliate  
None

Chm.: Irvin C. Bainum  
Sr. V.P.: John A. Ross  
Cash.: Brenda Roberts

CEO/Pres.: Charles W. Sharp  
V.P.: Brenda Smith

Cash and balances Due From Banks:.....	2,393	Deposits:.....	32,863
Federal Funds and Repos:.....	2,000	Federal funds and Borrowings:.....	0
Investments:.....	6,687	Other Liabilities:.....	533
Total Loans:.....	24,071	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	1,161	Total Liabilities:.....	33,396
Other Real Estate:.....	271		
Other Assets:.....	868	Total Equity Capital and Reserves:.....	4,055
Total Assets:.....	37,451	Total Liabilities and Capital:.....	37,451
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	16,000

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

**Bank of Newark  
Newark, AR**

County: Independence P. O. Box 320 72562 Population: 1,175  
 Branches in Town: 0 Telephone: 799-3205 Charter Number: 686  
 Other Branches: 0 Date: Oct. 10, 1944

Trust Department: No

Bank Holding Company Affiliate  
 Worthen Banking Corporation, Little Rock, AR

CEO: Dale E. Cole	V.P.: Jerry Brightwell
Cash.: Mary Steele	Asst. Cash.: Linda Holcombe
Cash and balances Due From Banks:..... 521	Deposits:..... 8,161
Federal Funds and Repos:..... 1,400	Federal funds and Borrowings:..... 0
Investments:..... 4,191	Other Liabilities:..... 63
Total Loans:..... 2,856	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 31	Total Liabilities:..... 8,224
Other Real Estate:..... 0	
Other Assets:..... 130	Total Equity Capital and Reserves:..... 905
Total Assets:..... 9,129	Total Liabilities and Capital:..... 9,129
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 11,665

Directors: Dan E. Cole, Enos Nichols, James L. Rutherford Jr.

**First State Bank of Newport  
Newport, AR**

County: Jackson P. O. Box 340 72112 Population: 8,339  
 Branches in Town: 1 Telephone: 523-2744 Charter Number: 738  
 Other Branches: 1 FAX Number: 523-4124 Date: Jul. 6, 1978

Trust Department: Yes

Bank Holding Company Affiliate  
 North Arkansas Bancshares, Jonesboro, AR

Pres.: Robert L. Smith	Ex. V.P.: Bob D. Evins
V.P./Cash.: Mike D. Tinsley	V.P.: Alfred Couch
V.P.: Floyd Campbell Jr.	T.O.: Laverne Crum
Cash and balances Due From Banks:..... 3,023	Deposits:..... 44,310
Federal Funds and Repos:..... 950	Federal funds and Borrowings:..... 20
Investments:..... 16,212	Other Liabilities:..... 288
Total Loans:..... 26,495	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 1,432	Total Liabilities:..... 44,618
Other Real Estate:..... 248	
Other Assets:..... 1,227	Total Equity Capital and Reserves:..... 4,969
Total Assets:..... 49,587	Total Liabilities and Capital:..... 49,587
Total Trust Assets:..... 1,932	Number of Shares Outstanding:..... 29,336

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

## Merchants & Planters Bank Newport, AR

County: Jackson                      P. O. Box 550 72112                      Population: 8,339  
 Branches in Town: 1                      Telephone: 523-3601                      Charter Number: 694  
 Other Branches: 0                      FAX Number: 523-3601                      Date: Mar. 20, 1946

Trust Department: Yes

Bank Holding Company Affiliate  
None

CEO/Pres./Chm./T.O.: Jim S. Gowen	Sr. V.P.: Terry L. Dillon
Ex. V.P.: I. Joe Miles	V.P.: Fred C. Powers
V.P./Cash.: Patricia H. Davis	V.P.: Carla P. Stiger
Cash and balances Due From Banks:..... 2,953	Deposits:..... 45,860
Federal Funds and Repos:..... 2,400	Federal funds and Borrowings:..... 0
Investments:..... 18,854	Other Liabilities:..... 387
Total Loans:..... 23,437	Subordinated Debt:..... 200
Bank Premises and Fixed Assets:..... 884	Total Liabilities:..... 46,447
Other Real Estate:..... 2,072	
Other Assets:..... 784	Total Equity Capital and Reserves:..... 4,937
Total Assets:..... 51,384	Total Liabilities and Capital:..... 51,384
Total Trust Assets:..... 4,179	Number of Shares Outstanding:..... 9,000

Directors: Morris Bowman, R. Owen Burton, John L. Conner Sr., Thomas R. Curtner, Jim S. Gowen Sr., Dr. Troy A. Gray, Robert Harvey, Fred M. Pickens Jr., Gerald A. Saracini, J. Edward Scoggins

## Bank of Little Rock N. Little Rock, AR

County: Pulaski                      P. O. Box 5821 72119                      Population: 64,419  
 Branches in Town: 0                      Telephone: 376-3523                      Charter Number: 748  
 Other Branches: 1                      FAX Number: 376-1642                      Date: May 4, 1989

Trust Department: Yes

Bank Holding Company Affiliate  
None

CEO/Pres.: E. Lee Maris	Chm.: A. J. Gornatti
V.P./Cash.: Karen L. Caldwell	Asst. V.P.: Lisa G. Estes
Cash and balances Due From Banks:..... 772	Deposits:..... 9,235
Federal Funds and Repos:..... 2,751	Federal funds and Borrowings:..... 12
Investments:..... 229	Other Liabilities:..... 61
Total Loans:..... 6,981	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 585	Total Liabilities:..... 9,308
Other Real Estate:..... 0	
Other Assets:..... 711	Total Equity Capital and Reserves:..... 2,721
Total Assets:..... 12,029	Total Liabilities and Capital:..... 12,029
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 100,000

Directors: E. Lee Maris, A. J. Gornatti, Stephen W. Plunkett, James M. May III, Steven C. Russell, J. Harry Leggett Jr.

**The Twin City Bank**  
N. Little Rock, AR

County: Pulaski P. O. Box 5581 72119 Population: 64,419  
 Branches in Town: 9 Telephone: 372-4700 Charter Number: 671  
 Other Branches: 4 FAX Number: 376-8915 Date: Mar. 21, 1935

Trust Department: Yes

Bank Holding Company Affiliate  
None

CEO/Chmn.: T. E. Renaud Pres.: Edward M. Penick, Jr.  
 Ex. V.P.: Kenneth J. Pennebaker Ex. V.P.: Robert F. Birch, Jr.  
 Ex. V.P.: Margaret Davenport Sr. V.P./Cont.: Ronald G. Gillert  
 Sr. V.P.: Stephen G. Blair Sr. V.P./T.O.: Kenneth D. Hammonds

Cash and balances Due From Banks:.....	18,951	Deposits:.....	469,503
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	5,023
Investments:.....	198,068	Other Liabilities:.....	6,430
Total Loans:.....	276,265	Subordinated Debt:.....	228
Bank Premises and Fixed Assets:.....	14,011	Total Liabilities:.....	481,184
Other Real Estate:.....	4,041		
Other Assets:.....	9,310	Total Equity Capital and Reserves:....	39,462
Total Assets:.....	520,646	Total Liabilities and Capital:.....	520,646
Total Trust Assets:.....	126,005	Number of Shares Outstanding:.....	270,000

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

**The Planters Bank**  
Osceola, AR

County: Mississippi P. O. Box 407 72370 Population: 9,000  
 Branches in Town: 2 Telephone: 563-2666 Charter Number: 684  
 Other Branches: 0 Date: Apr. 13, 1944

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: Jim Hinkle V.P./Cash: Betty Rue			
V.P.: June Welborn V.P.: Gary Little			
Cash and balances Due From Banks:.....	1,812	Deposits:.....	32,883
Federal Funds and Repos:.....	450	Federal funds and Borrowings:.....	0
Investments:.....	13,739	Other Liabilities:.....	390
Total Loans:.....	18,665	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	1,708	Total Liabilities:.....	33,273
Other Real Estate:.....	0		
Other Assets:.....	516	Total Equity Capital and Reserves:....	3,617
Total Assets:.....	36,890	Total Liabilities and Capital:.....	36,890
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

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

**Bank of Ozark  
Ozark, AR**

County: Franklin  
Branches in Town: 0  
Other Branches: 1

P. O. Box 196 72949  
Telephone: 667-2181  
FAX Number: 667-5166

Population: 3,798  
Charter Number: 674  
Date: Jun. 9, 1937

Trust Department: Yes

Bank Holding Company Affiliate  
Ozark Bankshares, Inc., Ozark, AR

CEO: George G. Gleason, II  
Deputy CEO: Linda D. Gleason  
Sr. V.P./Cash.: Harold D. Beck  
Sr. V.P.: Charles O. Haberer

Chm.: Carl G. Holt  
Pres./Bank Svcs.: Mark D. Ross  
V.P./Sr. T.O.: Karl J. Keffler  
Sr. V.P.: R. Darrel Russell

Cash and balances Due From Banks:..... 2,990  
Federal Funds and Repos:..... 500  
Investments:..... 14,455  
Total Loans:..... 60,104  
Bank Premises and Fixed Assets:..... 1,739  
Other Real Estate:..... 3,618  
Other Assets:..... 1,428  
Total Assets:..... 84,834  
Total Trust Assets:..... 5,055

Deposits:..... 73,224  
Federal funds and Borrowings:..... 1,608  
Other Liabilities:..... 1,247  
Subordinated Debt:..... 0  
Total Liabilities:..... 76,079  
Total Equity Capital and Reserves:..... 8,755  
Total Liabilities and Capital:..... 84,834  
Number of Shares Outstanding:..... 27,399

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

**Security Bank  
Paragould, AR**

County: Greene  
Branches in Town: 2  
Other Branches: 1

P. O. Box 670 72450  
Telephone: 239-9571  
FAX Number: 239-3410

Population: 17,000  
Charter Number: 640  
Date: Feb. 5, 1931

Trust Department: Yes

Bank Holding Company Affiliate  
Mid South Bancshares, Inc., Paragould, AR

CEO/Pres.: William B. Fisher  
Chm.: Frank W. Oldham, Jr.  
V.P.: George Jackson  
T.O.: Steve Hardin

Sr. V.P.: Sandra Kasserman  
Sr. V.P./Cash.: Steve Gramling  
V.P.: Clara Partlow  
T.O.: Sharon Johnson

Cash and balances Due From Banks:..... 5,393  
Federal Funds and Repos:..... 0  
Investments:..... 26,104  
Total Loans:..... 56,241  
Bank Premises and Fixed Assets:..... 4,243  
Other Real Estate:..... 549  
Other Assets:..... 2,050  
Total Assets:..... 94,580  
Total Trust Assets:..... 3,236

Deposits:..... 84,619  
Federal funds and Borrowings:..... 1,200  
Other Liabilities:..... 1,003  
Subordinated Debt:..... 925  
Total Liabilities:..... 87,747  
Total Equity Capital and Reserves:..... 6,833  
Total Liabilities and Capital:..... 94,580  
Number of Shares Outstanding:..... 120,000

Directors: Frank W. Oldham Jr., William B. Fisher, Steve Gramling, Herbert F. Bland, Ray Distretti, Frank Gunn, Marlin D. Jackson, R. D. Jackson, Richard Nutt, D.I. Purcell, Everett Rogers, Mack Shotts, V. A. Shotts, Terry Wilkins

### Bank of Parkdale Parkdale, AR

County: Ashley P. O. Box 37 71661 Population: 471  
 Branches in Town: 0 Telephone: 473-2217 Charter Number: 141  
 Other Branches: 1 FAX Number: 473-2492 Date: Feb. 1, 1910

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: Bruce Timmons  
 Pres.: George L. Pugh  
 Cash.: Nita D. Williamson

Chm.: Thomas R. Pugh  
 V.P.: Geraldine G. Zatwarsky

Cash and balances Due From Banks:.....	708	Deposits:.....	18,477
Federal Funds and Repos:.....	175	Federal funds and Borrowings:.....	1,250
Investments:.....	7,357	Other Liabilities:.....	163
Total Loans:.....	12,449	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	417	Total Liabilities:.....	19,890
Other Real Estate:.....	168		
Other Assets:.....	462	Total Equity Capital and Reserves:.....	1,846
Total Assets:.....	21,736	Total Liabilities and Capital:.....	21,736
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	1,600

Directors: Thomas R. Pugh, Dewayne Haynes, J. A. Gibson, George L. Pugh, Frank A. Pugh, Neill M. Sloan, Augustus H. Pugh, Harrison Ralph, J. C. Larrison, Ernest G. O'Neal, Carl Wells

### First State Bank Parkin, AR

County: Cross P. O. Box 526 72373 Population: 2,055  
 Branches in Town: 0 Telephone: 755-5401 Charter Number: 568  
 Other Branches: 0 FAX Number: 755-2567 Date: Jun. 5, 1925

Trust Department: No

Bank Holding Company Affiliate  
Parkin Bancorp, Inc., Parkin, AR

Pres./CEO: Frank Wallace  
 Chm.: William N. Griffin

Ex. V.P./COO: Mitchell R. Higdon  
 V.P./Cash.: Brenda F. Williams

Cash and balances Due From Banks:.....	1,008	Deposits:.....	12,268
Federal Funds and Repos:.....	25	Federal funds and Borrowings:.....	0
Investments:.....	4,704	Other Liabilities:.....	236
Total Loans:.....	7,688	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	149	Total Liabilities:.....	12,504
Other Real Estate:.....	43		
Other Assets:.....	168	Total Equity Capital and Reserves:.....	1,281
Total Assets:.....	13,785	Total Liabilities and Capital:.....	13,785
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: William N. Griffin, Fred E. Brenner Jr., John A. Brenner, Raymond S. Cliff, Neill Griffin, Mitchell R. Higdon, Pamela M. McFarland, J. E. McNeil Jr., William B. McSwain, Charles Ruston Jr., Charles D. Thomas, Frank G. Wallace

**The Perry County Bank  
Perryville, AR**

County: Perry	P. O. Box 189 72126	Population: 1,200
Branches in Town: 1	Telephone: 889-2318	Charter Number: 690
Other Branches: 0		Date: Dec. 8, 1945

Trust Department: No

Bank Holding Company Affiliate  
Perry County Bancshares, Inc., Perryville, AR

Pres./CEO: Neal Ainley	Sr. V.P.: Joe Carter
V.P./Cash: Marty Satterfield	Asst. V.P.: Helen Brandon
Asst. V.P.: Naomi Chambliss	

Cash and balances Due From Banks:.....	937	Deposits:.....	36,706
Federal Funds and Repos:.....	240	Federal funds and Borrowings:.....	0
Investments:.....	17,049	Other Liabilities:.....	269
Total Loans:.....	21,475	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	174	Total Liabilities:.....	36,975
Other Real Estate:.....	0		
Other Assets:.....	638	Total Equity Capital and Reserves:.....	3,538
Total Assets:.....	40,513	Total Liabilities and Capital:.....	40,513
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	16,000

Directors: Herby Branscum, Robert Hill, Charles Rowland

**Piggott State Bank  
Piggott, AR**

County: Clay	P. O. Box 307 72454	Population: 3,783
Branches in Town: 0	Telephone: 598-3802	Charter Number: 613
Other Branches: 0	FAX Number: 598-2026	Date: Mar. 10, 1930

Trust Department: No

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

CEO: James L. Magee	V.P./Cash: Jim Poole
Ex. V.P.: Paula O. Blackwell	

Cash and balances Due From Banks:.....	2,050	Deposits:.....	26,720
Federal Funds and Repos:.....	100	Federal funds and Borrowings:.....	0
Investments:.....	13,688	Other Liabilities:.....	288
Total Loans:.....	12,574	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	484	Total Liabilities:.....	27,008
Other Real Estate:.....	34		
Other Assets:.....	343	Total Equity Capital and Reserves:.....	2,265
Total Assets:.....	29,273	Total Liabilities and Capital:.....	29,273
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Paula Blackwell, Gaylon M. Lawrence, James L. Magee

**First State Bank  
Plainview, AR**

County: Yell  
Branches in Town: 0  
Other Branches: 1

P. O. Box 277 72857  
Telephone: 272-4221

Population: 800  
Charter Number: 663  
Date: Jan. 12, 1934

Trust Department: No

Bank Holding Company Affiliate  
Clement Bancshares, Inc., Plainview, AR

CEO/Pres.: John Clement  
V.P.: James N. Bata  
V.P./Cash.: Teogene Bolla

Ex. V.P.: Ralph Wilson  
V.P.: W. E. Watson  
V.P.: Verna Daniel

Cash and balances Due From Banks:.....	1,191	Deposits:.....	21,308
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	0
Investments:.....	5,328	Other Liabilities:.....	144
Total Loans:.....	16,667	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	113	Total Liabilities:.....	21,452
Other Real Estate:.....	159		
Other Assets:.....	439	Total Equity Capital and Reserves:.....	2,445
Total Assets:.....	23,897	Total Liabilities and Capital:.....	23,897
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

Directors: John Clement, George Tippin, Thelma Clement, Ralph Wilson

**Bank of Pocahontas  
Pocahontas, AR**

County: Randolph  
Branches in Town: 1  
Other Branches: 0

P. O. Box 467 72455  
Telephone: 892-5286

Population: 5,995  
Charter Number: 145  
Date: Oct. 31, 1903

Trust Department: No

Bank Holding Company Affiliate  
None

CEO/Chm.: Harry A. Belford  
Pres.: John R. Jackson, Jr.  
Vice Pres.: Max Long

V.P.: W. H. Holobaugh  
V.P.: J. R. Jackson

Cash and balances Due From Banks:.....	5,377	Deposits:.....	43,474
Federal Funds and Repos:.....	5,500	Federal funds and Borrowings:.....	0
Investments:.....	28,218	Other Liabilities:.....	427
Total Loans:.....	9,541	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	50	Total Liabilities:.....	43,901
Other Real Estate:.....	0		
Other Assets:.....	748	Total Equity Capital and Reserves:.....	5,533
Total Assets:.....	49,434	Total Liabilities and Capital:.....	49,434
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	5,000

Directors: Harry A. Belford, Don R. Cox, J. M. Futrell, J. Philip Futrell, J. R. Jackson, John R. Jackson Jr., Carol Belford-Lewellen, Michael L. McNabb



**Planters and Stockmen Bank  
Pocahontas, AR**

County: Randolph P. O. Box 587 72455 Population: 5,995  
 Branches in Town: 0 Telephone: 892-5252 Charter Number: 715  
 Other Branches: 0 FAX Number: 892-8251 Date: Jun. 12, 1962

Trust Department: No

Bank Holding Company Affiliate  
 Baker Financial Corporation, Pocahontas, AR

CEO: Jeriel A. Summitt  
 Sr. V.P.: Robert Ted Griffith

Ex. V.P.: Robert E. Sorg

Cash and balances Due From Banks:.....	2,305	Deposits:.....	25,337
Federal Funds and Repos:.....	5,425	Federal funds and Borrowings:.....	0
Investments:.....	7,936	Other Liabilities:.....	264
Total Loans:.....	11,577	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	157	Total Liabilities:.....	25,601
Other Real Estate:.....	58	Total Equity Capital and Reserves:.....	2,321
Other Assets:.....	464	Total Liabilities and Capital:.....	27,922
Total Assets:.....	27,922	Number of Shares Outstanding:.....	10,000
Total Trust Assets:.....	0		

Directors: Robert T. Baker, A. J. Baltz Sr., A. J. Baltz Jr., W. J. Barthel, Frank Bigger, Jerrell Broadway, Thomas B. DeClerk, Frances Jones, Jim King, Jerry Sallee, Jeriel A. Summitt, Dick Trammel

**The Lawrence County Bank  
Portia, AR**

County: Lawrence P. O. Box 160 72457 Population: 480  
 Branches in Town: 0 Telephone: 886-2461 Charter Number: 71  
 Other Branches: 2 Date: Mar. 23, 1901

Trust Department: No

Bank Holding Company Affiliate  
 None

CEO: Sloan Rainwater, Jr.  
 Pres.: William I. Rainwater  
 Ex. V.P.: Jim Hinkle  
 Asst. Cash.: Tommie J. Robertson

V.P.: Boyce Durham  
 V.P./Cash.: Marilyn K. Davis  
 Asst. Cash.: Helen S. Hamm

Cash and balances Due From Banks:.....	1,151	Deposits:.....	14,857
Federal Funds and Repos:.....	550	Federal funds and Borrowings:.....	0
Investments:.....	7,916	Other Liabilities:.....	97
Total Loans:.....	6,430	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	92	Total Liabilities:.....	14,954
Other Real Estate:.....	3	Total Equity Capital and Reserves:.....	1,459
Other Assets:.....	271	Total Liabilities and Capital:.....	16,413
Total Assets:.....	16,413	Number of Shares Outstanding:.....	5,000
Total Trust Assets:.....	0		

Directors: Sloan Rainwater Jr., William I. Rainwater Sr., William I. Rainwater Jr., Virginia R. Cox, Steve Cox, Maurice Starr, Ben D. Starr, William Boyce Durham, Earl D. Perkins

**Portland Bank  
Portland, AR**

County: Ashley  
Branches in Town: 0  
Other Branches: 0

P. O. Box 68 71663  
Telephone: 737-2226

Population: 721  
Charter Number: 57  
Date: Apr. 23, 1900

Trust Department: No

Bank Holding Company Affiliate  
Portland Bancshares, Inc., Portland, AR

CEO: Jerry D. Sadler

V.P.: Rita Chandler

Cash and balances Due From Banks:.....	986	Deposits:.....	14,013
Federal Funds and Repos:.....	505	Federal funds and Borrowings:.....	475
Investments:.....	6,530	Other Liabilities:.....	124
Total Loans:.....	7,885	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	42	Total Liabilities:.....	14,612
Other Real Estate:.....	12		
Other Assets:.....	260	Total Equity Capital and Reserves:.....	1,608
Total Assets:.....	16,220	Total Liabilities and Capital:.....	16,220
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

Directors: Mack Borgognoni, Jerry Sadler, Robert D. Pugh, Benton Newcome, Joel Newcome, Charlie Bridewell, Fred LaGrone, Bill Oldham, Don Pylate, R. H. Tuggle

**The Peoples Bank  
Portland, AR**

County: Ashley  
Branches in Town: 0  
Other Branches: 0

P. O. Box 178 71663  
Telephone: 737-2236

Population: 721  
Charter Number: 251  
Date: Jan. 22, 1908

Trust Department: No

Bank Holding Company Affiliate  
Mainline Bankshares, Portland, AR

CEO: Tipton Pugh  
Chm.: Hampton Pugh  
V.P.: Mary Dean Pugh

Asst. Cash.: Jack D. Edwards  
Asst. Cash.: Julla A. Sadler  
Asst. Cash.: Jean C. Tarvin

Cash and balances Due From Banks:.....	244	Deposits:.....	7,145
Federal Funds and Repos:.....	250	Federal funds and Borrowings:.....	0
Investments:.....	6,467	Other Liabilities:.....	67
Total Loans:.....	1,120	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	0	Total Liabilities:.....	7,212
Other Real Estate:.....	0		
Other Assets:.....	148	Total Equity Capital and Reserves:.....	1,017
Total Assets:.....	8,229	Total Liabilities and Capital:.....	8,229
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Hampton Pugh, Mary Dean Pugh, Tipton Pugh, Jack D. Edwards

**The Farmers & Merchants Bank  
Prairie Grove, AR**

County: Washington  
Branches in Town: 0  
Other Branches: 1

P. O. Box 207 72753  
Telephone: 846-2115

Population: 1,700  
Charter Number: 166  
Date: Aug. 29, 1904

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: James C. Rieff  
Ex. V.P.: W. H. Thompson

V.P./Cash: Ted Doke  
V.P.: Rick Burden

Cash and balances Due From Banks:.....	2,486	Deposits:.....	44,224
Federal Funds and Repos:.....	400	Federal funds and Borrowings:.....	0
Investments:.....	28,535	Other Liabilities:.....	246
Total Loans:.....	18,408	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	398	Total Liabilities:.....	44,470
Other Real Estate:.....	103		
Other Assets:.....	1,053	Total Equity Capital and Reserves:.....	6,913
Total Assets:.....	51,383	Total Liabilities and Capital:.....	51,383
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,000

Directors: D. E. Rieff, James C. Rieff, Argil Bartholomew, Billy Joe Bartholomew, W. H. Thompson, Barry H. Parks, Jim L. Herrin

**Bank of Prescott  
Prescott, AR**

County: Nevada  
Branches in Town: 1  
Other Branches: 0

Drawer 490 71857  
Telephone: 887-2688

Population: 5,000  
Charter Number: 162  
Date: Aug. 10, 1904

Trust Department: Yes

Bank Holding Company Affiliate  
First State Holding Company, Prescott, AR

CEO: John Warren Brannan, Sr.  
Pres.: John Brannan, Jr.  
Sr. V.P.: James A. Pullen

V.P.: B. A. DeLamar  
V.P.: Jean K. Bolton  
V.P.: James Franks

Cash and balances Due From Banks:.....	2,859	Deposits:.....	41,016
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	350
Investments:.....	25,294	Other Liabilities:.....	392
Total Loans:.....	15,911	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	303	Total Liabilities:.....	41,758
Other Real Estate:.....	250		
Other Assets:.....	694	Total Equity Capital and Reserves:.....	3,553
Total Assets:.....	45,311	Total Liabilities and Capital:.....	45,311
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	24,000

Directors: Jean K. Bolton, John Brannan Jr., Carl Dalrymple Jr., James E. Franks, Gerald Hendrix, Abb Morman, Milburn Tippit, John Vansickle, James A. Pullen, Johnny Brannan, Duncan Culpepper, B. A. Delamar, Robert L. Godwin, R. K. McCasland, R. W. Murry

**The Bank of Rector  
Rector, AR**

County: Clay P. O. Box 7 72461 Population: 2,395  
Branches in Town: 0 Telephone: 595-3591 Charter Number: 616  
Other Branches: 0 FAX Number: 595-2550 Date: Nov. 15, 1930

Trust Department: No

Bank Holding Company Affiliate  
North Arkansas Bancshares, Jonesboro, AR

Pres.: David Young  
Asst V.P.: Jesselyn Glaub

V.P.: Sherry D. Dills  
Cash.: Murel W. Adams

Cash and balances Due From Banks:.....	968	Deposits:.....	24,745
Federal Funds and Repos:.....	250	Federal funds and Borrowings:.....	0
Investments:.....	14,505	Other Liabilities:.....	391
Total Loans:.....	11,529	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	158	Total Liabilities:.....	25,136
Other Real Estate:.....	49		
Other Assets:.....	620	Total Equity Capital and Reserves:.....	2,943
Total Assets:.....	28,079	Total Liabilities and Capital:.....	28,079
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Wallace W. Fowler, Lloyd McCracken Jr., David B. Young, C. Joseph Calvin, Danny Holifield, Jama Fowler, Phil Jones, R. D. Cranford, Danny L. Ford

**Farmers & Merchants Bank  
Reyno, AR**

County: Randolph P. O. Box 108 72462 Population: 521  
Branches in Town: 0 Telephone: 769-2240 Charter Number: 360  
Other Branches: 1 Date: Dec. 8, 1911

Trust Department: Yes

Bank Holding Company Affiliate  
Far-Mer Bankshares, Inc., Reyno, AR

CEO/T.O.: David Dudley  
V.P.: Phyllis Burrow

V.P.: Dora Graham

Cash and balances Due From Banks:.....	629	Deposits:.....	10,138
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	100
Investments:.....	5,223	Other Liabilities:.....	85
Total Loans:.....	4,576	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	323	Total Liabilities:.....	10,323
Other Real Estate:.....	219		
Other Assets:.....	243	Total Equity Capital and Reserves:.....	890
Total Assets:.....	11,213	Total Liabilities and Capital:.....	11,213
Total Trust Assets:.....	1,811	Number of Shares Outstanding:.....	29,534

Directors: Frank Oldham Jr., Stephen L. Hardin, David Dudley, R. C. Luter, J.A. Rapert

## The Bank of Rison Rison, AR

County: Cleveland  
Branches in Town: 0  
Other Branches: 0

P. O. Box 345 71665  
Telephone: 325-6251

Population: 1,300  
Charter Number: 650  
Date: Mar. 7, 1932

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: James R. Hopson  
V.P.: John Elrod  
Asst. Cash.: Judy Thompson  
Asst. Cash.: May Dell Morrison

Chm.: James L. Moore  
V.P.: Ray B. Martin  
Asst. Cash.: Shirley Stewart

Cash and balances Due From Banks:..... 1,033	Deposits:..... 11,084
Federal Funds and Repos:..... 0	Federal funds and Borrowings:..... 200
Investments:..... 7,868	Other Liabilities:..... 63
Total Loans:..... 4,083	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 56	Total Liabilities:..... 11,347
Other Real Estate:..... 5	
Other Assets:..... 645	Total Equity Capital and Reserves:..... 2,343
Total Assets:..... 13,690	Total Liabilities and Capital:..... 13,690
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 4,000

Directors: James R. Hopson, James L. Moore, Ray B. Martin, John W. Elrod, Lee Moore

## Farmers & Merchants Bank Rogers, AR

County: Benton  
Branches in Town: 2  
Other Branches: 0

P. O. Box 250 72757  
Telephone: 636-4233  
FAX Number: 273-0177

Population: 22,933  
Charter Number: 712  
Date: Mar. 13, 1956

Trust Department: Yes

Bank Holding Company Affiliate  
Lynxx Banking Corporation, Bentonville, AR

CEO/Pres.: Dick McLelland  
Asst. V.P.: Sammie Evans  
Asst. V.P.: Debra York

Ex. V.P.: Charles H. Brannan  
Asst. V.P.: Mark McKinney  
T.O.: J. E. Collier

Cash and balances Due From Banks:..... 2,230	Deposits:..... 72,248
Federal Funds and Repos:..... 5,075	Federal funds and Borrowings:..... 65
Investments:..... 18,099	Other Liabilities:..... 560
Total Loans:..... 52,146	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 1,669	Total Liabilities:..... 72,873
Other Real Estate:..... 529	
Other Assets:..... 964	Total Equity Capital and Reserves:..... 7,839
Total Assets:..... 80,712	Total Liabilities and Capital:..... 80,712
Total Trust Assets:..... 5,979	Number of Shares Outstanding:..... 135,623

Directors: John R. Bland, Lemuel H. Tull, Evelyn S. Rife, Dick McLelland, James L. Pickens, Robert S. Maloney III, Don Shores, John D. Clower, Clayton J. Eversole, Lewis B. Norman

**First Bank of Arkansas  
Russellville, AR**

County: Pope P.O. Box 3010 72801 Population: 18,000  
Branches in Town: 1 Telephone: 967-8000 Charter Number: 192  
Other Branches: 3 FAX Number: 967-8551 Date: Sep. 29, 1905

Trust Department: Yes

**Bank Holding Company Affiliate  
Dover Bancshares, Inc., Russellville, AR**

Chm.: Ward J. Ramsay Pres.: Roy Reaves  
Sr. V.P.: Harold E. Hayes V.P.: Brad Payne  
V.P.: Joyce Churchill V.P.: Dan Huckabay  
Cash.: Judy Fulton

Cash and balances Due From Banks:.....	1,754	Deposits:.....	43,676
Federal Funds and Repos:.....	800	Federal funds and Borrowings:.....	0
Investments:.....	9,454	Other Liabilities:.....	556
Total Loans:.....	33,265	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	1,700	Total Liabilities:.....	44,232
Other Real Estate:.....	167		
Other Assets:.....	862	Total Equity Capital and Reserves:.....	3,770
Total Assets:.....	48,002	Total Liabilities and Capital:.....	48,002
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Ward J. Ramsay, Roy Reaves, Delmar Boley, Verlin Taylor, Jim Young, Truett Leavell

**Peoples Bank & Trust Company  
Russellville, AR**

County: Pope P. O. Box 220 72801 Population: 18,000  
Branches in Town: 5 Telephone: 968-2112 Charter Number: 18  
Other Branches: 2 FAX Number: 964-2149 Date: Mar. 24, 1890

Trust Department: Yes

**Bank Holding Company Affiliate  
Worthen Banking Corporation, Little Rock, AR**

CEO: Robert Y. Taylor Sr. V.P.: James C. Biggers  
Sr. V.P./Cash.: Judy R. Lawton V.P.: Ragna Moore  
V.P.: Robert Dale V.P.: Jimmy Reed  
V.P.: Charles Howell T.O./V.P.: Jim Lanier

Cash and balances Due From Banks:.....	3,341	Deposits:.....	96,891
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	109
Investments:.....	20,480	Other Liabilities:.....	760
Total Loans:.....	77,396	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	3,512	Total Liabilities:.....	97,760
Other Real Estate:.....	230		
Other Assets:.....	1,386	Total Equity Capital and Reserves:.....	8,585
Total Assets:.....	106,345	Total Liabilities and Capital:.....	106,345
Total Trust Assets:.....	11,264	Number of Shares Outstanding:.....	24,000

Directors: James Bibler, Charles Boyce, M. L. Dickerson, Lul Hardin, Van A.R. Moores, David B. Oates, Flave Peters, Jack D. Price Sr., W. Robert Thurby, Royce Jones, Rick Thone, Robert Y. Taylor

**Bank of Salem  
Salem, AR**

County: Fulton  
Branches in Town: 0  
Other Branches: 1

P. O. Box 338 72576  
Telephone: 895-2591  
FAX Number: 895-3825

Population: 1,600  
Charter Number: 266  
Date: Dec. 9, 1908

Trust Department: No

Bank Holding Company Affiliate  
Smith Associated Banking Corp., Little Rock, AR

CEO/Pres.: Frank B. Burge  
V.P.: Mark Montgomery  
V.P.: Janiece Butler

V.P./COO: Brenda Barnes  
V.P.: Frances Atkins  
V.P.: Don Keesee

Cash and balances Due From Banks:.....	1,685	Deposits:.....	44,869
Federal Funds and Repos:.....	700	Federal funds and Borrowings:.....	233
Investments:.....	12,436	Other Liabilities:.....	394
Total Loans:.....	32,280	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	591	Total Liabilities:.....	45,496
Other Real Estate:.....	148		
Other Assets:.....	1,381	Total Equity Capital and Reserves:.....	3,725
Total Assets:.....	49,221	Total Liabilities and Capital:.....	49,221
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

Directors: Richard T. Smith, Frank B. Burge, L. R. "Jack" Cochran, C. Dwayne Plumlee, Marvin Newton

**Logan County Bank  
Scranton, AR**

County: Logan  
Branches in Town: 0  
Other Branches: 1

P. O. Box 85 72863  
Telephone: 938-2511

Population: 244  
Charter Number: 578  
Date: Apr. 7, 1926

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: Joe Fritsche  
V.P.: Jerry Davis  
Cash.: Don Fritsche

Sr. V.P.: J. B. Layes  
V.P.: Gary Fritsche

Cash and balances Due From Banks:.....	725	Deposits:.....	23,258
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	70
Investments:.....	13,377	Other Liabilities:.....	163
Total Loans:.....	11,668	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	197	Total Liabilities:.....	23,491
Other Real Estate:.....	15		
Other Assets:.....	487	Total Equity Capital and Reserves:.....	2,978
Total Assets:.....	26,469	Total Liabilities and Capital:.....	26,469
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Margaret Ahne, Mildred Fritsche, Joe Fritsche, J. B. Layes

## First Security Bank Searcy, AR

County: White                      P. O. Box 1009 72143                      Population: 16,000  
 Branches in Town: 2              Telephone: 268-9871                      Charter Number: 649  
 Other Branches: 3                  FAX Number: 268-9871                      Date: Feb. 6, 1932

Trust Department: Yes

Bank Holding Company Affiliate  
 First of Searcy, Inc., Searcy, AR

CEO/Pres.: Reynie Rutledge	Ex. V.P.: James G. Wilson
Sr. V.P.: B. Art Rand	V.P./T.O.: William L. Newton
Cash and balances Due From Banks:..... 6,028	Deposits:..... 111,425
Federal Funds and Repos:..... 0	Federal funds and Borrowings:..... 1,000
Investments:..... 43,291	Other Liabilities:..... 1,090
Total Loans:..... 75,206	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 1,569	Total Liabilities:..... 113,515
Other Real Estate:..... 51	
Other Assets:..... 1,804	Total Equity Capital and Reserves:.... 14,434
Total Assets:..... 127,949	Total Liabilities and Capital:..... 127,949
Total Trust Assets:..... 13,142	Number of Shares Outstanding:..... 24,000

Directors: Reynie Rutledge, Larry Crain, Dr. Clifton Ganus, John McKnight, Wayne Ridout, Dr. Porter Rodgers, Bill Russel, N. T. Rutledge, Jim Tarkington, Alvin Vanhook, E.D. Yancy, Albert Yarnell

## Grant County Bank Sheridan, AR

County: Grant                      P. O. Box 67 72150                      Population: 3,042  
 Branches in Town: 2              Telephone: 942-3145                      Charter Number: 136  
 Other Branches: 0                  FAX Number: 942-5900                      Date: 29, 1903

Trust Department: Yes

Bank Holding Company Affiliate  
 GCB Bancshares, Inc., Sheridan, AR

CEO/Pres./T.O.: D. E. McCoy, Jr.	Ex. V.P./Cash.: John D. Manatt
Cash and balances Due From Banks:..... 2,104	Deposits:..... 35,185
Federal Funds and Repos:..... 1,175	Federal funds and Borrowings:..... 0
Investments:..... 16,317	Other Liabilities:..... 285
Total Loans:..... 18,793	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 600	Total Liabilities:..... 35,470
Other Real Estate:..... 93	
Other Assets:..... 601	Total Equity Capital and Reserves:..... 4,213
Total Assets:..... 39,683	Total Liabilities and Capital:..... 39,683
Total Trust Assets:..... 1,490	Number of Shares Outstanding:..... 45,000

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



## Arkansas State Bank Siloam Springs, AR

County: Benton                      P. O. Box 400 72761                      Population: 8,000  
 Branches in Town: 1                      Telephone: 524-8101                      Charter Number: 7 13  
 Other Branches: 0                      FAX Number: 524-3307                      Date: Jan. 12, 1960

Trust Department: Yes

Bank Holding Company Affiliate  
None

CEO: Ross Stout	V.P./Cash: Henry Brosell, Jr.
V.P./T.O.: Arthur Morris	V.P.: Tommy Free
V.P.: Dorothy Harmon	V.P.: Reta Foster
Asst. V.P.: Tim McCord	V.P.: Beverly Lescard
Cash and balances Due From Banks:..... 4,058	Deposits:..... 85,344
Federal Funds and Repos:..... 19,800	Federal funds and Borrowings:..... 0
Investments:..... 38,473	Other Liabilities:..... 1,301
Total Loans:..... 28,437	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 889	Total Liabilities:..... 86,645
Other Real Estate:..... 0	
Other Assets:..... 1,756	Total Equity Capital and Reserves:..... 6,768
Total Assets:..... 93,413	Total Liabilities and Capital:..... 93,413
Total Trust Assets:..... 6,531	Number of Shares Outstanding:..... 48,000

Directors: Delbert E. Allen Jr., Roderick L. Allen, H. E. Harrison Jr., Charles C. Jones, Mark Simmons, Ross Stout

## Smackover State Bank Smackover, AR

County: Union                      Drawer 107 71762                      Population: 2,453  
 Branches in Town: 0                      Telephone: 725-3051                      Charter Number: 600  
 Other Branches: 1                      FAX Number: 725-3058                      Date: Apr. 18, 1928

Trust Department: Yes

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

CEO: Max O. Taylor	Pres./T.O.: Bob Willett
Sr. V.P./Cash: Paulette Russell	V.P.: Cathryn Weaver
Cash and balances Due From Banks:..... 1,454	Deposits:..... 45,663
Federal Funds and Repos:..... 1,490	Federal funds and Borrowings:..... 1,523
Investments:..... 20,885	Other Liabilities:..... 673
Total Loans:..... 28,268	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 274	Total Liabilities:..... 47,859
Other Real Estate:..... 66	
Other Assets:..... 1,113	Total Equity Capital and Reserves:..... 6,691
Total Assets:..... 54,550	Total Liabilities and Capital:..... 54,550
Total Trust Assets:..... 77	Number of Shares Outstanding:..... 100,000

Directors: Max O. Taylor, James M. Tennyson, John D. Trimble V., Richard H. Vickers, Bob Willett

## Merchants & Planters Bank Sparkman, AR

County: Dallas                      P. O. Box 127 7 1763                      Population: 622  
 Branches in Town: 0                      Telephone: 678-225 1                      Charter Number: 457  
 Other Branches: 0                      FAX Number: 678-2401                      Date: Sep. 19, 1916

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: Tyrol Q. Carson

Cash.: Doris D. Mann

Cash and balances Due From Banks:..... 313	Deposits:..... 5,957
Federal Funds and Repos:..... 400	Federal funds and Borrowings:..... 0
Investments:..... 2,447	Other Liabilities:..... 51
Total Loans:..... 3,223	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 111	Total Liabilities:..... 6,008
Other Real Estate:..... 43	
Other Assets:..... 113	Total Equity Capital and Reserves:..... 642
Total Assets:..... 6,650	Total Liabilities and Capital:..... 6,650
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 3000

Directors: Joseph B. Ford, Tyrol Q. Carson, G. W. DeLaughter, Louis M. Jacks, Tommy Gaston, Ray White

## First State Bank Springdale, AR

County: Washington                      P. O. Box 189 72765                      Population: 23,458  
 Branches in Town: 4                      Telephone: 756-1500                      Charter Number: 535  
 Other Branches: 1                      FAX Number: 756-7 154                      Date: Feb. 12, 1923

Trust Department: Yes

Bank Holding Company Affiliate  
Worthen Banking Corporation, Little Rock, AR

Chm.: Walter Turnbow

CEO: Rick Parsons

Ev. V.P.: Don Gibson

Sr. V.P.: Douglas Kittrell

T.O.: Robert Phillips

Cash and balances Due From Banks:..... 5,526	Deposits:..... 121,442
Federal Funds and Repos:..... 6,900	Federal funds and Borrowings:..... 4,403
Investments:..... 31,376	Other Liabilities:..... 1,092
Total Loans:..... 91,129	Subordinated Debt:..... 700
Bank Premises and Fixed Assets:..... 1,826	Total Liabilities:..... 127,637
Other Real Estate:..... 918	
Other Assets:..... 2,338	Total Equity Capital and Reserves:.... 12,376
Total Assets:..... 140,013	Total Liabilities and Capital:..... 140,013
Total Trust Assets:..... 18,312	Number of Shares Outstanding:..... 9,664

Directors: Joe S. Boone, Charles C. Farmer, Gerald L. Harp, Harold Dean Hewitt, Gerald M. Johnston, William E. Mathews, Phil Phillips Jr., Charles P. Sisco, Phillip Steele, Thomas H. Stephens, Rick Parsons, Don Gibson, Walter Turnbow

**Springdale Bank and Trust**  
Springdale, AR

County: Washington P. O. Box 5000 72765 Population: 23,458  
 Branches in Town: 0 Telephone: 756-7000 Charter Number: 339  
 Other Branches: 0 FAX Number: 756-7077 Date: May 6, 1911

Trust Department: Yes

Bank Holding Company Affiliate  
 Heartland Bank Group, Inc., Bentonville, AR

Pres./CEO/T.O.: Richard P. Calhoun Sr. V.P.: Buddy D. Philpot  
 V.P.: David P. DeMarea V.P.: Scott Blackwell  
 Oper. Off.: B. Gail Jefferson

Cash and balances Due From Banks:.....	923	Deposits:.....	13,200
Federal Funds and Repos:.....	3,350	Federal funds and Borrowings:.....	673
Investments:.....	2,052	Other Liabilities:.....	110
Total Loans:.....	10,548	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	953	Total Liabilities:.....	13,983
Other Real Estate:.....	0	Total Equity Capital and Reserves:.....	4,041
Other Assets:.....	198	Total Liabilities and Capital:.....	18,024
Total Assets:.....	18,024	Number of Shares Outstanding:.....	5,500
Total Trust Assets:.....	0		

Directors: Jim Walton, Willard Walker, Wayne Britt, Bobby D. Wood, James R. Baker, Sammy F. Fiser, Richard P. Calhoun

**Bodcaw Bank**  
Stamps, AR

County: Lafayette P. O. Box 8 71860 Population: 2,850  
 Branches in Town: 0 Telephone: 533-4486 Charter Number: 106  
 Other Branches: 0 Date: Dec. 8, 1902

Trust Department: No

Bank Holding Company Affiliate  
 None

Chm.: B. Stan Cook CEO: James R. Nipper  
 V.P.: J. Paul Nipper V.P.: C. C. Russell  
 V.P.: A. O. Smith V.P.: H. L. Wilkinson  
 Cash.: Bonnie Moreland Asst. Cash.: Lenora Downs

Cash and balances Due From Banks:.....	1,056	Deposits:.....	34,066
Federal Funds and Repos:.....	450	Federal funds and Borrowings:.....	0
Investments:.....	28,252	Other Liabilities:.....	485
Total Loans:.....	8,024	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	164	Total Liabilities:.....	34,551
Other Real Estate:.....	0	Total Equity Capital and Reserves:.....	4,167
Other Assets:.....	772	Total Liabilities and Capital:.....	38,718
Total Assets:.....	38,718	Number of Shares Outstanding:.....	10,000
Total Trust Assets:.....	0		

Directors: B. Stan Cook, Roy Z. Kimbell, James Nipper, C. C. Russell Sr., A. O. Smith, John W. Smith, H. L. Wilkinson

### Bank of Star City Star City, AR

County: Lincoln                      Drawer 69 71667                      Population: 2,100  
 Branches in Town: 0                      Telephone: 628-4286                      Charter Number: 567  
 Other Branches: 0                      FAX Number: 628-5274                      Date: Apr. 27, 1925

Trust Department: No

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

CEO: Bennie F. Ryburn, Jr.                      Ex. V.P.: Annetta Moore  
 Pres.: Don Smith

Cash and balances Due From Banks:.....	1,379	Deposits:.....	27,322
Federal Funds and Repos:.....	544	Federal funds and Borrowings:.....	0
Investments:.....	15,813	Other Liabilities:.....	218
Total Loans:.....	11,566	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	208	Total Liabilities:.....	27,540
Other Real Estate:.....	175		
Other Assets:.....	442	Total Equity Capital and Reserves:.....	2,587
Total Assets:.....	30,127	Total Liabilities and Capital:.....	30,127
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	15,000

Directors: M. Don Smith, Keith Griffin, Bennie Ryburn Jr., Weldon Wynn, Robert Floyd, Pat Riley, William H. Frizzell, Fred Thornton

### Stephens Security Bank Stephens, AR

County: Ouachita                      P. O. Box 7 71764                      Population: 1,366  
 Branches in Town: 0                      Telephone: 786-5416                      Charter Number: 692  
 Other Branches: 0                      FAX Number: 786-5419                      Date: Feb. 8, 1946

Trust Department: No

Bank Holding Company Affiliate  
 Smith Associated Banking Corp., Little Rock, AR

CEO: Richard Smith                      Ex. V.P./Cash: Carol Reaves  
 Ex. V.P.: Troy Foreman, Jr.                      V.P.: Guy R. Smith  
 V.P.: Linda Thomas

Cash and balances Due From Banks:.....	903	Deposits:.....	21,568
Federal Funds and Repos:.....	200	Federal funds and Borrowings:.....	0
Investments:.....	7,366	Other Liabilities:.....	199
Total Loans:.....	14,942	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	89	Total Liabilities:.....	21,767
Other Real Estate:.....	81		
Other Assets:.....	471	Total Equity Capital and Reserves:.....	2,285
Total Assets:.....	24,052	Total Liabilities and Capital:.....	24,052
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	11,000

Directors: Richard T. Smith, Guy R. Smith, Jay C. Wilson, Duncan Grayson, Marus R. Smart, Colon Watson, Eugene Bramblett

**Citizens Bank  
Strong, AR**

County: Union  
Branches in Town: 0  
Other Branches: 0

P. O. Box 724 71765  
Telephone: 797-7361

Population: 800  
Charter Number: 634  
Date: Jan. 19, 1931

Trust Department: No

Bank Holding Company Affiliate  
Exchange Bancshares, Inc., El Dorado, AR

CEO: James H. Ludwig  
Asst. Cash.: Sandra Jerry

V.P./Cash.: Jeanell Cogburn

Cash and balances Due From Banks:.....	584	Deposits:.....	9,115
Federal Funds and Repos:.....	940	Federal funds and Borrowings:.....	0
Investments:.....	5,557	Other Liabilities:.....	171
Total Loans:.....	3,351	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	363	Total Liabilities:.....	9,286
Other Real Estate:.....	0		
Other Assets:.....	169	Total Equity Capital and Reserves:.....	1,678
Total Assets:.....	10,964	Total Liabilities and Capital:.....	10,964
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,000

Directors: Robert P. Taylor, Bobby R. Dugal, Noland H. Hagood, Jeanell Cogburn, Earl Herring, D. R. James Jr., James H. Ludwig, H. Glenn Rambin

**The Farmers and Merchants Bank of Stuttgart  
Stuttgart, AR**

County: Arkansas  
Branches in Town: 3  
Other Branches: 0

P. O. Box 947 72160  
Telephone: 673-6911

Population: 11,000  
Charter Number: 687  
Date: Dec. 29, 1944

Trust Department: Yes

Bank Holding Company Affiliate  
The Farmers and Merchants Bankshares, Inc.

CEO: Don Pattillo  
Sr. V.P.: Glenn Bauman  
Sr. V.P.: Ricky Trice  
T.O.: Jim Shener

Ex. V.P.: Carl Gunter  
Sr. V.P.: Larry Gunnell  
Sr. V.P.: C. Jody Fowler

Cash and balances Due From Banks:.....	4,169	Deposits:.....	87,565
Federal Funds and Repos:.....	1,825	Federal funds and Borrowings:.....	4,638
Investments:.....	33,612	Other Liabilities:.....	1,128
Total Loans:.....	59,472	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	2,186	Total Liabilities:.....	93,331
Other Real Estate:.....	277		
Other Assets:.....	2,288	Total Equity Capital and Reserves:.....	10,498
Total Assets:.....	103,829	Total Liabilities and Capital:.....	103,829
Total Trust Assets:.....	30,842	Number of Shares Outstanding:.....	96,918

Directors: Roy O. "Bud" McCollum III, Horace Sickel, James E. Pond, Nicky Hargrove, Ray Vester, Mickey Pierce, Billy Simpson, Carl Gunter, Don Pattillo, Robert H. Seidenstricker

**Bank of Trumann  
Trumann, AR**

County: Poinsett  
Branches in Town: 0  
Other Branches: 0

P. O. Box 48 72472  
Telephone: 483-6333

Population: 7,000  
Charter Number: 354  
Date: Oct. 2, 1911

Trust Department: No

Bank Holding Company Affiliate  
None

Chm./CEO/Pres.: Clyde Robertson, Jr.  
Sr. V.P.: Wilburn J. Cole  
V.P.: Rick Gillette  
Cash.: Cheryl McMasters

V. Chm.: Eugene Pounds  
V.P.: Carroll D. Anderson  
Asst. V.P.: Shirley Benson

Cash and balances Due From Banks:.....	1,748	Deposits:.....	38,105
Federal Funds and Repos:.....	600	Federal funds and Borrowings:.....	545
Investments:.....	24,944	Other Liabilities:.....	381
Total Loans:.....	16,109	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	539	Total Liabilities:.....	39,031
Other Real Estate:.....	13		
Other Assets:.....	821	Total Equity Capital and Reserves:.....	5,743
Total Assets:.....	44,774	Total Liabilities and Capital:.....	44,774
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	60,000

Directors: Carroll D. Anderson, Terry M. Clogston, Wilburn J. Cole, J. F. Lady, Eugene Pounds, Clyde Robertson Jr., Natalie Stuckey, Virginia P. Turner

**Bank of Tuckerman  
Tuckerman, AR**

County: Jackson  
Branches in Town: 0  
Other Branches: 3

P. O. Box 700 72473  
Telephone: 349-5155

Population: 2,078  
Charter Number: 164  
Date: Nov. 8, 1902

Trust Department: No

Bank Holding Company Affiliate  
Rainbow Investment Company, Tuckerman, AR

CEO: Lindley V. Smith  
V.P.: William A. Sandlin, II

V.P.: A.M. Morris, Jr.  
Cash.: Ann Watson

Cash and balances Due From Banks:.....	1,237	Deposits:.....	24,110
Federal Funds and Repos:.....	3,000	Federal funds and Borrowings:.....	0
Investments:.....	10,644	Other Liabilities:.....	730
Total Loans:.....	12,105	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	391	Total Liabilities:.....	24,840
Other Real Estate:.....	281		
Other Assets:.....	403	Total Equity Capital and Reserves:.....	3,221
Total Assets:.....	28,061	Total Liabilities and Capital:.....	28,061
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Lindley V. Smith, Scotty Armstrong, Bob Penix

**Tyronza Bank**  
Tyronza, AR

County: Poinsett P. O. Box 395 72386 Population: 777  
 Branches in Town: 0 Telephone: 487-2161 Charter Number: 704  
 Other Branches: 0 FAX Number: 487-2069 Date: Oct. 31, 1951

Trust Department: No

Bank Holding Company Affiliate  
 Tyronza Bancshares, Inc., Tyronza, AR

CEO: Charles F. Luter

V.P./Cash.: Maxyne Ursery

Cash and balances Due From Banks:..... 882	Deposits:..... 17,868
Federal Funds and Repos:..... 300	Federal funds and Borrowings:..... 0
Investments:..... 7,785	Other Liabilities:..... 311
Total Loans:..... 12,096	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 87	Total Liabilities:..... 18,179
Other Real Estate:..... 34	
Other Assets:..... 267	Total Equity Capital and Reserves:..... 3,272
Total Assets:..... 21,451	Total Liabilities and Capital:..... 21,451
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 20,000

Directors: A. A. Banks, G. E. Beley, Charles F. Luter, H. F. Norcross Jr., Eugene Vaughn, Lewis Wood

**Citizens Bank & Trust Company**  
Van Buren, AR

County: Crawford P.O. Box 469 72956 Population: 12,650  
 Branches in Town: 2 Telephone: 474-1201 Charter Number: 328  
 Other Branches: 1 FAX Number: 474-4630 Date: Dec. 20, 1910

Trust Department: Yes

Bank Holding Company Affiliate  
 Vista Bancorporation, Van Buren, AR

Chm./CEO: James G. Williamson  
 Sr. V.P./T.O./Cash.: Marion H. Riggs  
 V.P.: Michael R. Morrow  
 V.P.: Lance L. Lanier

Pres.: William W. Thomas  
 Sr. V.P.: Luther F. Gordy, III  
 V.P.: Tim J. Anderson

Cash and balances Due From Banks:..... 3,442	Deposits:..... 67,011
Federal Funds and Repos:..... 0	Federal funds and Borrowings:..... 446
Investments:..... 22,283	Other Liabilities:..... 533
Total Loans:..... 46,321	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 952	Total Liabilities:..... 67,990
Other Real Estate:..... 658	
Other Assets:..... 1,239	Total Equity Capital and Reserves:..... 6,905
Total Assets:..... 74,895	Total Liabilities and Capital:..... 74,895
Total Trust Assets:..... 608	Number of Shares Outstanding:..... 16,000

Directors: John Robert Ballentine, Jimmy D. Gooch, Morrill Harriman, Marion H. Riggs, Paul Shirley, William W. Thomas, James G. Williamson Jr.

**The Peoples Bank  
Waldo, AR**

County: Columbia  
Branches in Town: 1  
Other Branches: 2

P. O. Box 426 71770  
Telephone: 693-5551

Population: 1,600  
Charter Number: 313  
Date: Jun. 22, 1910

Trust Department: Yes

**Bank Holding Company Affiliate  
Golden Oaks Bancshares, Inc., Waldo, AR**

CEO/Pres./T.O.: Harold Fincher  
Sr. V.P.: Dorothy J. Fincher  
Asst. V.P.: Jill Jackson  
Asst. Cash.: Kathryn Gass

Ex. V.P.: Richard Clark  
V.P./Cash.: Joyce Crane  
Asst. V.P.: Jeanie Rowe

Cash and balances Due From Banks:.....	658	Deposits:.....	21,588
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	550
Investments:.....	17,384	Other Liabilities:.....	159
Total Loans:.....	6,930	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	0	Total Liabilities:.....	22,297
Other Real Estate:.....	0		
Other Assets:.....	344	Total Equity Capital and Reserves:.....	3,029
Total Assets:.....	25,326	Total Liabilities and Capital:.....	25,326
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Harold Fincher, Richard Clark, Dorothy J. Fincher, Imogene M. Clark, Pam Davis, Mary Baird, Clark Fincher, Betty Harris, Betty Scott, G. F. Scott

**Bank of Waldron  
Waldron, AR**

County: Scott  
Branches in Town: 1  
Other Branches: 0

P. O. Box 278 72958  
Telephone: 637-2161

Population: 2,642  
Charter Number: 72  
Date: Apr. 3, 1901

Trust Department: Yes

**Bank Holding Company Affiliate  
None**

Chm.: Dale Rodgers  
CEO: Bill R. Philpot  
Sr. V. P.: Robert Akers  
Cash.: Linda Tanner

Ex. V.P./T.O.: Knox Dozier  
V.P.: Kelley Hent  
Asst. V.P.: Debra Fuller

Cash and balances Due From Banks:.....	1,444	Deposits:.....	51,844
Federal Funds and Repos:.....	555	Federal funds and Borrowings:.....	0
Investments:.....	15,544	Other Liabilities:.....	462
Total Loans:.....	41,595	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	330	Total Liabilities:.....	52,306
Other Real Estate:.....	318		
Other Assets:.....	801	Total Equity Capital and Reserves:.....	8,281
Total Assets:.....	60,587	Total Liabilities and Capital:.....	60,587
Total Trust Assets:.....	4,004	Number of Shares Outstanding:.....	24,000

Directors: Dale Rodgers, Bill R. Philpot, Knox Dozier, Kelly Ashford, Billy J. Black, Robert Akers, Jim H. Currier, Rena Owens, James Richmond



**The Scott County Bank  
Waldron, AR**

County: Scott  
Branches in Town: 0  
Other Branches: 0

P. O. Box 838 72958  
Telephone: 637-3191

Population: 2,642  
Charter Number: 741  
Date: Feb. 20, 1980

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: John E. Chambers, III  
V.P./Cash.: Trisha Sikes  
V.P.: Bill Marsh

Pres.: Patsy Hawkins  
V.P.: Robbie Zimmer

Cash and balances Due From Banks:.....	939	Deposits:.....	33,082
Federal Funds and Repos:.....	875	Federal funds and Borrowings:.....	0
Investments:.....	10,990	Other Liabilities:.....	364
Total Loans:.....	22,403	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	936	Total Liabilities:.....	33,446
Other Real Estate:.....	15		
Other Assets:.....	503	Total Equity Capital and Reserves:.....	3,215
Total Assets:.....	36,661	Total Liabilities and Capital:.....	36,661
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	40,000

Directors: W. R. "Bud" Rice, Thurman Fenner, Roy Hale, J. B. Cox, Patsy Hawkins, John E. Chambers III

**First State Bank  
Warren, AR**

County: Bradley  
Branches in Town: 1  
Other Branches: 1

P. O. Box 29 71671  
Telephone: 226-2601

Population: 9,971  
Charter Number: 739  
Date: Dec. 12, 1978

Trust Department: Yes

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

CEO/T.O.: Freddie M. Mobley  
Chm.: Virginia M. Ryburn

Ex. V.P.: Hugh A. Quimby

Cash and balances Due From Banks:.....	1,183	Deposits:.....	51,363
Federal Funds and Repos:.....	600	Federal funds and Borrowings:.....	709
Investments:.....	22,095	Other Liabilities:.....	470
Total Loans:.....	31,950	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	419	Total Liabilities:.....	52,542
Other Real Estate:.....	222		
Other Assets:.....	1,053	Total Equity Capital and Reserves:.....	4,980
Total Assets:.....	57,522	Total Liabilities and Capital:.....	57,522
Total Trust Assets:.....	1,066	Number of Shares Outstanding:.....	59,000

Directors: Robert E. Garner, Roger George, Freddie M. Mobley, Hugh A. Quimby, Bennie Ryburn Jr., Virginia M. Ruburn, Bennie Ryburn III, J. C. Thompson, H. Sidney Wharton

**Warren Bank & Trust Company**  
Warren, AR

County: Bradley  
Branches in Town: 2  
Other Branches: 1

P. O. Box 350 71671  
Telephone: 226-2621

Population: 9,971  
Charter Number: 80  
Date: Dec. 28, 1901

Trust Department: Yes

Bank Holding Company Affiliate  
None

Pres./T.O.: Gerald D. Burton  
V.P.: Walter J. Rutledge

Ex. V.P.: Thomas M. Hargrove  
V.P./Cash.: James E. Smith

Cash and balances Due From Banks:.....	3,528	Deposits:.....	73,188
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	1,480
Investments:.....	43,493	Other Liabilities:.....	903
Total Loans:.....	35,587	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	720	Total Liabilities:.....	75,571
Other Real Estate:.....	244		
Other Assets:.....	1,776	Total Equity Capital and Reserves:.....	9,777
Total Assets:.....	85,348	Total Liabilities and Capital:.....	85,348
Total Trust Assets:.....	12,238	Number of Shares Outstanding:.....	48,000

Directors: L. H. Derby Jr., L. W. Ederington, John B. Frazer Jr., F. Martin Hankins,  
W. Sykes Harris, J. E. Hurley Jr., C. A. Milton, Gerard Sangster, G. F. Wynne

**Bank of Weiner**  
Weiner, AR

County: Poinsett  
Branches in Town: 0  
Other Branches: 1

P. O. Box 307 72479  
Telephone: 684-2221

Population: 750  
Charter Number: 276  
Date: Apr. 2, 1909

Trust Department: Yes

Bank Holding Company Affiliate  
None

CEO: John R. Hogue  
Sr. V.P.: Michael D. Gillis  
V.P.: Paulette E. Fahr

Ex. V.P.: Niles A. Bise  
V.P.: Philip W. Hesse  
T.O.: John R. Hogue

Cash and balances Due From Banks:.....	1,076	Deposits:.....	28,260
Federal Funds and Repos:.....	3,050	Federal funds and Borrowings:.....	0
Investments:.....	8,853	Other Liabilities:.....	639
Total Loans:.....	18,941	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	103	Total Liabilities:.....	28,899
Other Real Estate:.....	200		
Other Assets:.....	963	Total Equity Capital and Reserves:.....	4,287
Total Assets:.....	33,186	Total Liabilities and Capital:.....	33,186
Total Trust Assets:.....	1,801	Number of Shares Outstanding:.....	8,000

Directors: John R. Hogue, Ernest L. Hogue, Herbert D. Ziegenhorn, Charles E. Givens, Niles A. Bise

## Merchants & Farmers Bank West Helena, AR

County: Phillips                      P. O. Box 2507 72390                      Population: 11,005  
 Branches in Town: 2                      Telephone: 572-3481                      Charter Number: 700  
 Other Branches: 0                      FAX Number: 572-1901                      Date: Oct. 4, 1948

Trust Department: Yes

### Bank Holding Company Affiliate Southern Bancshares, Inc., West Helena, AR

Chm.: Brooks Griffin	CEO: Douglas Simmons
Pres.: Bill Simmons	Ex. V.P./Cash.: James A. Bogle
Sr. V.P./Mktg: Gordon M. White	Sr. V.P./T.O.: E. F. Kalb, Jr.
Cash and balances Due From Banks:..... 5,343	Deposits:..... 72,589
Federal Funds and Repos:..... 0	Federal funds and Borrowings:..... 6,600
Investments:..... 33,886	Other Liabilities:..... 970
Total Loans:..... 44,240	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 1,058	Total Liabilities:..... 80,159
Other Real Estate:..... 37	Total Equity Capital and Reserves:..... 5,997
Other Assets:..... 1,592	Total Liabilities and Capital:..... 86,156
Total Assets:..... 86,156	Number of Shares Outstanding:..... 20,000
Total Trust Assets:..... 697	

Directors: William B. Benton, James E. Boyd, Brooks Griffin, Jerry Kelley, Walter L. Morris, Bill Simmons, Douglas Simmons, Herman H. Storey

## Bank of West Memphis West Memphis, AR

County: Crittenden                      P. O. Box 2128 72303                      Population: 30,000  
 Branches in Town: 3                      Telephone: 735-2922                      Charter Number: 601  
 Other Branches: 0                      FAX Number: 735-0849                      Date: Apr. 21, 1928

Trust Department: Yes

### Bank Holding Company Affiliate Bancshares of West Memphis, West Memphis, AR

Chm.: George Dunklin	CEO/Pres.: Jack K. Hogan
Ex. V.P.: Robert L. Wright	Sr. V.P./T.O.: Arley Knight
Sr. V.P.: Robert L. Naylor	Sr. V.P.: Paul Neal
V.P./Cash.: Jo Duncan	V.P.: Adonna Parker
Cash and balances Due From Banks:..... 4,977	Deposits:..... 62,744
Federal Funds and Repos:..... 3,800	Federal funds and Borrowings:..... 0
Investments:..... 34,454	Other Liabilities:..... 448
Total Loans:..... 26,075	Subordinated Debt:..... 0
Bank Premises and Fixed Assets:..... 582	Total Liabilities:..... 63,192
Other Real Estate:..... 371	Total Equity Capital and Reserves:..... 8,211
Other Assets:..... 1,144	Total Liabilities and Capital:..... 71,403
Total Assets:..... 71,403	Number of Shares Outstanding:..... 100,000
Total Trust Assets:..... 3,086	

Directors: Davis Biggs, George H. Dunklin, M. E. Black Dunklin, James A. Heath, Jack K. Hogan, Keith Ingram, W. Kent Ingram Jr., Pat K. Magruder, Lloyd C. McCuiston Jr., Paul O'Neal, J. C. Tennison, J. Frank Waggener

**Wilmot State Bank**  
Wilmot, AR

County: Ashley P. O. Box 95 71676 Population: 1,227  
 Branches in Town: 0 Telephone: 473-2211 Charter Number: 676  
 Other Branches: 0 Date: Oct. 25, 1937

Trust Department: No

Bank Holding Company Affiliate  
None

CEO: Kenneth M. Allbritton

Cash and balances Due From Banks:.....	281	Deposits:.....	8,165
Federal Funds and Repos:.....	1,355	Federal funds and Borrowings:.....	0
Investments:.....	3,480	Other Liabilities:.....	80
Total Loans:.....	4,399	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	76	Total Liabilities:.....	8,245
Other Real Estate:.....	0		
Other Assets:.....	193	Total Equity Capital and Reserves:.....	1,539
Total Assets:.....	9,784	Total Liabilities and Capital:.....	9,784
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,000

Directors: William B. deYampert, John B. Currie, John B. Currie Jr., Thomas F. Scannell III, Jack Gardner, William J. Currie

**American State Bank**  
Wilson, AR

County: Mississippi P. O. Box 338 72395 Population: 1,151  
 Branches in Town: 0 Telephone: 655-8374 Charter Number: 262  
 Other Branches: 1 Date: Oct. 3, 1908

Trust Department: No

Bank Holding Company Affiliate  
None

Chm.: Steve Wilson CEO: Charles L. Miller  
 V.P.: Mary Emily Thompson V.P.: Don Bassham  
 Cash: Alice Griffin

Cash and balances Due From Banks:.....	649	Deposits:.....	14,527
Federal Funds and Repos:.....	1,770	Federal funds and Borrowings:.....	0
Investments:.....	7,926	Other Liabilities:.....	130
Total Loans:.....	6,335	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	173	Total Liabilities:.....	14,657
Other Real Estate:.....	12		
Other Assets:.....	253	Total Equity Capital and Reserves:.....	2,461
Total Assets:.....	17,118	Total Liabilities and Capital:.....	17,118
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Harold Clemon, Sumner R. Cullom, C. L. Denton Jr., Phillip Forrester, J. B. Hilliard, Charles L. Miller, Michael E. Wilson, Midred P. Wilson, R. E. L. Wilson V, Steve Wilson

**Cross County Bank  
Wynne, AR**

County: Cross	P. O. Box 9 72396	Population: 8,446
Branches in Town: 1	Telephone: 238-8171	Charter Number: 25
Other Branches: 1	FAX Number: 238-8171	Date: Jun. 5, 1891

Trust Department: Yes

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

CEO/Pres./T.O.: Ken McClahahan	V.P.: Mac McClahanan
V.P.: Leon Foust	V.P.: Mazie Ballard
V.P.: Jack Runsick	V.P.: Ann Jones
Cash.: Beth Dildine	

Cash and balances Due From Banks:.....	2,771	Deposits:.....	69,204
Federal Funds and Repos:.....	5,475	Federal funds and Borrowings:.....	548
Investments:.....	28,715	Other Liabilities:.....	771
Total Loans:.....	37,580	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	1,054	Total Liabilities:.....	70,523
Other Real Estate:.....	104		
Other Assets:.....	1,509	Total Equity Capital and Reserves:.....	6,685
Total Assets:.....	77,208	Total Liabilities and Capital:.....	77,208
Total Trust Assets:.....	530	Number of Shares Outstanding:.....	4,000

Directors: Willard G. Burks, Albert A. Hess, John H. Johnston Jr., James A. Richardson, Guy E. Fisher, Marvin T. Hagaman, Pete L. Imboden III, Roger E. Pohlner, Ken McClanahan

**First Arkansas Bank  
Wynne, AR**

County: Cross	P.O. Box 189 72396	Population: 8,446
Branches in Town: 0	Telephone: 238-2265	Charter Number: 228
Other Branches: 1	FAX Number: 238-7030	Date: Jan. 24, 1907

Trust Department: No

Bank Holding Company Affiliate  
Cherry Valley Bancshares, Inc., Wynne, AR

CEO/Pres.: W. M. Smith, III	V.P.: Emmett Milam
V.P.: Burnis Posey	Cash.: Yvonne Lace

Cash and balances Due From Banks:.....	576	Deposits:.....	19,791
Federal Funds and Repos:.....	0	Federal funds and Borrowings:.....	2,700
Investments:.....	9,734	Other Liabilities:.....	253
Total Loans:.....	13,101	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	710	Total Liabilities:.....	22,744
Other Real Estate:.....	0		
Other Assets:.....	487	Total Equity Capital and Reserves:.....	1,864
Total Assets:.....	24,608	Total Liabilities and Capital:.....	24,608
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	2,000

Directors: W. M. Smith Jr., W. M. Smith III, Harry Melhorn III, Edward Maddox, H. H. Beasley, Emmett Milam

**The Bank of Yellville**  
Yellville, AR

County: Marion	P. O. Box 325 72687	Population: 1,044
Branches in Town: 0	Telephone: 449-4231	Charter Number: 691
Other Branches: 1	FAX Number: 449-4231	Date: Dec. 13, 1945

Trust Department: Yes

Bank Holding Company Affiliate  
Mountain Bancshares, Inc. Yellville, AR

CEO: Charles Campbell	Ex. V.P./Chm.: Judy R. Loving
V.P.: Chloe Richardson	Asst. V.P.: R.D. Jackson

Cash and balances Due From Banks:.....	1,625	Deposits:.....	38,841
Federal Funds and Repos:.....	1,000	Federal funds and Borrowings:.....	0
Investments:.....	15,664	Other Liabilities:.....	253
Total Loans:.....	22,387	Subordinated Debt:.....	0
Bank Premises and Fixed Assets:.....	754	Total Liabilities:.....	39,094
Other Real Estate:.....	983		
Other Assets:.....	633	Total Equity Capital and Reserves:.....	3,952
Total Assets:.....	43,046	Total Liabilities and Capital:.....	43,046
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,781

Directors: Judy R. Loving, Charles D. Campbell, Fred Berry, Dan Duren, Karl King, Oran Carter, Owen Kompellen, H. C. Hall, Susan Wendel, Frank Bailey

**SEVENTY-FIFTH REPORT**

**OF**

**STATE CHARTERED TRUST  
COMPANIES, INDUSTRIAL LOAN  
INSTITUTIONS AND NON PROFIT  
ORGANIZATIONS**

**(NOT ENGAGED IN COMMERCIAL BANKING)**

**(NOT INSURED BY THE FEDERAL DEPOSIT  
INSURANCE CORPORATION)**

**JUNE 30, 1989**











