

REPORT OF  
THE  
BANK COMMISSIONER  
OF ARKANSAS  
1992



BILL CLINTON  
Governor

BILL J. FORD  
Bank Commissioner

Seventy-Eighth Annual

REPORT OF

THE

BANK COMMISSIONER



JUNE 30, 1992

**STATE OF ARKANSAS**  
**OFFICE OF STATE BANK DEPARTMENT**

June 30, 1992

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-Eighth Annual Report of the Bank Commissioner of Arkansas pursuant to the provisions of Act 113 of 1913. The financial and statistical data contained in this report has been compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 1992.

The Department supervised 185 financial institutions as of June 30, 1992, including 180 state chartered commercial banks, two trust companies, two industrial loan institutions, and one non-profit corporation. The assets of all institutions supervised totaled \$11,564,524,000 at fiscal year end with \$11,507,522,000 representing the total assets of the state chartered commercial banks, a 13.19 percent increase over the \$10,166,899,000 reported one year ago. In addition to the institutions noted above, the Department also supervised 126 bank holding companies which own state chartered banks, and 79 trust departments operated by state chartered banks.

One new bank, First Community Bank, Conway, was chartered as a result of an application filed by local investors. Another new charter, Bank of Hot Springs, Hot Springs, resulted from its conversion from a national bank. Six other new banks, Citizens Bank of Northwest Arkansas, Fayetteville; Greers Ferry Lake State Bank, Heber Springs; First State Bank, Huntsville; Citizens First Bank, Little Rock; Peoples Bank, Paragould; and First Western Bank and Trust Company, Rogers, resulted from the emergency acquisition of failed financial institutions or their branches. Thirty-one applications for the establishment of new branch bank facilities were approved with twenty-three resulting from the failure of other financial institutions. No state chartered bank failure occurred during the fiscal year.

The mission of the State Bank Department through Quality Management is to allocate available resources existing in our Examination, Data Processing, and Administrative Services Divisions to implement an effective bank regulatory program. The Department has been and will continue to be an advocate of banking in the implementation of this program. Our primary focus is to ensure the continuance of safe and sound financial practices in state chartered banking institutions. It would follow that the financial services offered by these sound institutions should foster economic growth and meet the public demand for these services in their communities. To accomplish this mission, the Department is committed to the development of its staff through education, economic rewards and the availability of a work environment conducive to high productivity.

Seventy-Eighth Report

The State Bank Department maintains a Strategic Plan which the Department's employees develop on an annual basis as a part of our Quality Management program. The Plan details the goals and objectives to be applied in satisfying legislative mandates. They encompass every facet of the Department's operation and are intended to reflect increased productivity and a more efficient and enhanced utilization of our resources for both current and anticipated needs in serving the citizens of Arkansas.

We at the Department thank you for the support you and your staff provide and assure you of our continuing efforts to maintain the highest level of professionalism in the performance of our responsibilities and in the fulfillment of the mission of the Department.

Cordially,

Bill J. Ford  
Bank Commissioner



# TABLE OF CONTENTS

Legal Holidays . . . . .	2
Commissioners of The Bank Department . . . . .	3
State Banking Board . . . . .	4
Departmental Roster . . . . .	5
New Bank Charters Approved . . . . .	8
New Branches Approved . . . . .	9
Fiscal Report of The Bank Department . . . . .	12
Federal Supervisory Agencies . . . . .	13
Trade Associations . . . . .	18
Consolidated Report of Condition of State Chartered Banks . . . . .	20
Consolidated Statement of State Chartered Trust Departments . . . . .	21
Consolidated Report of Condition of National Banks . . . . .	22
Capital to Asset Ratios . . . . .	23
National Banks . . . . .	28
Report of State Chartered Commercial Banks . . . . .	32
Report of Other State Chartered Financial Institutions . . . . .	124
Commercial Banks Listed by County . . . . .	128
Bank Holding Companies . . . . .	136
Abbreviations . . . . .	178

## 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 in 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 31, 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. McAdams . . . . .	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. Larry G. Nelson  
Peoples Bank & Trust Co.  
Drawer B  
Mountain Home, Arkansas 72653  
TELEPHONE: 425-2166  
TERM EXPIRES 12-31-92

Mr. Gary D. Reinboth  
Chairman  
21 Razorback Road  
Rogers, Arkansas 72756  
TELEPHONE: 273-3334  
TERM EXPIRES: 12-31-93

Mr. T. E. Patterson  
5520 W. 30th Street  
Little Rock, Arkansas 72204  
TELEPHONE: 375-4611  
TERM EXPIRES: 12-31-93

Mr. Bob Willett  
Vice Chairman  
Smackover State Bank  
P. O. Drawer 107  
Smackover, Arkansas 71762  
TELEPHONE: 725-3051  
TERM EXPIRES: 12-31-94

Mr. Lindley V. Smith, Jr.  
Bank of Tuckerman  
P. O. Box 700  
Tuckerman, Arkansas 72473  
TELEPHONE: 349-5155  
TERM EXPIRES: 12-31-95

Mr. Robert Hill  
P. O. Box 385  
Perryville, Arkansas 72126  
TELEPHONE: 889-5116  
TERM EXPIRES: 12-31-96

Arkansas State Bank Department  
Tower Building, Suite 500  
323 Center Street  
Little Rock, Arkansas 72201-2613  
(501) 324-9019 FAX (501) 324-9028

## DEPARTMENTAL ROSTER

Bill J. Ford - Bank Commissioner

### EXAMINATION AND SUPERVISION DIVISION

Gregory M. Stewart - Chief Examiner

- Regulatory Examinations
- Regulatory and Banking Procedures
- Bank Performance Evaluation and Monitoring
- Division Personnel Recruitment

Luther Guinn - Assistant Chief Examiner

- Brenda J. Jones - Jr. EDP Examiner
- H. Wilks Marshall - Field Supervisor (Commercial)
- Thomas M. Narrell - Field Supervisor (Trust/Compliance)
- Diane Wright - Field Supervisor (Commercial)

Larry M. Hillyard - Assistant Chief Examiner

- Carolyn J. Bearden - Field Supervisor (BHC)
- Steve L. Bryan - Field Supervisor (Commercial)
- Richard D. Buzbee - Field Supervisor (Commercial)
- John B. Frazer - Field Supervisor (Commercial)

Janet Griebel - Bank Training and Examination Services Manager

- Training/Education
- Administrative Support

### ENFORCEMENT AND ECONOMIC DEVELOPMENT DIVISION

Don R. Clark - Assistant Bank Commissioner

- Regulatory Enforcement Actions
- Economic Development
- Consumer Complaints
- State Banking Board
- Quality Management Coordinator

## CORPORATE AND ADMINISTRATION DIVISION

Ronny A. Clay - Assistant Bank Commissioner

Jacquelin J. Dicus - Director of Administrative Services

- Accounting and Employee Services
- Expense Disbursements
- Budget and Personnel
- Physical Plant and Equipment
- Administrative Support
- Performance Evaluation
- Division Personnel Recruitment

Candace A. Franks - Attorney

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

Julian E. Rainey - Financial Analyst

John R. French - 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

### BANK SENIOR EXAMINER

Tim Beaver  
H. R. "Chip" Dortch, Jr.  
(Trust/Compliance)  
Ted Finkbeiner  
James M. Franklin, Jr.  
John Long  
Bill Milum

Baker Moseley  
Gary Oltmann  
M. Gregg Qualls  
Marivel Tounzen  
Kent T. Williamson  
Luke B. Webre

### FINANCIAL EXAMINER II

Cindy Clanton  
(Trust/Compliance)  
Judy L. Cornett  
Jerry Corrothers

Jaqueline Dye  
Sykes Harvey  
R. D. Jackson  
Joe Bill Yee

### FINANCIAL EXAMINER I

Benjamin F. Bigger, III  
Mary C. Pennebaker  
W. Chris Roberts

Michael G. Saunders  
Blake W. Whitley  
Chris C. Wilson

### FINANCIAL EXAMINER TRAINEE

Patricia M. Arendale  
John W. Ashby  
Robert M. Henry  
John A. Menotti  
Michael R. Moers  
Jason R. Nier  
Jack M. Otten

Richard S. Plotkin  
Gene W. Porter, Jr.  
Rob L. Robinson  
Charles M. Stoddard  
Eric Townsend  
Paula K. Wilson

### ACCOUNTING STAFF

Patricia L. Wallis - Accounting Supervisor  
Lisa K. Phillips - Accountant

### SUPPORT STAFF

Mindy Beaver - Administrative Assistant II  
Jane R. English - Administrative Assistant  
Lori A. Farr - Legal Secretary  
Martha A. Harris - Secretary II  
Cynthia L. Nixon - Administrative Assistant II  
Brenda L. Strachan - Management Project Analyst  
Joy A. Thomas - Secretary II

## NEW BANK CHARTERS APPROVED

FIRST COMMUNITY BANK  
1001 Front Street  
P.O. Box 938  
Conway, Arkansas 72032-0938

(New bank charter approved July 20  
1991.)

CITIZENS BANK OF NORTHWEST ARKANSAS  
3500 North College  
P.O. Box 1407  
Fayetteville, Arkansas 72702-1407

(New bank charter (EMERGENCY) approved  
August 16, 1991.)

GREERS FERRY LAKE STATE BANK  
421 West Main Street  
P.O. Box 970  
Heber Springs, Arkansas 72543-0970

(New bank charter (EMERGENCY) approved  
July 26, 1991.)

BANK OF HOT SPRINGS  
Grand and Central  
P.O. Box 1799  
Hot Springs, Arkansas 71902-1799

(Conversion from national charter  
approved August 15, 1991.)

FIRST STATE BANK  
Highway 68 West  
P.O. Box 667  
Huntsville, Arkansas 72740-0667

(New bank charter (EMERGENCY) approved  
July 26, 1991.)

CITIZENS FIRST BANK  
320 West Capitol  
P.O. Box 1951  
Little Rock, Arkansas 72201-1951

(New bank charter (EMERGENCY) approved  
September 6, 1991.)

PEOPLES BANK  
 300 West Emerson  
 P.O. Box 490  
 Paragould, Arkansas 72451-0490

(New bank charter (EMERGENCY) approved  
 September 13, 1991.)

FIRST WESTERN BANK AND TRUST COMPANY  
 West Walnut and Rife Drive  
 P.O. Box 749  
 Rogers, Arkansas 72756-0749

(New bank charter (EMERGENCY) approved  
 July 26, 1991.)

## NEW BRANCHES APPROVED

NAME OF BANK	NEW BRANCH LOCATION
Merchants & Planters Bank & Trust Company Arkadelphia	105 Caddo Street Arkadelphia
First State Bank Beebe	6929 John F. Kennedy Blvd North Little Rock
Benton State Bank Benton	Main and Military Benton
American State Bank Charleston	89 Phoenix Village Fort Smith
Arkansas State Bank Clarksville	708 West Main Clarksville
Bank of Delight Delight	106 East 2nd Street Prescott
First Commercial Bank of Lonoke County England	106 South Second Street Cabot
McIlroy Bank & Trust Fayetteville	1164 East Joyce Street Fayetteville
Citizens Bank of Northwest Arkansas Fayetteville	2000 West Walnut Rogers
Greers Ferry Lake State Bank Heber Springs	Thriftway Shopping Center Clinton

<b>NAME OF BANK</b>	<b>NEW BRANCH LOCATION</b>
Heber Springs State Bank Heber Springs	Lakewood Village Mall Fairfield Bay
Bank of Hot Springs Hot Springs	5501 Central Avenue Hot Springs
Bank of Hot Springs Hot Springs	3021 Malvern Avenue Hot Springs
The Arkansas Bank Jonesboro	124 South 15th Street Paragould
The Arkansas Bank Jonesboro	264 North Third Street Piggott
Citizens Bank Jonesboro	2500 East Highland Drive Jonesboro
Citizens First Bank Little Rock	650 South Shackleford, Suite 150 Little Rock
Citizens First Bank Little Rock	101 Pharr Maumelle
MidSouth Bank Monette	500 Drew Street Monette
Bank of Mountain View Mountain View	Main and Oak Streets Mountain View
Pike County Bank Murfreesboro	202 West Bishop Nashville
Bank of Little Rock North Little Rock	5600 R Street Little Rock
The Twin City Bank North Little Rock	10 Crestview Plaza Jacksonville
The Twin City Bank North Little Rock	8008 Geyer Springs Road Little Rock
Bank of Ozark Ozark	2001 West Commercial Ozark
Peoples Bank Paragould	Highway 49 North & Sikes Rd Rector
Smackover State Bank Smackover	125 West 5th El Dorado

<b>NAME OF BANK</b>	<b>NEW BRANCH LOCATION</b>
Springdale Bank and Trust Springdale	3950 West Sunset Avenue Springdale
Bank of Star City Star City	2201 East harding Pine Bluff
First State Bank Warren	400 North Main Warren
Bank of West Memphis West Memphis	125 West Broadway West Memphis



The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 1991 through June 30, 1992.

### RECEIPTS

Cash Balance June 30, 1991		\$1,065,296.18
Examination and Assessment Fees . . . . .	3,249,020.69	
Charter and Amendment Fees . . . . .	9,720.00	
Teller's Facility Application and all Protest Fees . . . . .	45,075.00	
Miscellaneous Fees . . . . .	10,482.16	
Reimbursement for M & R Sales . . . . .	14,797.97	
Warrant Cancellations . . . . .	964.58	
Refund to Expenditure . . . . .	3,841.74	
		<u>3,333,902.14</u>
		4,399,198.32

### DISBURSEMENTS

Salaries . . . . .	1,878,903.88	
Maintenance and General Operations . . . . .	699,826.56	
S.S., Retirement and Insurance Matching . . . . .	431,292.04	
Professional Services and Fees . . . . .	55,225.88	
Conference Fees and Travel . . . . .	121,437.89	
Capital Outlay . . . . .	116,367.95	
Data Processing . . . . .	7,505.71	
Proceeds from M & R . . . . .	8,553.46	
Service Charged by State Treasurer . . . . .	49,557.23	
Total Disbursements		3,368,670.60
Cash Balance June 30, 1992		<u>1,030,527.72</u>
		4,399,198.32

# 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 F. Benner . . . . . Assistant Regional Director  
 Joseph M. McGovern . . . . . Assistant Regional Director  
 Ronny G. Parham . . . . . Assistant Regional Director  
 Sylvia J. Horne . . . . . Assistant Regional Director  
 Phillip H. Schwartz . . . . . Regional Counsel

Little Rock Field Office  
 3805 McCain Park Drive, Suite 112  
 North Little Rock, Arkansas 72116  
 P. O. Box 16355  
 Telephone Number: (501) 758-7676  
 Fax Number: (501) 758-8095

Larry T. Tadlock . . . . . Field Office Supervisor

Memphis Field Office  
 Building D, Suite 275  
 1355 Lynnfield Road  
 Memphis, Tennessee 38119  
 Telephone Number: (901) 763-1775  
 Fax Number: (901) 763-4163

William W. Quinn . . . . . Field Office Supervisor

Shreveport Field Office  
 1914 Citizens Drive  
 Bossier City, Louisiana 71111  
 Telephone Number: (318) 746-8283  
 Fax Number: (318) 742-2451

Don R. Turner . . . . . Field Office Supervisor

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

411 Locust Street  
P. O. Box 442  
St. Louis, Missouri 63166  
Telephone Number: (314) 444-8444

- Thomas C. Melzer . . . . . President
- James R. Bowen . . . . . First Vice President
- William G. Dewald . . . . . Senior Vice President
- Henry H. Bourgaux . . . . . Senior Vice President
- Joan P. Cronin . . . . . Senior Vice President
- Mary H. Karr . . . . . Vice President  
General Counsel  
and Secretary
- 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  
Customer Support  
and Electronic Services
- William J. Sneed . . . . . Vice President  
Support Services
- Randall C. Sumner . . . . . Vice President  
Credit, Community Affairs  
and Contingency Planning

FEDERAL RESERVE BANK OF ST. LOUIS  
DISTRICT NO. 8

Little Rock Branch  
325 West Capitol Avenue  
P. O. Box 1261  
Little Rock, Arkansas 72203  
Telephone Number: (501) 324-8300

Karl W. Ashman . . . . . Vice President and Manager  
Thomas R. Calloway . . . . . Assistant Vice President  
David T. Rennie . . . . . Assistant Vice President

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

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

# COMPTROLLER OF THE CURRENCY

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

- Dean S. Marriott . . . . . 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
- William J. Suman . . . . . Director for Regional Bank Supervision

Little Rock Duty Station  
 10201 W. Markham, Suite 105  
 Little Rock, Arkansas 72205  
 Telephone Number: (501) 225-7228  
 Fax Number: (501) 225-2711

- Larry Winter . . . . . Field Manager
- F. Christian Dunn . . . . . Field Manager

Oklahoma City Field Office  
 301 N. W. 63rd Street, Suite 290  
 Oklahoma City, Oklahoma 73116  
 Telephone Number: (405) 848-8095  
 Fax Number: (405) 843-0961

- Kenneth I. Myers . . . . . 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 Analysis
- James P. Buff . . . . . Director for Administration
- A. Duncan McFarlane . . . . . Director for Regional Banks

Central Field Office  
Marquis One Tower, Suite 600  
245 Peachtree Center Avenue, N.E.  
Atlanta, Georgia 30303

- Vernon E. Fasbender . . . . . 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

- H. C. Carvill . . . . . Executive Director
- Floyd L. Parker . . . . . President  
President & Chief Executive Officer  
The Malvern National Bank, Malvern
- W. D. Glover . . . . . First Vice President  
Chairman & Chief Executive Officer  
First National Bank of Eastern Arkansas, Forrest City
- Wayne Clark . . . . . Second Vice President  
Chairman & Chief Executive Officer  
Fist National Bank, Berryville
- Loyd Swope . . . . . Treasurer  
Chairman, President & Chief Executive Officer  
Bank of Lincoln, Lincoln

# YOUNG BANKER SECTION OFFICERS

- Harvey Williams . . . . . President  
Assistant Vice President  
Simmons First National Bank, Pine Bluff
- Greg Angel . . . . . Senior Vice President  
Assistant Vice President  
First National Bank, Searcy
- David Falconer . . . . . Vice President  
Trust Officer  
Worthen National Bank, Little Rock
- Richard Munoz . . . . . Secretary  
Branch Manager  
City National Bank, Fort Smith
- Mark K. Turner . . . . . Education Coordinator  
Assistant Vice President  
The Malvern National Bank, Malvern

# ARKANSAS INDEPENDENT BANKERS ASSOCIATION

P. O. Box 206  
Hot Springs, Arkansas 71951-0206  
Telephone Number: (501) 525-1634  
Fax Number: (501) 525-0637

Richard G. Trammel . . . . . Executive Director

Ross Stout . . . . . President  
President & Chief Executive Officer  
Arkansas State Bank, Siloam Springs

Pete Maris . . . . . Vice President  
Chairman & Chief Executive Officer  
Bank of Little Rock, North Little Rock

James M. Park . . . . . Secretary  
President & Chief Executive Officer  
Bank of Cabot, Cabot

Max O. Taylor . . . . . Treasurer  
Chairman & Chief Executive Officer  
Smackover State Bank, Smackover

## Arkansas Association of Bank Holding Companies

Suite 1020 Boyle Building  
Little Rock, Arkansas 72201  
Telephone Number: (501) 374-2020  
Fax Number: (501) 374-7334

Charlotte May . . . . . Executive Director

John T. Hampton . . . . . Chairman  
President & Chief Executive Officer  
First Western Bancshares, Inc., Booneville

Michael Murphy . . . . . Vice Chairman  
President & Chief Executive Officer  
Fidelity National Bank of West Memphis, West Memphis

James R. Hall . . . . . Treasurer  
Chairman, President & Chief Executive Officer  
Dumas State Bank, Dumas



**CONSOLIDATED REPORT OF CONDITION OF THE  
180 STATE CHARTERED COMMERCIAL BANKS  
June 30, 1992  
(000's omitted)**

**ASSETS**

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$476,411
b. Interest-bearing balances	219,707
2. Securities	4,527,422
3.   a. Federal funds sold	252,576
b. Securities purchased under agreement to resell	5,601
4. Loans and lease financing receivables:	
a. Loans and lease, net of unearned income	5,678,234
b. Less: Allowances for loan and losses	88,269
c. Less: Allocated transfer risk reserve	0
d. Loans and lease, net of unearned income allowance, and reserve	5,589,965
5. Assets held in trading accounts	299
6. Premises and Fixed Assets (including capitalized lease)	171,941
7. Other real estate owned	45,432
8. Investments in unconsolidated subsidiaries and associated companies	2,325
9. Customers liability to this bank on acceptances outstanding	0
10. Intangible assets	36,665
11. Other assets	179,178
12. Total assets	11,507,522

**LIABILITIES**

13. Deposits:	
a. In domestic offices	10,227,980
(1) Noninterest-bearing	1,196,792
(2) Interest-bearing	9,031,188
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
(1) Noninterest-bearing	0
(2) Interest-bearing	0
14.   a. Federal funds purchased	35,900
b. Securities sold under agreement to repurchase	48,152
15. Demand notes issued to the U.S. Treasury	6,667
16. Other borrowed money	45,121
17. Mortgage indebtedness and obligations under capitalized leases	2,994
18. Bank's liability on acceptances executed and outstanding	0
19. Notes and debentures subordinated to deposits	1,625
20. Other liabilities	78,141
21. Total liabilities	10,446,580
22. Limited-life preferred stock	0

**EQUITY CAPITAL**

23. Perpetual preferred stock	12,856
24. Common stock	102,391
25. Surplus	363,254
26.   a. Undivided profits and capital reserves	585,158
b. LESS: Net unrealized loss on marketable equity securities	2,717
27. Cumulative foreign currency translation adjustment	0
28. Total equity capital	1,060,942
29. Total liabilities, limited-life preferred stock and equity capital	11,507,522

**CONSOLIDATED STATEMENT OF  
CONDITION OF THE  
79 STATE CHARTERED TRUST DEPARTMENTS  
June 30, 1992  
(000's omitted)**

**ASSETS**

1. Non-interest Bearing Deposits	
a. Own Bank and Affiliate Institutions	\$2,437
b. Other institutions	2,131
2. Interest Bearing Deposits	
a. Own Bank and Affiliate Institutions	67,718
b. Other Institutions	53,708
3. U.S. Government and Agency Obligations	195,848
4. State, County and Municipal Obligations	59,567
5. Other Short-Term Obligations	87,808
6. Other Notes and Bonds	34,878
7. Stocks	109,814
8. Collective Investment Fund Units	23,508
9. Real Estate Mortgages	18,707
10. Real Estate	47,317
11. Miscellaneous Assets	14,946
12. Suspense Accounts	1,183
13. Other	11,785
14. Total assets	731,355

**LIABILITIES****Trusts and Estates**

15. Employee Benefit	170,259
a. (Number of Accounts)	1,438
16. Personal Trusts	232,632
a. (Number of Accounts)	1,258
17. Estates and Guardianships	
a. (Number of Accounts)	285

**Agencies**

18. Employee Benefit	46,604
a. (Number of Accounts)	1,113
19. All Other	143,436
a. (Number of Accounts)	891

**Collective Investment Funds**

20. Employee Benefit	1,234
a. (Number of Accounts)	25
21. All Other	43,485
a. (Number of Accounts)	71
22. Corporate Trust Accounts	78,570
a. (Number of Accounts)	682
23. Corporate Agency Accounts	12,551
a. (Number of Accounts)	69
24. Profit Accounts	1,375
25. Suspense Accounts	1,209
26. Total Liabilities	731,355

**CONSOLIDATED REPORT OF CONDITION OF THE  
78 NATIONAL BANKS  
June 30, 1992  
(000's omitted)**

**ASSETS**

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$756,388
b. Interest-bearing balances	87,096
2. Securities	4,989,919
3. a. Federal funds sold	409,124
b. Securities purchased under agreement to resell	29,399
4. Loans and lease financing receivables:	
a. Loans and lease, net of unearned income	6,152,125
b. Less: Allowances for loan and losses	105,987
c. Less: Allocated transfer risk reserve	0
d. Loans and lease, net of unearned income allowance, and reserve	6,046,138
5. Assets held in trading accounts	28,701
6. Premises and Fixed Assets (including capitalized lease)	216,010
7. Other real estate owned	56,177
8. Investments in unconsolidated subsidiaries and associated companies	0
9. Customers liability to this bank on acceptances outstanding	0
10. Intangible assets	38,335
11. Other assets	205,451
12. Total assets	12,862,738

**LIABILITIES**

13. Deposits:	
a. In domestic offices	11,306,229
(1) Noninterest-bearing	1,793,208
(2) Interest-bearing	9,513,021
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
(1) Noninterest-bearing	0
(2) Interest-bearing	0
14. a. Federal funds purchased	96,100
b. Securities sold under agreement to repurchase	120,848
15. Demand notes issued to the U.S. Treasury	33,333
16. Other borrowed money	149,879
17. Mortgage indebtedness and obligations under capitalized leases	4,006
18. Bank's liability on acceptances executed and outstanding	0
19. Notes and debentures subordinated to deposits	4,375
20. Other liabilities	100,702
21. Total liabilities	11,815,472
22. Limited-life preferred stock	0

**EQUITY CAPITAL**

23. Perpetual preferred stock	144
24. Common stock	93,347
25. Surplus	312,623
26. a. Undivided profits and capital reserves	643,435
b. LESS: Net unrealized loss on marketable equity securities	2,283
27. Cumulative foreign currency translation adjustment	0
28. Total equity capital	1,047,266
29. Total liabilities, limited-life preferred stock and equity capital	12,862,738

## CAPITAL TO ASSET RATIOS

June 30, 1992

BANK	CITY	RATIO
Commercial Bank at Alma	Alma	9.40
First National Bank of Altheimer	Altheimer	22.86
Bank of Amity	Amity	18.47
Citizens First State Bank	Arkadelphia	8.90
Elk Horn Bank and Trust Company	Arkadelphia	9.40
Merchants & Planters Bank & Trust Company	Arkadelphia	7.62
First National Bank of Sharp County	Ash Flat	10.06
Bank of Ashdown, N. A.	Ashdown	11.01
The First National Bank in Ashdown	Ashdown	11.15
Bank of Atkins	Atkins	10.61
The Bank of Augusta	Augusta	15.22
Citizens State Bank	Bald Knob	7.47
Worthen National Bank of Batesville	Batesville	8.19
First National Bank of Arkansas	Batesville	5.71
The Citizens Bank	Batesville	7.93
Bank of Bearden	Bearden	19.30
Citizens Bank	Beebe	9.60
First State Bank	Beebe	7.55
The Union Bank of Benton	Benton	8.50
Benton State Bank	Benton	8.43
FirstBank, N. A.	Bentonville	9.45
Bank of Bentonville	Bentonville	10.23
The First National Bank of Berryville	Berryville	14.17
Bank of Blevins	Blevins	9.34
Farmers Bank and Trust Company	Blytheville	9.41
The First National Bank in Blytheville	Blytheville	10.01
Citizens Bank	Booneville	7.89
The Bank of Bradley	Bradley	9.00
FirstBank of Arkansas	Brinkley	9.40
Bank of Brinkley	Brinkley	13.92
Bank of Cabot	Cabot	9.68
The First National Bank of Izard County	Calico Rock	14.68
Merchants and Planters Bank, N. A.	Camden	8.66
Worthen National Bank of Camden	Camden	8.59
Caraway Bank	Caraway	5.81
Citizens Bank & Trust	Carlisle	10.72
Bank of Cave City	Cave City	9.24
American State Bank	Charleston	8.74
The Merchants & Planters Bank	Clarendon	9.30
Arkansas State Bank	Clarksville	7.28
Farmers Bank & Trust Company	Clarksville	8.24
Clinton State Bank	Clinton	7.54
First National Bank	Clinton	6.99
First Community Bank	Conway	19.55
The First National Bank of Conway	Conway	9.34
Worthen National Bank of Conway	Conway	7.92

BANK	CITY	RATIO
The Corning Bank	Corning	9.46
First National Bank of Crossett	Crossett	10.62
First State Bank	Crossett	9.27
Danville State Bank	Danville	12.24
Arkansas Valley Bank	Dardanelle	9.90
Bank of Dardanelle	Dardanelle	11.55
The First National Bank of DeQueen	DeQueen	12.27
First State Bank of DeQueen	DeQueen	11.44
DeWitt Bank and Trust Company	DeWitt	18.04
The First National Bank of DeWitt	DeWitt	8.99
Decatur State Bank	Decatur	14.67
Bank of Delight	Delight	7.79
Dermott State Bank	Dermott	13.03
First State Bank of Dermott	Dermott	10.83
Farmers & Merchants Bank	Des Arc	27.41
First National Bank of Howard County	Dierks	15.59
Dumas State Bank	Dumas	9.46
Merchants and Farmers Bank	Dumas	12.67
First Southern Bank	Earle	16.37
The Exchange Bank & Trust Company	El Dorado	10.14
The First National Bank of El Dorado	El Dorado	10.13
National Bank of Commerce of El Dorado	El Dorado	8.45
The Delta State Bank	Elaine	52.45
Bank of Elkins	Elkins	9.18
Bank of England	England	9.30
The Eudora Bank	Eudora	12.59
Bank of Eureka Springs	Eureka Springs	11.26
Bank of Evening Shade	Evening Shade	10.68
The Bank of Fayetteville, N. A.	Fayetteville	6.04
Citizens Bank of Northwest Arkansas	Fayetteville	7.55
McIlroy Bank & Trust	Fayetteville	7.92
Worthen National Bank of Northwest Arkansas	Fayetteville	9.51
1st Ozark National Bank	Flippin	6.22
First State Bank of Fordyce	Fordyce	9.51
Fordyce Bank & Trust Co.	Fordyce	9.15
First National Bank of Eastern Arkansas	Forrest City	10.63
Planters Bank & Trust Company	Forrest City	11.49
The City National Bank of Fort Smith	Fort Smith	8.22
The First National Bank of Fort Smith	Fort Smith	9.81
The Merchants National Bank of Fort Smith	Fort Smith	8.37
Planters & Merchants Bank	Gillett	10.90
The Bank of Glenwood	Glenwood	10.17
Caddo First National Bank	Glenwood	6.99
First State Bank	Gould	8.16
Bank of Gravett	Gravette	13.51
The First National Bank in Green Forest	Green Forest	12.67
Farmers Bank	Greenwood	12.76
First State Bank of Gurdon	Gurdon	9.05
Farmers Bank	Hamburg	10.18
Calhoun County Bank	Hampton	12.95
Mercantile Bank	Hardy	7.55
The Bank of Harrisburg	Harrisburg	10.47
The Security Bank	Harrison	8.95
Worthen National Bank of Harrison	Harrison	8.49

BANK	CITY	RATIO
Hazen First State Bank	Hazen	8.17
The Cleburne County Bank	Heber Springs	8.94
Greers Ferry Lake State Bank	Heber Springs	7.22
Heber Springs State Bank	Heber Springs	7.26
First National Bank of Cleburne County	Heber Springs	8.23
Helena National Bank	Helena	7.11
First National Bank of Phillips County	Helena	7.18
Bank of Holly Grove	Holly Grove	11.17
The First National Bank of Hope	Hope	12.28
The Citizens National Bank of Hope	Hope	9.62
Horatio State Bank	Horatio	9.74
Arkansas Bank and Trust Company	Hot Springs	8.85
Bank of Hot Springs	Hot Springs	8.05
Worthen National Bank of Hot Springs	Hot Springs	8.21
The Planters National Bank of Hughes	Hughes	11.85
The First National Bank of Huntsville	Huntsville	12.71
First State Bank	Huntsville	7.44
Peoples Bank	Imboden	7.22
First Jacksonville Bank and Trust	Jacksonville	8.52
Newton County Bank	Jasper	8.84
Citizens Bank of Jonesboro	Jonesboro	8.06
Mercantile Bank	Jonesboro	9.16
The Arkansas Bank	Jonesboro	6.79
Simmons First Bank of Jonesboro	Jonesboro	7.67
Union State Bank	Junction City	10.59
First Bank of Arkansas	Kensett	6.49
Pine State Bank	Kingsland	7.72
Madison Bank and Trust	Kingston	7.88
Simmons First Bank of Lake Village	Lake Village	10.46
Bank of Lake Village	Lake Village	12.84
River Valley Bank and Trust	Lavaca	10.40
Leachville State Bank	Leachville	8.30
Little River Bank	Lepanto	18.68
The First National Bank of Lewisville	Lewisville	9.52
Peoples Bank and Loan Co.	Lewisville	8.88
Bank of Lincoln	Lincoln	9.83
Arkansas Bankers Bank	Little Rock	10.65
Central Bank and Trust	Little Rock	9.61
Citizens First Bank	Little Rock	8.65
Eagle Bank and Trust Company	Little Rock	8.40
First Commercial Bank, N. A.	Little Rock	8.52
Metropolitan National Bank	Little Rock	6.81
One National Bank	Little Rock	17.01
Pulaski Bank and Trust Company	Little Rock	7.42
Union National Bank of Arkansas	Little Rock	9.08
Worthen National Bank of Arkansas	Little Rock	5.46
Bank of Lockesburg	Lockesburg	11.98
First State Bank	Lonoke	10.64
Farmers Bank & Trust Company	Magnolia	7.60
First National Bank of Magnolia	Magnolia	10.22
Bank of Malvern	Malvern	10.43
The Malvern National Bank	Malvern	10.22
Mercantile Bank, Mammoth Spring, Ark	Mammoth Spring	7.85
The Merchants & Planters Bank	Manila	12.29

BANK	CITY	RATIO
Bank of Mansfield	Mansfield	8.17
First National Bank at Marianna	Marianna	14.46
Citizens' Bank	Marion	9.60
Marked Tree Bank	Marked Tree	10.73
Searcy County Bank	Marshall	8.78
Bank of McCrory	McCrory	11.86
The First National Bank of McGehee	McGehee	13.16
McGehee Bank	McGehee	14.19
The Bank of North Arkansas	Melbourne	7.23
First National Bank in Mena	Mena	10.64
The Union Bank of Mena	Mena	9.09
MidSouth Bank	Monette	7.11
Commercial Bank & Trust Company	Monticello	9.13
Union Bank & Trust Company	Monticello	8.93
The First National Bank of Conway County	Morrilton	9.24
Morrilton Security Bank, N. A.	Morrilton	8.91
The Bank of Montgomery County	Mount Ida	13.73
First National Bank & Trust Company of Mountain Home	Mountain Home	10.56
Peoples Bank and Trust Company	Mountain Home	9.42
Bank of Mountain View	Mountain View	16.80
Bank of Mulberry	Mulberry	9.66
Pike County Bank	Murfreesboro	7.46
The First National Bank of Nashville	Nashville	9.97
Citizens National Bank of Nashville	Nashville	11.39
Worthen National Bank of Newark	Newark	8.54
First State Bank of Newport	Newport	8.95
Merchants & Planters' Bank	Newport	9.07
Bank of Little Rock	North Little Rock	9.81
National Bank of Arkansas in North Little Rock	North Little Rock	7.15
The Twin City Bank	North Little Rock	7.14
American State Bank	Osceola	18.65
First National Bank in Osceola	Osceola	10.34
The Planters Bank	Osceola	11.11
Bank of Ozark	Ozark	9.08
First National Bank	Paragould	11.59
Peoples Bank	Paragould	13.30
Security Bank	Paragould	7.71
The First National Bank at Paris	Paris	8.10
Southeast Arkansas Bank	Parkdale	9.37
First State Bank	Parkin	9.59
The Perry County Bank	Perryville	8.82
Piggott State Bank	Piggott	8.30
Pine Bluff National Bank	Pine Bluff	5.00
Simmons First National Bank of Pine Bluff	Pine Bluff	7.45
Worthen National Bank of Pine Bluff	Pine Bluff	8.43
First State Bank	Plainview	10.49
Bank of Pocahontas	Pocahontas	10.10
Planters and Stockmen Bank	Pocahontas	8.94
The Peoples Bank	Portland	10.03
Portland Bank	Portland	9.96
The Farmers and Merchants Bank	Prairie Grove	14.97
Bank of Prescott	Prescott	8.07
The Bank of Rector	Rector	8.19

BANK	CITY	RATIO
Farmers and Merchants Bank	Reyno	6.89
The Bank of Rison	Rison	16.46
Farmers and Merchants Bank	Rogers	13.67
First National Bank and Trust Company	Rogers	7.04
First Western Bank and Trust Company	Rogers	7.87
First Bank of Arkansas	Russellville	7.52
First National Bank of Russellville	Russellville	7.70
Worthen National Bank of Russellville	Russellville	7.93
Bank of Salem	Salem	7.45
Logan County Bank	Scranton	13.31
First National Bank	Searcy	10.64
First Security Bank	Searcy	8.37
First National Bank of Sheridan	Sheridan	12.17
Grant County Bank	Sheridan	11.75
Arkansas State Bank	Siloam Springs	12.02
First National Bank	Siloam Springs	6.85
Smackover State Bank	Smackover	9.96
Merchants & Planters Bank	Sparkman	9.39
The First National Bank of Springdale	Springdale	12.04
Springdale Bank and Trust	Springdale	9.10
Bodcaw Bank	Stamps	11.66
Bank of Star City	Star City	7.93
The Stephens Security Bank	Stephens	9.91
Citizens Bank	Strong	13.62
The Farmers & Merchants Bank	Stuttgart	9.39
First National Bank in Stuttgart	Stuttgart	9.61
Commercial National Bank of Texarkana	Texarkana	9.61
The State First National Bank of Texarkana	Texarkana	9.99
Bank of Trumann	Trumann	13.33
First State Bank of Arkansas	Trumann	9.31
Bank of Tuckerman	Tuckerman	12.69
First Delta Bank	Tyrone	13.44
Citizens' Bank & Trust Company	Van Buren	7.91
First National Bank of Crawford County	Van Buren	7.65
The Peoples Bank	Waldo	10.66
Bank of Waldron	Waldron	16.32
The Scott County Bank	Waldron	11.40
The Arkansas Bank	Walnut Ridge	8.69
The First National Bank of Lawrence County	Walnut Ridge	10.92
First State Bank of Warren	Warren	7.82
Warren Bank and Trust Company	Warren	12.09
Bank of Weiner	Weiner	12.15
Merchants and Farmers Bank	West Helena	8.15
Bank of West Memphis	West Memphis	10.36
Fidelity National Bank of West Memphis	West Memphis	8.37
First National Bank in West Memphis	West Memphis	11.94
Wilmot State Bank	Wilmot	16.07
The First National Bank of Wynne	Wynne	9.22
Cross County Bank	Wynne	9.01
First Arkansas Bank	Wynne	13.66
The Bank of Yellville	Yellville	9.35



## NATIONAL BANKS

June 30, 1992

(000's omitted)

NAME	CITY	ASSETS
First National Bank of Altheimer	Altheimer	10,307
First National Bank of Sharp County	Ash Flat	102,102
Bank of Ashdown, N. A.	Ashdown	41,475
The First National Bank in Ashdown	Ashdown	51,904
First National Bank of Arkansas	Batesville	33,220
Worthen National Bank of Batesville	Batesville	146,541
FirstBank, N. A.	Bentonville	76,764
The First National Bank of Berryville	Berryville	109,285
The First National Bank in Blytheville	Blytheville	118,886
The First National Bank of Icard County	Calico Rock	58,478
Merchants and Planters Bank, N. A.	Camden	87,583
Worthen National Bank of Camden	Camden	106,854
First National Bank	Clinton	47,507
The First National Bank of Conway	Conway	209,120
Worthen National Bank of Conway	Conway	191,172
First National Bank of Crossett	Crossett	89,336
The First National Bank of DeQueen	DeQueen	80,178
The First National Bank of DeWitt	DeWitt	78,905
First National Bank of Howard County	Dierks	32,276
The First National Bank of El Dorado	El Dorado	271,965
National Bank of Commerce of El Dorado	El Dorado	117,338
The Bank of Fayetteville, N. A.	Fayetteville	89,309
Worthen National Bank of Northwest Arkansas	Fayetteville	417,018
1st Ozark National Bank	Flippin	44,166
First National Bank of Eastern Arkansas	Forrest City	152,092
The City National Bank of Fort Smith	Fort Smith	302,112
The First National Bank of Fort Smith	Fort Smith	482,109
The Merchants National Bank of Fort Smith	Fort Smith	273,451
Caddo First National Bank	Glenwood	49,742
The First National Bank in Green Forest	Green Forest	99,218
Worthen National Bank of Harrison	Harrison	83,885
First National Bank of Cleburne County	Heber Springs	53,028
First National Bank of Phillips County	Helena	95,345
Helena National Bank	Helena	83,891
The Citizens National Bank of Hope	Hope	184,679
The First National Bank of Hope	Hope	97,521
Worthen National Bank of Hot Springs	Hot Springs	288,016
The Planters National Bank of Hughes	Hughes	19,171
The First National Bank of Huntsville	Huntsville	68,923
The First National Bank of Lewisville	Lewisville	21,229
First Commercial Bank, N. A.	Little Rock	1,385,424
Metropolitan National Bank	Little Rock	204,452
One National Bank	Little Rock	92,602
Union National Bank of Arkansas	Little Rock	574,973

<b>NAME</b>	<b>CITY</b>	<b>ASSETS</b>
Worthen National Bank of Arkansas	Little Rock	1,150,442
First National Bank of Magnolia	Magnolia	204,790
The Malvern National Bank	Malvern	128,244
First National Bank at Marianna	Marianna	37,783
The First National Bank of McGehee	McGehee	27,108
First National Bank in Mena	Mena	83,313
The First National Bank of Conway County	Morrilton	72,045
Morrilton Security Bank, N. A.	Morrilton	55,021
First National Bank and Trust Company	Mountain Home	171,876
Citizens National Bank of Nashville	Nashville	33,089
The First National Bank of Nashville	Nashville	68,074
Worthen National Bank of Newark	Newark	12,432
National Bank of Arkansas in North Little Rock	North Little Rock	30,809
First National Bank in Osceola	Osceola	60,099
First National Bank	Paragould	183,046
The First National Bank at Paris	Paris	60,860
Pine Bluff National Bank	Pine Bluff	125,567
Simmons First National Bank of Pine Bluff	Pine Bluff	570,435
Worthen National Bank of Pine Bluff	Pine Bluff	253,634
First National Bank and Trust Company	Rogers	279,672
First National Bank of Russellville	Russellville	178,048
Worthen National Bank of Russellville	Russellville	131,367
First National Bank	Searcy	201,282
First National Bank of Sheridan	Sheridan	19,707
First National Bank	Siloam Springs	146,934
The First National Bank of Springdale	Springdale	295,038
First National Bank in Stuttgart	Stuttgart	127,387
Commercial National Bank of Texarkana	Texarkana	95,932
The State First National Bank of Texarkana	Texarkana	419,779
First National Bank of Crawford County	Van Buren	104,000
The First National Bank of Lawrence County	Walnut Ridge	71,476
Fidelity National Bank of West Memphis	West Memphis	48,171
First National Bank in West Memphis	West Memphis	53,076
The First National Bank of Wynne	Wynne	114,010



Seventy-Eighth Report

Seventy-Eighth Annual

REPORT OF THE  
ONE HUNDRED EIGHTY  
STATE CHARTERED  
COMMERCIAL BANKS

JUNE 30, 1992

**Commercial Bank at Alma  
Alma, AR**

Telephone: 632-2257  
Facsimile: 632-2263  
Population: 3,009

Hwy. 64-71  
P.O. Box 2199  
72921-2199

Charter Number: 297  
Date: Jan. 31, 1910  
County: Crawford

Trust Department: No

Bank Holding Company  
Commerce Financial Corporation, Alma, AR

**Chm/CEO/Pres:** John P. Ballentine  
**EVP:** William N. Brasher, III  
**VP/Cash:** Mary Beth Freeman

**VP:** Helen S. Jones  
**VP:** Rex A. Woods

Cash and Balances Due From Banks 1,076  
Federal Funds and Repos: . . . . . 1,100  
Investments: . . . . . 12,885  
Total Loans: . . . . . 23,734  
Bank Premises and Fixed Assets: . . 982  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 614  
Total Assets: . . . . . 40,391  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 36,424  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 320  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 36,744  
Total Equity Capital and Reserves: . . . 3,647  
Total Liabilities and Capital: . . . . . 40,391  
Number of Shares Outstanding . . . . . 8,000

**Directors:** James A. Arnold, II, John P. Ballentine, Leonard L. Blaschke, William N. Brasher, III, John A Griffin, Hilda Knight, Paul L. Winborn

**Branches in Town:** None    **Other Branches:** Mountainburg, Dyer

**Bank of Amity  
Amity, AR**

Telephone: 342-5269  
Facsimile: 342-9594  
Population: 526

Public Square  
P.O. Box 38  
71921-0038

Charter Number: 198  
Date: Jan. 30, 1905  
County: Clark

Trust Department: No

Bank Holding Company  
None

**Chm/CEO/Pres:** Cleda Olds

Cash and Balances Due From Banks 2,181  
Federal Funds and Repos: . . . . . 350  
Investments: . . . . . 35,946  
Total Loans: . . . . . 10,431  
Bank Premises and Fixed Assets: . . . 97  
Other Real Estate: . . . . . 21  
Other Assets: . . . . . 664  
Total Assets: . . . . . 49,690  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 40,101  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 460  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 40,561  
Total Equity Capital and Reserves: . . . 9,129  
Total Liabilities and Capital: . . . . . 49,690  
Number of Shares Outstanding . . . . . 4,000

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

**Branches in Town:** None    **Other Branches:** None

## Citizens First State Bank Arkadelphia, AR

Telephone: 246-2411  
Facsimile: 246-5400  
Population: 10,014

5th and Main Street  
P.O. Box 218  
71923-0218

Charter Number: 736  
Date: May 24, 1977  
County: Clark

Trust Department: No

Bank Holding Company  
FDH Bancshares, Inc., Little Rock, AR

**Chm:** Raymond C. Toler

**CEO/Pres:** I. Joe Miles

Cash and Balances Due From Banks:	2,160	Deposits:	40,182
Federal Funds and Repos:	790	Federal Funds and Borrowings:	0
Investments:	16,856	Other Liabilities:	384
Total Loans:	22,638	Subordinated Debt:	0
Bank Premises and Fixed Assets:	515	Total Liabilities:	40,566
Other Real Estate:	502		
Other Assets:	1,297	Total Equity Capital and Reserves:	4,192
Total Assets:	44,758	Total Liabilities and Capital:	44,758
Total Trust Assets:	0	Number of Shares Outstanding:	30,000

**Directors:** Edward L. Cullum, Jr., Herb Daily, Jerry Francis, I. B. Fuller, Jr., Billy Bob Hardman, I. Joe Miles, Robert P. Taylor, Raymond C. Toler

**Branches in Town:** One    **Other Branches:** None

## Elk Horn Bank & Trust Company Arkadelphia, AR

Telephone: 246-5811  
Facsimile: 246-5284  
Population: 10,014

601 Main Street  
P.O. Box 248  
71923-0248

Charter Number: 142  
Date: Sep. 28, 1903  
County: Clark

Trust Department: Yes

Bank Holding Company  
Southern Development Bancorporation, Inc., Arkadelphia, AR

**Chm/CEO/Pres:** George P. Surgeon  
**EVP/Cashier/TO:** Roy N. Shope

**SVP:** Bill Fowler

Cash and Balances Due From Banks:	1,762	Deposits:	77,654
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,759
Investments:	53,502	Other Liabilities:	434
Total Loans:	29,436	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,070	Total Liabilities:	87,745
Other Real Estate:	24		
Other Assets:	951	Total Equity Capital and Reserves:	7,898
Total Assets:	87,745	Total Liabilities and Capital:	87,745
Total Trust Assets:	1,203	Number of Shares Outstanding:	24,000

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

**Branches in Town:** One    **Other Branches:** Caddo Valley

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

Telephone: 246-4511  
Facsimile: 246-4407  
Population: 10,014

526 Main Street  
P. O. Box 219  
71923-0219

Charter Number: 341  
Date: June 15, 1911  
County: Clark

Trust Department: Yes

Bank Holding Company  
Central Arkansas Bancshares, Inc., Arkadelphia, AR

**Chm:** Ross M. Whipple  
**CEO/Pres/TO:** Steve DeMott  
**COO/Cash:** Dell Beene

**SVP:** Barbara Neel  
**VP:** Patricia Holcomb  
**VP:** Don Twyford

Cash and Balances Due From Banks	2,966	Deposits:	74,225
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,900
Investments:	33,865	Other Liabilities:	431
Total Loans:	42,955	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,615	Total Liabilities	76,556
Other Real Estate:	130		
Other Assets:	1,408	Total Equity Capital and Reserves:	6,383
Total Assets:	82,939	Total Liabilities and Capital:	82,939
Total Trust Assets:	913	Number of Shares Outstanding	4,800

**Directors:** Tom Calhoon, Steve DeMott, Toney D. McMillan, Paul Offutt, Jane Ross, Donald M. Tatman, Larry Thomerson

**Branches in Town:** Two **Other Branches:** Gurdon

**Bank of Atkins  
Atkins, AR**

Telephone: 641-2987  
Facsimile: 641-2566  
Population: 2,834

202 N.E. First Street  
P.O. Box 157  
72823-0157

Charter Number: 35  
Date: Sep. 19, 1895  
County: Pope

Trust Department: No

Bank Holding Company  
None

**Chm:** David M. Mitchell  
**Pres/CFO:** James A. Myatt

**VP/Cash:** Dorothy Wiley  
**VP/Ex Sec:** Ida Abernathy

Cash and Balances Due From Banks	1,128	Deposits:	17,369
Federal Funds and Repos:	1,000	Federal Funds and Borrowings:	0
Investments:	4,721	Other Liabilities:	77
Total Loans:	12,167	Subordinated Debt:	0
Bank Premises and Fixed Assets:	55	Total Liabilities	17,446
Other Real Estate:	90		
Other Assets:	365	Total Equity Capital and Reserves:	2,080
Total Assets:	19,526	Total Liabilities and Capital:	19,526
Total Trust Assets:	0	Number of Shares Outstanding	12,500

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

**Branches in Town:** One **Other Branches:** None

**The Bank of Augusta  
Augusta, AR**

Telephone: 347-2511  
Facsimile: 347-2654  
Population: 2,759

100 S. Second Street  
P.O. Box Y  
72006-1005

Charter Number: 669  
Date: Feb. 20, 1935  
County: Woodruff

Trust Department: Yes

Bank Holding Company  
None

**Chm:** R. E. Gregory  
**CEO/Pres:** Moody Whitehead

**VP:** Ronnie Jones  
**Cash:** Martha Ray

Cash and Balances Due From Banks: 1,463	Deposits: . . . . . 30,224
Federal Funds and Repos: . . . . . 3,500	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 18,349	Other Liabilities: . . . . . 276
Total Loans: . . . . . 12,000	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 195	Total Liabilities . . . . . 30,500
Other Real Estate: . . . . . 15	
Other Assets: . . . . . 548	Total Equity Capital and Reserves: . . . . . 5,570
Total Assets: . . . . . 36,070	Total Liabilities and Capital: . . . . . 36,070
Total Trust Assets: . . . . . 90	Number of Shares Outstanding . . . . . 8,000

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

**Branches in Town:** None    **Other Branches:** None

**Citizens State Bank  
Bald Knob, AR**

Telephone: 724-3241  
Facsimile: 724-5985  
Population: 2,653

306 South Elm Street  
P.O. Box 200  
72010-0200

Charter Number: 636  
Date: Jan. 22, 1931  
County: White

Trust Department: Yes

Bank Holding Company  
Citizens State Bankshares of Bald Knob, Inc., Bald Knob, AR

**Chm:** Juanita Litzelfelner  
**CEO/Pres:** Larry E. Kircher

**EVP:** Wendell Nier  
**VP:** Peggy Reed

Cash and Balances Due From Banks: 2,038	Deposits: . . . . . 33,746
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 450
Investments: . . . . . 18,081	Other Liabilities: . . . . . 364
Total Loans: . . . . . 15,406	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 838	Total Liabilities . . . . . 34,560
Other Real Estate: . . . . . 350	
Other Assets: . . . . . 718	Total Equity Capital and Reserves: . . . . . 2,871
Total Assets: . . . . . 37,431	Total Liabilities and Capital: . . . . . 37,431
Total Trust Assets: . . . . . 1,646	Number of Shares Outstanding . . . . . 4,000

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

**Branches in Town:** One    **Other Branches:** Bradford



### The Citizens Bank Batesville, AR

Telephone: 793-4441  
Facsimile: 698-6299  
Population: 9,187

Third and College Streets  
P.O. Box 2156  
72503-2156

Charter Number: 705  
Date: Feb. 19, 1953  
County: Independence

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company  
Citizens Bancshares of Batesville, Inc., Batesville, AR

**Chm/CEO:** T. G. Vinson  
**Pres:** Woody Castleberry  
**EVP:** David Hidy  
**SVP-Loans:** David Ford

**SVP/Cash:** Greg Shaver  
**SVP:** Floren King  
**TO:** Gene Crawford

Cash and Balances Due From Banks 8,708  
Federal Funds and Repos: . . . . . 1,800  
Investments: . . . . . 64,421  
Total Loans: . . . . . 100,318  
Bank Premises and Fixed Assets: 4,171  
Other Real Estate: . . . . . 1,165  
Other Assets: . . . . . 2,400  
Total Assets: . . . . . 182,983  
Total Trust Assets: . . . . . 11,351

Deposits: . . . . . 163,203  
Federal Funds and Borrowings: . . . . . 4,562  
Other Liabilities: . . . . . 960  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 168,725  
Total Equity Capital and Reserves: . . 14,258  
Total Liabilities and Capital: . . . . . 182,983  
Number of Shares Outstanding . . . . 16,500

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

**Branches in Town:** Six **Other Branches:** None

### Bank of Bearden Bearden, AR

Telephone: 687-2233  
Facsimile: 687-3712  
Population: 1,021

Second and Cedar Streets  
P.O. Box 135  
71720-0135

Charter Number: 688  
Date: June 17, 1945  
County: Ouachita

Trust Department: Yes

Bank Holding Company  
None

**Chm:** John E. Anthony  
**CEO/Pres:** Rick Green

**EVP:** Ken Riley

Cash and Balances Due From Banks 1,857  
Federal Funds and Repos: . . . . . 4,775  
Investments: . . . . . 6,848  
Total Loans: . . . . . 7,776  
Bank Premises and Fixed Assets: . . . 90  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 181  
Total Assets: . . . . . 21,527  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 17,253  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 93  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 17,346  
Total Equity Capital and Reserves: . . . 4,181  
Total Liabilities and Capital: . . . . . 21,527  
Number of Shares Outstanding . . . . . 8,300

**Directors:** John E. Anthony, Steven M. Anthony, O. D. Cathey, Rayburn Dorey, Mary Lynn Dudley, Rick Green, Kenneth D. Keeton, Ronald Ramsay, J. E. Word

**Branches in Town:** None **Other Branches:** None

## Citizens Bank Beebe, AR

Telephone: 882-6411  
Facsimile: 882-6413  
Population: 4,455

114 N. Main  
P.O. Drawer T  
72012-1020

Charter Number: 465  
Date: June 21, 1917  
County: White

Trust Department: No

Bank Holding Company  
First Security Bancorp, Searcy, AR

**Chm:** Reynie Rutledge  
**CEO:** E. H. Abington, II  
**Pres:** J. Darrell Hall

**FVP:** Margie Jensen  
**VP:** Betty Liddle  
**VP/Cash:** Anna B. Spradlin

Cash and Balances Due From Banks: 2,706	Deposits: 47,062
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,400
Investments: 24,077	Other Liabilities: 221
Total Loans: 25,800	Subordinated Debt: 0
Bank Premises and Fixed Assets: 505	Total Liabilities: 48,683
Other Real Estate: 164	
Other Assets: 665	Total Equity Capital and Reserves: 5,234
Total Assets: 53,917	Total Liabilities and Capital: 53,917
Total Trust Assets: 0	Number of Shares Outstanding: 20,000

**Directors:** Millan Burrow, Doyle Burns, G. Byrne Garrett, H. Leroy Goff, Lee Hayes, James Rakes

**Branches in Town:** One    **Other Branches:** None

## First State Bank Beebe, AR

Telephone: 882-6406  
Facsimile: 882-6892  
Population: 4,455

1500 W. DeWitt Henry  
P.O. Box 2000  
72012-1000

Charter Number: 742  
Date: March 23, 1981  
County: White

Member of the Federal Reserve System

Trust Department: Yes

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

**Chm/CEO/Pres/TO:** Garland Kirkpatrick

Cash and Balances Due From Banks: 2,489	Deposits: 35,752
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,016
Investments: 20,641	Other Liabilities: 1,449
Total Loans: 15,465	Subordinated Debt: 0
Bank Premises and Fixed Assets: 646	Total Liabilities: 38,217
Other Real Estate: 155	
Other Assets: 1,933	Total Equity Capital and Reserves: 3,112
Total Assets: 41,329	Total Liabilities and Capital: 41,329
Total Trust Assets: 99	Number of Shares Outstanding: 100,000

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

**Branches in Town:** None    **Other Branches:** North Little Rock

**Benton State Bank  
Benton, AR**

Telephone: 778-0431  
Facsimile: 778-6447  
Population: 17,932

146 W. South Street  
P.O. Box 9  
72015-0009

Charter Number: 664  
Date: Feb. 9, 1934  
County: Saline

Trust Department: Yes

Bank Holding Company  
First Commercial Corporation, Little Rock, AR

**Chm/CEO/Pres:** Larry Whitley  
**EVP:** Russell Coleman

**SVP-Loans:** Harry McCormick  
**SVP-Op & Retail:** Barbara Weaver

Cash and Balances Due From Banks \$1,343  
Federal Funds and Repos: . . . . . 0  
Investments: . . . . . 82,665  
Total Loans: . . . . . 90,108  
Bank Premises and Fixed Assets: 2,381  
Other Real Estate: . . . . . 716  
Other Assets: . . . . . 2,255  
Total Assets: . . . . . 189,468  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 170,898  
Federal Funds and Borrowings: . . . . . 1,884  
Other Liabilities: . . . . . 819  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 173,601  
Total Equity Capital and Reserves: . . 15,867  
Total Liabilities and Capital: . . . . . 189,468  
Number of Shares Outstanding . . . 132,000

**Directors:** W. R. Alsobrook, Roy Bishop, Calvin Brown, Russell Coleman, Edwin Henry, A. B. Holiman, Jr., W. W. Jones, Malcolm P. Lawrence, D. W. May, D. J. Stirman, W. Lee Tucker, Larry Whitley

**Branches in Town:** Three **Other Branches:** Bryant, Hot Springs Village

**The Union Bank of Benton  
Benton, AR**

Telephone: 778-0411  
Facsimile: 776-5433  
Population: 17,932

201 Market Street  
P.O. Box 687  
72015-0687

Charter Number: 706  
Date: Jan. 11, 1954  
County: Saline

Trust Department: Yes

Bank Holding Company  
Union Bankshares of Benton, Inc., Benton, AR

**Chm/CEO:** Greg B. Brown  
**Pres:** Bob Gregory

**SVP:** Debra Keen  
**TO:** Raymond Pennington

Cash and Balances Due From Banks \$4,757  
Federal Funds and Repos: . . . . . 0  
Investments: . . . . . 40,575  
Total Loans: . . . . . 40,868  
Bank Premises and Fixed Assets: 1,401  
Other Real Estate: . . . . . 6  
Other Assets: . . . . . 1,099  
Total Assets: . . . . . 88,706  
Total Trust Assets: . . . . . 1,460

Deposits: . . . . . 79,976  
Federal Funds and Borrowings: . . . . . 700  
Other Liabilities: . . . . . 496  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 81,172  
Total Equity Capital and Reserves: . . . 7,534  
Total Liabilities and Capital: . . . . . 88,706  
Number of Shares Outstanding . . . . 72,940

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

**Branches in Town:** Two **Other Branches:** Bryant

## Bank of Bentonville Bentonville, AR

Telephone: 273-3331  
Facsimile: 271-1315  
Population: 11,257

201 N.E. A. Street  
P.O. Box 1229  
72712-1229

Charter Number: 641  
Date: Feb. 25, 1931  
County: Benton

Trust Department: Yes

Bank Holding Company  
None

**Chm:** Jim Walton  
**CEO/Pres:** Donald E. Walker  
**SVP-Retail:** Jim Cargill

**SVP-Loans:** Kenny Hancock  
**SVP-Trust:** Bob O'Neal  
**SVP-Oper:** Jill March

Cash and Balances Due From Banks:	17,314	Deposits:	289,467
Federal Funds and Repos:	18,700	Federal Funds and Borrowings:	4,463
Investments:	83,814	Other Liabilities:	2,295
Total Loans:	201,609	Subordinated Debt:	0
Bank Premises and Fixed Assets:	3,327	Total Liabilities:	296,225
Other Real Estate:	388		
Other Assets:	4,237	Total Equity Capital and Reserves:	33,164
Total Assets:	329,389	Total Liabilities and Capital:	329,389
Total Trust Assets:	0	Number of Shares Outstanding:	78,400

**Directors:** E. R. Adair, James Arkins, George Billingsley, Max Burger, Bob Dobbs, Ralph Dunn, Kirk Dupps, David Glass, Roger McMennamy, Joe Peters, Don Walker, Jim Walton

**Branches in Town:** Two    **Other Branches:** Centernton, Bella Vista, Gravette

## Bank of Blevins Blevins, AR

Telephone: 874-2541  
Facsimile: 874-2631  
Population: 253

Main Street  
P.O. Box 158  
71825-0158

Charter Number: 385  
Date: Aug. 12, 1912  
County: Hempstead

Trust Department: No

Bank Holding Company  
First National Bancshares of Hempstead County, Inc., Hope, AR

**CEO/Pres:** Mike Stephens

Cash and Balances Due From Banks:	503	Deposits:	12,103
Federal Funds and Repos:	500	Federal Funds and Borrowings:	0
Investments:	5,373	Other Liabilities:	56
Total Loans:	6,540	Subordinated Debt:	0
Bank Premises and Fixed Assets:	327	Total Liabilities:	12,159
Other Real Estate:	1		
Other Assets:	172	Total Equity Capital and Reserves:	1,257
Total Assets:	13,416	Total Liabilities and Capital:	13,416
Total Trust Assets:	0	Number of Shares Outstanding:	8,050

**Directors:** Thomas E. Hays, Jr., Charles Sharpe, Mike Stephens, Nell Stephens

**Branches in Town:** None    **Other Branches:** None

## Farmers Bank And Trust Company Blytheville, AR

Telephone: 763-8101  
Facsimile: 763-1688  
Population: 22,906

400 W. Main  
P. O. Box 688  
72316-0688

Charter Number: 253  
Date: March 16, 1908  
County: Mississippi

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company  
Farmers Bancorp, Inc., Blytheville, AR

**Chm/CEO/Pres:** Alvin Huffman, III  
**EVP/Cash:** Steve Bell  
**VP:** Joe Churchill

**VP:** Mike Huffman  
**TO:** Dona Holmes

Cash and Balances Due From Banks 3,563  
Federal Funds and Repos: . . . . . 750  
Investments: . . . . . 43,194  
Total Loans: . . . . . 56,671  
Bank Premises and Fixed Assets: 1,344  
Other Real Estate: . . . . . 3,467  
Other Assets: . . . . . 2,000  
Total Assets: . . . . . 110,989  
Total Trust Assets: . . . . . 13,924

Deposits: . . . . . 99,561  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 556  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 100,117  
Total Equity Capital and Reserves: . . 10,872  
Total Liabilities and Capital: . . . . . 110,989  
Number of Shares Outstanding . . . . 40,000

**Directors:** Steve Bell, Dale Briggs, Glen Cook, Alvin Huffman, III, Paul C. Hughes, Herbert Jones, Gaylon M. Lawrence, Jr., R. A. Porter, Harold Sudbury, Jr.

**Branches in Town:** Two    **Other Branches:** None

## Citizens Bank Booneville, AR

Telephone: 675-2747  
Facsimile: 675-5050  
Population: 3,804

80 W. Main  
P.O. Box 238  
72927-0238

Charter Number: 397  
Date: April 18, 1910  
County: Logan

Trust Department: Yes

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

**Chm/CEO/Pres:** Jeral L. Hampton  
**EVP:** John T. Hampton  
**EVP:** Joe Earp

**SVP/Cash:** Bill Mitchell  
**SVP:** Shirley Young

Cash and Balances Due From Banks 2,285  
Federal Funds and Repos: . . . . . 300  
Investments: . . . . . 32,621  
Total Loans: . . . . . 43,063  
Bank Premises and Fixed Assets: . . 523  
Other Real Estate: . . . . . 228  
Other Assets: . . . . . 1,749  
Total Assets: . . . . . 80,769  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 73,101  
Federal Funds and Borrowings: . . . . . 658  
Other Liabilities: . . . . . 582  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 74,341  
Total Equity Capital and Reserves: . . . 6,428  
Total Liabilities and Capital: . . . . . 80,769  
Number of Shares Outstanding . . . 100,000

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

**Branches in Town:** None    **Other Branches:** Ratcliff, Magazine

## The Bank of Bradley Bradley, AR

Telephone: 894-3322  
Facsimile: 894-3324  
Population: 585

Main Street  
P.O. Box 120  
71826-0120

Charter Number: 653  
Date: April 10, 1933  
County: Lafayette

Trust Department: No

Bank Holding Company  
The Bradley Corporation, Bradley, AR

**Chm/CEO/Pres:** Lane Pierce

**EVP/Cash:** Billie Pierce

Cash and Balances Due From Banks: . . . 430	Deposits: . . . . . 9,355
Federal Funds and Repos: . . . . . 1,160	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 2,957	Other Liabilities: . . . . . 31
Total Loans: . . . . . 5,297	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 278	Total Liabilities . . . . . 9,386
Other Real Estate: . . . . . 73	
Other Assets: . . . . . 124	Total Equity Capital and Reserves: . . . . 933
Total Assets: . . . . . 10,319	Total Liabilities and Capital: . . . . . 10,319
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 10,000

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

**Branches in Town:** None **Other Branches:** None

## Bank of Brinkley Brinkley, AR

Telephone: 734-3133  
Facsimile: 734-3001  
Population: 4,234

130 S. New Orleans  
P.O. Box 727  
72021-0727

Charter Number: 110  
Date: Jan. 17, 1903  
County: Monroe

Trust Department: No

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

**CEO:** A. H. Rusher  
**Pres:** Gus Rusher  
**EVP:** Terry Singleterry

**VP-Oper:** Bently Manatt  
**VP:** Todd Wilson  
**Cash:** Mildred Dickson

Cash and Balances Due From Banks: 2,095	Deposits: . . . . . 51,976
Federal Funds and Repos: . . . . . 1,200	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 34,388	Other Liabilities: . . . . . 274
Total Loans: . . . . . 20,672	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 543	Total Liabilities . . . . . 52,250
Other Real Estate: . . . . . 797	
Other Assets: . . . . . 1,265	Total Equity Capital and Reserves: . . . . 8,710
Total Assets: . . . . . 60,960	Total Liabilities and Capital: . . . . . 60,960
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 24,000

**Directors:** J. H. Carroll, Jr., John E. Deen, Jr., Steve Fowler, Doug Hunt, Albert H. Rusher, Gus Rusher

**Branches in Town:** None **Other Branches:** None

## FirstBank of Arkansas Brinkley, AR

Telephone: 734-1300  
Facsimile: 734-1305  
Population: 4,234

800 North Main  
P. O. Box 787  
72021-0787

Charter Number: 747  
Date: Jan. 25, 1989  
County: Monroe

Trust Department: No

Bank Holding Company  
FirstBank Group, Inc., Brinkley, AR

**CEO/Pres:** Harold Hardwick  
**VP:** Steve Lawrence

**VP-Oper:** Judy Brown

Cash and Balances Due From Banks: 230	Deposits: . . . . . 21,700
Federal Funds and Repos: . . . . . 1,250	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 4,266	Other Liabilities: . . . . . 382
Total Loans: . . . . . 16,300	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: 1,602	Total Liabilities . . . . . 22,082
Other Real Estate: . . . . . 134	
Other Assets: . . . . . 383	Total Equity Capital and Reserves: . . . 2,083
Total Assets: . . . . . 24,165	Total Liabilities and Capital: . . . . . 24,165
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 71,500

**Directors:** Fred Farrell, Harold Hardwick, Bobby Robinson, Dewey Snowden, Johnnie Qualls

**Branches in Town:** None **Other Branches:** None

## Bank of Cabot Cabot, AR

Telephone: 843-3575  
Facsimile: 843-2964  
Population: 8,319

One City Plaza  
P.O. Box 1028  
72023-1028

Charter Number: 120  
Date: March 23, 1903  
County: Lonoke

Trust Department: Yes

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

**Chm/CEO/Pres:** James M. Park  
**VP:** William E. Williams  
**VP/Cash:** Joe W. Park  
**VP:** Daniel Morrison

**Cont:** Doris Walker  
**Audit:** Oleta Kinder  
**TO:** Jan McGough

Cash and Balances Due From Banks: 5,116	Deposits: . . . . . 93,777
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 40
Investments: . . . . . 43,902	Other Liabilities: . . . . . 742
Total Loans: . . . . . 51,398	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: 2,198	Total Liabilities . . . . . 94,559
Other Real Estate: . . . . . 57	
Other Assets: . . . . . 1,706	Total Equity Capital and Reserves: . . . 9,818
Total Assets: . . . . . 104,377	Total Liabilities and Capital: . . . . . 104,377
Total Trust Assets: . . . . . 636	Number of Shares Outstanding . . . . 25,000

**Directors:** Dearl Dixon, Jerry Jones, Jack M. Lowman, Mark L. Magie, James M. Park, Joe W. Park, Gerald H. Shock, Steve Tipton, William G. Thompson, William E. Williams, Larry Wood

**Branches in Town:** Two **Other Branches:** Ward

## Caraway Bank Caraway, AR

Telephone: 482-3329  
Facsimile: 482-3880  
Population: 1,2178

214 Kentucky Street  
P.O. Box 39  
72419-0039

Charter Number: 717  
Date: Oct. 29, 1962  
County: Craighead

Trust Department: No

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

**Chm:** Larry Grisham  
**CEO:** Nelson Henry

**Pres:** Steve May

Cash and Balances Due From Banks: . . . 469	Deposits: . . . . . 9,102
Federal Funds and Repos: . . . . . 550	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 3,104	Other Liabilities: . . . . . 41
Total Loans: . . . . . 5,200	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 86	Total Liabilities . . . . . 9,143
Other Real Estate: . . . . . 156	
Other Assets: . . . . . 155	Total Equity Capital and Reserves: . . . . . 577
Total Assets: . . . . . 9,720	Total Liabilities and Capital: . . . . . 9,720
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 10,080

**Directors:** Danny Finch, Larry Grisham, Nelson Henry, Steve May, Edward Scarff

**Branches in Town:** None **Other Branches:** None

## Citizens Bank & Trust Carlisle, AR

Telephone: 552-7571  
Facsimile: 552-3636  
Population: 2,500

118 N. Court  
P.O. Box 69  
72024-0069

Charter Number: 628  
Date: Dec. 22, 1930  
County: Lonoke

Trust Department: Yes

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

**Chm/CEO:** M. S. Woodruff  
**Pres:** Daniel Horton  
**EVP:** Bill J. Shoup

**SVP/TO:** M. Gaines Young, Jr.  
**VP/Cash:** Janet Pasley  
**VP:** Vicki Callahan

Cash and Balances Due From Banks: 1,690	Deposits: . . . . . 46,716
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 1,403
Investments: . . . . . 16,861	Other Liabilities: . . . . . 371
Total Loans: . . . . . 34,479	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 140	Total Liabilities . . . . . 48,490
Other Real Estate: . . . . . 126	
Other Assets: . . . . . 1,038	Total Equity Capital and Reserves: . . . . . 5,844
Total Assets: . . . . . 54,334	Total Liabilities and Capital: . . . . . 54,334
Total Trust Assets: . . . . . 13,233	Number of Shares Outstanding . . . . . 39,000

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

**Branches in Town:** None **Other Branches:** Humnoke



### Bank of Cave City Cave City, AR

Telephone: 283-5301  
Facsimile: 283-6466  
Population: 1,503

110 Main Street  
P.O. Box 490  
72521-0490

Charter Number: 209  
Date: July 2, 1906  
County: Sharp

Trust Department: Yes

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

**Chm/CEO/Pres/TO:** Eugene Street  
**EVP:** James Street

**VP/Cash:** Clifton Crabtree

Cash and Balances Due From Banks 1,303  
Federal Funds and Repos: . . . . . 1,760  
Investments: . . . . . 7,847  
Total Loans: . . . . . 23,844  
Bank Premises and Fixed Assets: . . 259  
Other Real Estate: . . . . . 4  
Other Assets: . . . . . 423  
Total Assets: . . . . . 35,440  
Total Trust Assets: . . . . . 2,197

Deposits: . . . . . 32,140  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 214  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 32,354  
Total Equity Capital and Reserves: . . . 3,086  
Total Liabilities and Capital: . . . . . 35,440  
Number of Shares Outstanding . . . . . 4,000

**Directors:** Sam Beller, Clifton Crabtree, Eugene Street, James E. Street, James M. Street

**Branches in Town:** None **Other Branches:** None

### American State Bank Charleston, AR

Telephone: 965-2201  
Facsimile: 965-2205  
Population: 2,128

400 East Main Street  
P.O. Box 128  
72933-0128

Charter Number: 314  
Date: June 29, 1910  
County: Franklin

Trust Department: Yes

Bank Holding Company  
American Bancshares of Arkansas, Inc., Charleston, AR

**Chm/CEO:** Joe S. Hiatt  
**Pres/TO:** Michael F. Flynn

**Sec:** J. Sherman Hiatt, II

Cash and Balances Due From Banks 2,108  
Federal Funds and Repos: . . . . . 1,375  
Investments: . . . . . 32,449  
Total Loans: . . . . . 28,581  
Bank Premises and Fixed Assets: . . 890  
Other Real Estate: . . . . . 104  
Other Assets: . . . . . 3,803  
Total Assets: . . . . . 69,310  
Total Trust Assets: . . . . . 640

Deposits: . . . . . 61,151  
Federal Funds and Borrowings: . . . . . 1,765  
Other Liabilities: . . . . . 413  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 63,329  
Total Equity Capital and Reserves: . . . 5,981  
Total Liabilities and Capital: . . . . . 69,310  
Number of Shares Outstanding . . . . . 12,000

**Directors:** Michael F. Flynn, J. Sherman Hiatt, II, Joe S. Hiatt, Joe O. Larkin

**Branches in Town:** None **Other Branches:** Altus, Ft. Smith (2), Ozark

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

Telephone: 747-3319  
Facsimile: 747-3498  
Population: 2,072

297 Madison  
P.O. Box 280  
72029-0280

Charter Number: 21  
Date: July 23, 1890  
County: Monroe

Trust Department: No

Bank Holding Company  
Clarendon Holding Co., Clarendon, AR

**Chm:** James B. Sharp  
**CEO/Pres:** J. Perry Lee

**VP/Cash:** Estelle Catlett  
**Corp Sec:** Rheta Griffith

Cash and Balances Due From Banks: . . . 921	Deposits: . . . . . 21,094
Federal Funds and Repos: . . . . . 280	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 17,325	Other Liabilities: . . . . . 116
Total Loans: . . . . . 4,344	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 255	Total Liabilities . . . . . 21,210
Other Real Estate: . . . . . 11	
Other Assets: . . . . . 295	Total Equity Capital and Reserves: . . . 2,221
Total Assets: . . . . . 23,431	Total Liabilities and Capital: . . . . . 23,431
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 6,000

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

**Branches in Town:** None **Other Branches:** None

**Arkansas State Bank  
Clarksville, AR**

Telephone: 754-6325  
Facsimile: 754-7398  
Population: 5,833

Cravens & Sevier  
P.O. Box 100  
72830-0100

Charter Number: 722  
Date: March 8, 1967  
County: Johnson

Trust Department: Yes

Bank Holding Company  
West-Ark Bancshares, Inc., Clarksville, AR

**Chm/CEO/Pres:** C. W. Kelly  
**EVP:** Terry Q. Carson  
**EVP:** Bill Landrum

**SVP/Cont/Cash:** Cameron D. McKeel  
**SVP:** Denton Tumbleson  
**VP:** Donald M. Stimpson

Cash and Balances Due From Banks: 3,146	Deposits: . . . . . 100,524
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 1,988
Investments: . . . . . 53,386	Other Liabilities: . . . . . 784
Total Loans: . . . . . 52,043	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . 1,324	Total Liabilities . . . . . 103,296
Other Real Estate: . . . . . 153	
Other Assets: . . . . . 2,015	Total Equity Capital and Reserves: . . . 8,771
Total Assets: . . . . . 112,067	Total Liabilities and Capital: . . . . . 112,067
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 25,000

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

**Branches in Town:** Two **Other Branches:** Lamar, Hartman, Booneville

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

Telephone: 754-2020  
Facsimile: 754-3492  
Population: 5,833

214 Main Street  
P.O. Box 288  
72830-0288

Charter Number: 737  
Date: July 6, 1978  
County: Johnson

Trust Department: Yes

Bank Holding Company  
Farmers Investment Corporation, Little Rock, AR

**Chm:** James C. East  
**CEO:** Joe A. Woodson

**Pres:** Ernest Lee White

Cash and Balances Due From Banks 2,480  
Federal Funds and Repos: . . . . . 1,500  
Investments: . . . . . 34,504  
Total Loans: . . . . . 28,655  
Bank Premises and Fixed Assets: . . 679  
Other Real Estate: . . . . . 1,808  
Other Assets: . . . . . 1,062  
Total Assets: . . . . . 70,688  
Total Trust Assets: . . . . . 867

Deposits: . . . . . 64,437  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 418  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 64,855  
Total Equity Capital and Reserves: . . . 5,833  
Total Liabilities and Capital: . . . . . 70,688  
Number of Shares Outstanding . . . . . 5,495

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

**Branches in Town:** One **Other Branches:** Coal Hill

**Clinton State Bank  
Clinton, AR**

Telephone: 745-2441  
Facsimile: ext 30  
Population: 2,213

202 S. Court  
P.O. Box 57  
72031-0057

Charter Number: 695  
Date: Oct. 16, 1946  
County: Van Buren

Trust Department: Yes

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

**Chm/CEO:** Charles W. Sharp  
**Pres:** Dois G. "Dyke" Johnson

**EVP:** Thomas J. "Bud" McKnight  
**TO:** Robert E. Barnum

Cash and Balances Due From Banks 3,610  
Federal Funds and Repos: . . . . . 4,950  
Investments: . . . . . 24,629  
Total Loans: . . . . . 29,593  
Bank Premises and Fixed Assets: . . 587  
Other Real Estate: . . . . . 663  
Other Assets: . . . . . 692  
Total Assets: . . . . . 64,724  
Total Trust Assets: . . . . . 22

Deposits: . . . . . 59,282  
Federal Funds and Borrowings: . . . . . 248  
Other Liabilities: . . . . . 339  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 59,869  
Total Equity Capital and Reserves: . . . 4,855  
Total Liabilities and Capital: . . . . . 64,724  
Number of Shares Outstanding . . . . . 4,000

**Directors:** Paul L. Bone, Jay W. Jackson, Joe E. Lee, Roy L. Lefler, Charles W. Sharp

**Branches in Town:** One **Other Branches:** Shirley, Fairfield Bay, Damascus

## First Community Bank Conway, AR

Telephone: 450-9800  
Facsimile: 450-9664  
Population: 26,481

1001 Front Street  
P. O. Box 938  
72032-0938

Charter Number: 759  
Date: Aug. 15, 1991  
County: Faulkner

Member of Federal Reserve System

Trust Department: No

Bank Holding Company  
None

**Chm:** George E. Covington  
**CEO:** Marc McCain

**VP:** Jeff Lynch  
**Oper Officer:** Phyllis Long

Cash and Balances Due From Banks: . . . 803	Deposits: . . . . . 15,706
Federal Funds and Repos: . . . . . 1,115	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 8,124	Other Liabilities: . . . . . 120
Total Loans: . . . . . 8,732	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 427	Total Liabilities . . . . . 15,826
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 123	Total Equity Capital and Reserves: . . . 3,498
Total Assets: . . . . . 19,324	Total Liabilities and Capital: . . . . . 19,324
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 36,000

**Directors:** Herby Branscum, George E. Covington, Hal Crafton, John Hawks, Robert M. Hill, Linda Linn, Marc McCain, Robert Rook

**Branches in Town:** None **Other Branches:** None

## Corning Bank Corning, AR

Telephone: 857-3592  
Facsimile: 857-3309  
Population: 3,323

501 W. Second  
P.O. Box 439  
72422-0439

Charter Number: 745  
Date: June 15, 1984  
County: Clay

Trust Department: No

Bank Holding Company  
First Paragould Bankshares, Inc., Paragould, AR

**Chm:** Larry Brewer  
**CEO/Pres:** Donis Simpson  
**V Chm:** Kelly Wright  
**EVP:** William Allen

**VP/Contr:** Lila Shockley  
**VP:** Bob Lockwood  
**VP:** Louise Coleman

Cash and Balances Due From Banks: 1,343	Deposits: . . . . . 46,488
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . 2,725
Investments: . . . . . 12,485	Other Liabilities: . . . . . 374
Total Loans: . . . . . 39,290	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 602	Total Liabilities . . . . . 49,587
Other Real Estate: . . . . . 42	
Other Assets: . . . . . 1,122	Total Equity Capital and Reserves: . . . 5,297
Total Assets: . . . . . 54,884	Total Liabilities and Capital: . . . . . 54,884
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 10,000

**Directors:** Larry Brewer, William Brewer, J. C. Cothren, George A. Haynes, Roy McSpadden, J. T. Meriwether, Frank J. Schreit, Jr., Donis Simpson, Charles E. Williamson

**Branches in Town:** One **Other Branches:** Knobel

## First State Bank Crossett, AR

Telephone: 364-5131  
Facsimile: 364-3126  
Population: 6,282

123 Main  
P.O. Box 638  
71635-0638

Charter Number: 718  
Date: May 13, 1963  
County: Ashley

Trust Department: No

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

**Chm:** Richard E. Griffin  
**CEO/Pres:** Jimmy V. Fincher  
**SVP/Cash:** Cheryl Goodwin

**SVP:** Jeanie Parker  
**VP:** Erma Walker  
**Asst Cash:** Margaret Barnett

Cash and Balances Due From Banks 1,848	Deposits: . . . . . 21,577
Federal Funds and Repos: . . . . . 600	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 4,530	Other Liabilities: . . . . . 94
Total Loans: . . . . . 15,825	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 405	Total Liabilities . . . . . 21,671
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 563	Total Equity Capital and Reserves: . . . 2,100
Total Assets: . . . . . 23,771	Total Liabilities and Capital: . . . . . 23,771
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . 100,000

**Directors:** Bill Barnett, Jimmy V. Fincher, Richard Earl Griffin, Marolyn Lloyd, M. D. Daniels, James S. Nolley, C. E. Ripley, Don Rodgers

**Branches in Town:** One    **Other Branches:** None

## Danville State Bank Danville, AR

Telephone: 495-2236  
Facsimile: 495-7765  
Population: 1,585

901 Main  
P.O. Box 609  
72833-0609

Charter Number: 615  
Date: Oct. 3, 1930  
County: Yell

Trust Department: No

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

**Chm/CEO:** John Ed. Chambers, III

**Pres:** Edward J. Taylor

Cash and Balances Due From Banks 3,013	Deposits: . . . . . 81,992
Federal Funds and Repos: . . . . . 2,820	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 21,419	Other Liabilities: . . . . . 879
Total Loans: . . . . . 65,138	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 513	Total Liabilities . . . . . 82,871
Other Real Estate: . . . . . 190	
Other Assets: . . . . . 1,478	Total Equity Capital and Reserves: . . 11,700
Total Assets: . . . . . 94,571	Total Liabilities and Capital: . . . . . 94,571
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 10,000

**Directors:** John Ed Chambers, III, Lloyd R. George, Fay Mathis, Leon Millsap, James C. Pledger, Edward J. Taylor, Charles Sloan

**Branches in Town:** None    **Other Branches:** None

## Arkansas Valley Bank Dardanelle, AR

Telephone: 229-2151  
Facsimile: 229-4598  
Population: 3,722

101 South Front Street  
P.O. Box 330  
72834-0330

Charter Number: 714  
Date: Aug. 29, 1961  
County: Yell

Trust Department: No

Bank Holding Company  
Bankstock Two, Inc., Ozark, AR

**Chm:** Carl G. Holt  
**CEO:** George G. Gleason, II  
**Dpty CEO:** Linda D. Gleason  
**Pres-BSC:** Mark D. Ross

**Pres:** Larry M. Dicks  
**VP-Oper:** Judy Elliott  
**AVP:** Nancy Mooer  
**Cash:** Dorothy Geibe

Cash and Balances Due From Banks: 1,381	Deposits: 30,683
Federal Funds and Repos: 2,150	Federal Funds and Borrowings: 77
Investments: 7,246	Other Liabilities: 200
Total Loans: 22,244	Subordinated Debt: 0
Bank Premises and Fixed Assets: 445	Total Liabilities: 30,960
Other Real Estate: 465	
Other Assets: 451	Total Equity Capital and Reserves: 3,422
Total Assets: 34,382	Total Liabilities and Capital: 34,382
Total Trust Assets: 0	Number of Shares Outstanding: 78,329

**Directors:** Gilroy S. Cornwell, Larry M. Dicks, George G. Gleason, II, Linda D. Gleason, Carl G. Holt, Rosemary D. Holt, Frank Lawrence, Jr., Gene D. Ring, Mark D. Ross, Rennae Sims, William S. Thornsberry

**Branches in Town:** One    **Other Branches:** None

## Bank of Dardanelle Dardanelle, AR

Telephone: 229-3311  
Facsimile: 229-4180  
Population: 3,722

102 N. Front Street  
P.O. Box 577  
72834-0577

Charter Number: 668  
Date: Sep. 12, 1934  
County: Yell

Trust Department: No

Bank Holding Company  
Bank of Dardanelle Bankshares, Inc., Dardanelle, AR

**Chm/CEO/Pres:** H. M. Orsburn  
**VP:** V. E. Lambert

**VP:** Ronald L. Taylor

Cash and Balances Due From Banks: 1,275	Deposits: 59,289
Federal Funds and Repos: 3,225	Federal Funds and Borrowings: 0
Investments: 38,874	Other Liabilities: 419
Total Loans: 22,595	Subordinated Debt: 0
Bank Premises and Fixed Assets: 504	Total Liabilities: 59,708
Other Real Estate: 7	
Other Assets: 842	Total Equity Capital and Reserves: 7,614
Total Assets: 67,322	Total Liabilities and Capital: 67,322
Total Trust Assets: 0	Number of Shares Outstanding: 8,000

**Directors:** Thomas C. Berryhill, William R. Bullock, Fanny G. George, Evelyn H. Jones, H. M. Orsburn, Noel VanDover, James W. Wallis

**Branches in Town:** One    **Other Branches:** None

**First State Bank of DeQueen  
DeQueen, AR**

Telephone: 642-4423  
Facsimile: 642-2847  
Population: 4,633

Third & Heynecker  
P.O. Box 970  
71832-0970

Charter Number: 731  
Date: Aug. 26, 1974  
County: Sevier

Trust Department: No

Bank Holding Company  
None

**Chm:** Lou Gray  
**CEO/Pres:** Art Melson

**SVP:** Keith Melson  
**Cash:** Barbara Kitchens

Cash and Balances Due From Banks	1,448	Deposits:	22,717
Federal Funds and Repos:	45	Federal Funds and Borrowings:	0
Investments:	11,251	Other Liabilities:	207
Total Loans:	11,949	Subordinated Debt:	0
Bank Premises and Fixed Assets:	509	Total Liabilities	22,924
Other Real Estate:	43	Total Equity Capital and Reserves:	2,712
Other Assets:	391	Total Liabilities and Capital:	25,636
Total Assets:	25,636	Number of Shares Outstanding	76,000
Total Trust Assets:	0		

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

**Branches in Town:** One **Other Branches:** None

**DeWitt Bank and Trust Company  
DeWitt, AR**

Telephone: 946-3531  
Facsimile: 946-2815  
Population: 3,553

Second and Jefferson Streets  
P.O. Drawer 71  
72042-0071

Charter Number: 605  
Date: March 1, 1929  
County: Arkansas

Trust Department: Yes

Bank Holding Company  
DBT Financial Corporation, DeWitt, AR

**Chm:** Elmer A. Ferguson  
**CEO/Pres:** Gary Hudson  
**V Chm:** Julian Brown  
**EVP:** Phil Stark

**VP-Audit:** Terry L. McCullars  
**VP/TO:** Dean Bell  
**VP:** Nancy F. Rasco

Cash and Balances Due From Banks	1,482	Deposits:	65,400
Federal Funds and Repos:	800	Federal Funds and Borrowings:	0
Investments:	36,205	Other Liabilities:	381
Total Loans:	39,465	Subordinated Debt:	0
Bank Premises and Fixed Assets:	659	Total Liabilities	65,781
Other Real Estate:	62	Total Equity Capital and Reserves:	14,559
Other Assets:	1,667	Total Liabilities and Capital:	80,340
Total Assets:	80,340	Number of Shares Outstanding	54,000
Total Trust Assets:	20,518		

**Directors:** W. H. Botts, Julian Brown, E. E. Denman, Ray D. Dickson, Elmer A. Ferguson, Alton R. Hampton, Wayne Hampton, Gary Hudson, Charles G. Lumsden, Charles W. Rasco, III, Nancy F. Rasco, Jack Whitmore

**Branches in Town:** None **Other Branches:** None

**Decatur State Bank  
Decatur, AR**

Telephone: 752-3281  
Facsimile: None  
Population: 918

Hwy. 59 N.  
P.O. Box 38  
72722-0038

Charter Number: 707  
Date: May 27, 1954  
County: Benton

Trust Department: No

Bank Holding Company  
Decatur Bancshares, Inc., Decatur

**Chm:** Lloyd E. Peterson  
**CEO/Pres:** Vernon L. Austin  
**VP:** Paul Galyean

**VP:** Wanda R. Tormey  
**VP:** Bill Montgomery

Cash and Balances Due From Banks: 2,980	Deposits: . . . . . 42,153
Federal Funds and Repos: . . . . . 100	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 6,644	Other Liabilities: . . . . . 192
Total Loans: . . . . . 38,646	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 841	Total Liabilities . . . . . 42,345
Other Real Estate: . . . . . 16	
Other Assets: . . . . . 616	Total Equity Capital and Reserves: . . . 7,498
Total Assets: . . . . . 49,843	Total Liabilities and Capital: . . . . . 49,843
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 70,000

**Directors:** Vernon Austin, Larry Curran, Tom Edmiston, L. Victor Evans, Paul Galyean, Dorothy M. Peterson, Lloyd E. Peterson, Richard E. Wilmoth

**Branches in Town:** None **Other Branches:** Gentry

**Bank of Delight  
Delight, AR**

Telephone: 379-2293  
Facsimile: 379-2295  
Population: 311

P.O. Box 68  
71940-0068

Charter Number: 342  
Date: June 16, 1911  
County: Pike

Trust Department: No

Bank Holding Company  
None

**Chm:** Clarence Anthony  
**CEO/Pres:** Olen Hendrix  
**EVP:** Darwin Hendrix  
**SVP:** Gus Wingfield

**VP:** Larry May  
**VP:** Gerald Hendrix  
**VP:** Gary McCauly  
**Cash:** Jan Mitchell

Cash and Balances Due From Banks: 1,469	Deposits: . . . . . 44,304
Federal Funds and Repos: . . . . . 2,500	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 28,561	Other Liabilities: . . . . . 424
Total Loans: . . . . . 14,891	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 300	Total Liabilities . . . . . 44,728
Other Real Estate: . . . . . 23	
Other Assets: . . . . . 1,163	Total Equity Capital and Reserves: . . . 4,179
Total Assets: . . . . . 48,907	Total Liabilities and Capital: . . . . . 48,907
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 18,750

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

**Branches in Town:** None **Other Branches:** Prescott



## Dermott State Bank Dermott, AR

Telephone: 538-3266  
Facsimile: 538-5468  
Population: 4,715

108 Speedway East  
P.O. Box C  
71638-0803

Charter Number: 672  
Date: July 8, 1935  
County: Chicot

Trust Department: Yes

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

**Chm:** John M. Baxter  
**CEO/Pres:** Greg Miller  
**VP-Loans:** Margaret Brannon

**VP-Oper:** Catherine M. Lay  
**Cash:** Barbara Hicks  
**TO:** Joy Lagarone

Cash and Balances Due From Banks: 477	Deposits: 15,155
Federal Funds and Repos: 550	Federal Funds and Borrowings: 85
Investments: 12,251	Other Liabilities: 196
Total Loans: 3,992	Subordinated Debt: 0
Bank Premises and Fixed Assets: 284	Total Liabilities: 15,436
Other Real Estate: 10	
Other Assets: 283	Total Equity Capital and Reserves: 2,411
Total Assets: 17,847	Total Liabilities and Capital: 17,847
Total Trust Assets: 102	Number of Shares Outstanding: 18,000

**Directors:** John M. Arnn, John Jeffrey Baxter, John M. Baxter, W. A. Baxter, Frank Henry, Jr., Clarence Horton, Bernard Levi, Lawrence Levi, Greg Miller, James Suitt

**Branches in Town:** None    **Other Branches:** None

## First State Bank of Dermott Dermott, AR

Telephone: 538-3221  
Facsimile: 538-3787  
Population: 4,715

Freeman & Peddicord  
P.O. Drawer O  
71638-0815

Charter Number: 732  
Date: Oct. 15, 1976  
County: Chicot

Trust Department: No

Bank Holding Company  
First Delta Financial Corporation, Dermott, AR

**Chm:** H. W. Thomas  
**CEO/Pres:** Tom H. Grumbles

**EVP:** Mary K. Tucker  
**Cash:** Betty Morse

Cash and Balances Due From Banks: 1,248	Deposits: 19,835
Federal Funds and Repos: 800	Federal Funds and Borrowings: 224
Investments: 8,527	Other Liabilities: 223
Total Loans: 11,206	Subordinated Debt: 0
Bank Premises and Fixed Assets: 321	Total Liabilities: 20,282
Other Real Estate: 28	
Other Assets: 594	Total Equity Capital and Reserves: 2,442
Total Assets: 22,724	Total Liabilities and Capital: 22,724
Total Trust Assets: 0	Number of Shares Outstanding: 15,000

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

**Branches in Town:** None    **Other Branches:** None

## Farmers & Merchants Bank Des Arc, AR

Telephone: 256-4191  
Facsimile: 256-4582  
Population: 2,001

110 S. Third Street  
P.O. Box 369  
72040-0369

Charter Number: 84  
Date: Jan. 20, 1902  
County: Prairie

Trust Department: Yes

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

**Chm:** Henry L. Nichols

**CEO/Pres/TO:** Sherod S. White

Cash and Balances Due From Banks: . . . . .	1,269	Deposits: . . . . .	27,515
Federal Funds and Repos: . . . . .	270	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	19,030	Other Liabilities: . . . . .	203
Total Loans: . . . . .	16,492	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	368	Total Liabilities . . . . .	27,718
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	716	Total Equity Capital and Reserves: . . . . .	10,427
Total Assets: . . . . .	38,145	Total Liabilities and Capital: . . . . .	38,145
Total Trust Assets: . . . . .	10,426	Number of Shares Outstanding . . . . .	78,819

**Directors:** V. O. Calhoun, George Ford, Donald Guess, Robert L. Morton, Graham P. Mullen, Henry L. Nichols, L. A. Richmond, James N. Thomason, Sherod S. White

**Branches in Town:** None    **Other Branches:** None

## Dumas State Bank Dumas, AR

Telephone: 382-4204  
Facsimile: 382-2084  
Population: 5,520

Hwy. 65 & 54  
P.O. Box 700  
71639-0700

Charter Number: 729  
Date: Jan. 11, 1974  
County: Desha

Trust Department: Yes

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

**Chm/CEO/Pres/TO:** James R. Hall  
**EVP/Sec:** Dennis Ferguson

**VP:** William A. West  
**VP/Cash:** Anita Grimes

Cash and Balances Due From Banks: . . . . .	976	Deposits: . . . . .	23,815
Federal Funds and Repos: . . . . .	5,165	Federal Funds and Borrowings: . . . . .	1
Investments: . . . . .	6,279	Other Liabilities: . . . . .	115
Total Loans: . . . . .	13,119	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	387	Total Liabilities . . . . .	23,931
Other Real Estate: . . . . .	51		
Other Assets: . . . . .	414	Total Equity Capital and Reserves: . . . . .	2,460
Total Assets: . . . . .	26,391	Total Liabilities and Capital: . . . . .	26,391
Total Trust Assets: . . . . .	252	Number of Shares Outstanding . . . . .	30,000

**Directors:** Dennis H. Ferguson, A. O. French, James R. Hall, Howard R. Harris, Dorothy P. Moore, Merle F. Peterson, William F. Teeter, Herman Vickers, William A. West

**Branches in Town:** None    **Other Branches:** None

**Merchants & Farmers Bank  
Dumas, AR**

Telephone: 382-4311  
Facsimile: 382-5901  
Population: 5,520

130 W. Waterman Street  
P.O. Box 187  
71639-0187

Charter Number: 278  
Date: May 10, 1909  
County: Desha

Trust Department: Yes

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

**Chm/CEO:** Loral M. Adcock  
**Pres:** J. Michael Jones

**EVP:** David J. Garrett  
**VP/TO:** Brian L. Payne

Cash and Balances Due From Banks	2,688	Deposits:	46,325
Federal Funds and Repos:	12,470	Federal Funds and Borrowings:	0
Investments:	10,325	Other Liabilities:	229
Total Loans:	26,104	Subordinated Debt:	0
Bank Premises and Fixed Assets:	916	Total Liabilities	46,554
Other Real Estate:	150		
Other Assets:	763	Total Equity Capital and Reserves:	6,862
Total Assets:	53,416	Total Liabilities and Capital:	53,416
Total Trust Assets:	12,372	Number of Shares Outstanding	40,000

**Directors:** Ashton Adcock, Loral M. Adcock, J. E. Allmon, Charles H. Dante, Claud T. Frank, Marion S. Gill, Harold L. Jones, J. Michael Jones, Clifton L. Meador, William W. Shea, David Walt

**Branches in Town:** None    **Other Branches:** None

**First Southern Bank  
Earle, AR**

Telephone: 792-8613  
Facsimile: 735-8860  
Population: 3,395

801 Commerce Street  
P.O. Box 248  
72331-0248

Charter Number: 696  
Date: April 24, 1947  
County: Crittenden

Trust Department: Yes

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

**Chm:** W. P. Morrison

**CEO/Pres:** John E. Gregson

Cash and Balances Due From Banks	1,830	Deposits:	30,272
Federal Funds and Repos:	1,500	Federal Funds and Borrowings:	0
Investments:	9,274	Other Liabilities:	243
Total Loans:	22,199	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,037	Total Liabilities	30,515
Other Real Estate:	270		
Other Assets:	539	Total Equity Capital and Reserves:	6,134
Total Assets:	36,649	Total Liabilities and Capital:	36,649
Total Trust Assets:	0	Number of Shares Outstanding	100,000

**Directors:** John E. Gregson, Chris Lehman, John T. Morrison, Joseph M. Morrison, W. P. Morrison, W. Price Morrison, Jr., James H. Taylor, Jr., David S. Wallace

**Branches in Town:** None    **Other Branches:** Crawfordville, Marion

## The Delta State Bank Elaine, AR

Telephone: 827-3397  
Facsimile: None  
Population: 846

128 Main Street  
P.O. Box 595  
72333-0595

Charter Number: 697  
Date: Dec. 30, 1947  
County: Phillips

Trust Department: No

Bank Holding Company  
None

**CEO/Pres:** Mary Louise Demoret Fiser

Cash and Balances Due From Banks:	1,175	Deposits:	1,026
Federal Funds and Repos:	401	Federal Funds and Borrowings:	0
Investments:	330	Other Liabilities:	0
Total Loans:	259	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities	1,026
Other Real Estate:	0		
Other Assets:	15	Total Equity Capital and Reserves:	1,154
Total Assets:	2,180	Total Liabilities and Capital:	2,180
Total Trust Assets:	0	Number of Shares Outstanding	1,600

**Directors:** Mary Louise Demoret Fiser, V. Poindexter Fiser, Esley E. Johnson, Lamar Marks

**Branches in Town:** None **Other Branches:** None

## The Exchange Bank and Trust Company El Dorado, AR

Telephone: 862-6683  
Facsimile: 862-6688  
Population: 23,146

214 N. Washington  
P. O. Box 641  
71731-0641

Charter Number: 658  
Date: Aug. 12, 1933  
County: Union

Trust Department: Yes

Bank Holding Company  
FDH Bancshares, Inc., Little Rock, AR

**CEO/Pres:** John Sinclair

Cash and Balances Due From Banks:	3,783	Deposits:	88,235
Federal Funds and Repos:	6,030	Federal Funds and Borrowings:	1,196
Investments:	45,229	Other Liabilities:	869
Total Loans:	42,435	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,684	Total Liabilities	90,300
Other Real Estate:	79		
Other Assets:	2,737	Total Equity Capital and Reserves:	11,677
Total Assets:	101,977	Total Liabilities and Capital:	101,977
Total Trust Assets:	23,641	Number of Shares Outstanding	40,000

**Directors:** Ted Davis, James Garrison, George Haefner, Edward Hurley, D. R. James, Rodney Landes, John Meadows, B. G. McGuire, Bob Shepard, Jim Shepard, John Sinclair, John Solomon, Robert P. Taylor, Jeff Teague, Gerald Young

**Branches in Town:** One **Other Branches:** Huttig

## The Bank of Elkins Elkins, AR

Telephone: 643-2131  
Facsimile: 643-2651  
Population: 692

348 North Center  
P.O. Box 333  
72727-0333

Charter Number: 377  
Date: June 1, 1912  
County: Washington

Trust Department: No

Bank Holding Company  
Community Investment, inc., Elkins, AR

**Chm/CEO:** Joel L. Bunch  
**Pres:** Joyce R. Bunch  
**VP:** Sarah Bunch  
**VP:** Randall D. Harper

**VP:** Patricia A. Eaton  
**Cash:** Shirley J. Boyd  
**Asst Cash:** Margie R. Eaton

Cash and Balances Due From Banks: 701  
Federal Funds and Repos: . . . . . 525  
Investments: . . . . . 11,157  
Total Loans: . . . . . 21,116  
Bank Premises and Fixed Assets: . . 819  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 425  
Total Assets: . . . . . 34,743  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 31,445  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 107  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 31,552  
Total Equity Capital and Reserves: . . . 3,191  
Total Liabilities and Capital: . . . . . 34,743  
Number of Shares Outstanding . . . . 10,000

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

**Branches in Town:** One **Other Branches:** Goshen

## Bank of England England, AR

Telephone: 842-2555  
Facsimile: 842-2422  
Population: 3,351

123 S. Main Street  
P.O. Box 70  
72046-0070

Charter Number: 48  
Date: Aug. 8, 1898  
County: Lonoke

Trust Department: No

Bank Holding Company  
None

**Chm/CEO/Pres:** Gary Canada, Sr.  
**VP:** Otha Frizzell

**VP:** Bob Montgomery  
**Oper/Cash:** Sheila Rice

Cash and Balances Due From Banks: 1,474  
Federal Funds and Repos: . . . . . 1,235  
Investments: . . . . . 6,121  
Total Loans: . . . . . 21,720  
Bank Premises and Fixed Assets: . . 389  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 620  
Total Assets: . . . . . 31,559  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 28,597  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 185  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 28,782  
Total Equity Capital and Reserves: . . . 2,777  
Total Liabilities and Capital: . . . . . 31,559  
Number of Shares Outstanding . . . . 10,000

**Directors:** Gary Canada, Sr., Hanna B. Canada, Otha Frizzell, Thomas Murchison, Sr.

**Branches in Town:** None **Other Branches:** None

## The Eudora Bank Eudora, AR

Telephone: 355-8311  
Facsimile: 355-8509  
Population: 3,155

111 N. Main Street  
P.O. Box 270  
71640-0270

Charter Number: 629  
Date: Dec. 23, 1930  
County: Chicot

Trust Department: No

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

**Chm:** W. K. Grubbs  
**VChm:** Charles F. Poole

**CEO/Pres:** Gene Keith  
**VP/Cash:** Claudene Stephens

Cash and Balances Due From Banks: . . . 719	Deposits: . . . . . 20,647
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 1,000
Investments: . . . . . 13,804	Other Liabilities: . . . . . 99
Total Loans: . . . . . 9,333	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 604	Total Liabilities . . . . . 21,746
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 370	Total Equity Capital and Reserves: . . . . . 3,084
Total Assets: . . . . . 24,830	Total Liabilities and Capital: . . . . . 24,830
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 14,000

**Directors:** Robert D. Avery, W. K. Grubbs, Roger D. Hensley, Gene Keith, Charles F. Poole, W. R. Selman, Fred A. Woodall

**Branches in Town:** None **Other Branches:** None

## Bank of Eureka Springs Eureka Springs, AR

Telephone: 253-8241  
Facsimile: 253-6947  
Population: 1,900

70 S. Main  
P.O. Box 309  
72632-0309

Charter Number: 374  
Date: May 4, 1912  
County: Carroll

Trust Department: No

Bank Holding Company  
None

**Chm:** Lewis E. Epley  
**CEO/Pres:** W. King Gladden  
**VP:** Gary Kleck

**VP:** Diane McClelland  
**VP:** Dave Baker

Cash and Balances Due From Banks: . . . 2,256	Deposits: . . . . . 50,225
Federal Funds and Repos: . . . . . 500	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 19,160	Other Liabilities: . . . . . 348
Total Loans: . . . . . 33,621	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 507	Total Liabilities . . . . . 50,573
Other Real Estate: . . . . . 69	
Other Assets: . . . . . 777	Total Equity Capital and Reserves: . . . . . 6,317
Total Assets: . . . . . 56,890	Total Liabilities and Capital: . . . . . 56,890
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 4,000

**Directors:** James D. Bird, A. J. Clark, Claude C. Cross, Ruth F. Cross, Lewis E. Epley, W. King Gladden, Wayne Johnson, Dorothy F. Mathews, Michael F. Mathews, Eagle Thomas, Smead Walden

**Branches in Town:** One **Other Branches:** Holiday Island

**Bank of Evening Shade  
Evening Shade, AR**

Telephone: 266-3215  
Facsimile: 266-3514  
Population: 328

Hwy 167 South  
P.O. Box 130  
72532-0130

Charter Number: 69  
Date: Feb. 5, 1901  
County: Sharp

Trust Department: No

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

**Chm:** James M. Street

**CEO:** A. L. Hoaney

Cash and Balances Due From Banks: 545	Deposits: . . . . . 8,667
Federal Funds and Repos: . . . . . 510	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 2,607	Other Liabilities: . . . . . 35
Total Loans: . . . . . 5,761	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 151	Total Liabilities . . . . . 8,702
Other Real Estate: . . . . . 3	
Other Assets: . . . . . 122	Total Equity Capital and Reserves: . . . . 997
Total Assets: . . . . . 9,699	Total Liabilities and Capital: . . . . . 9,699
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 6,200

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

**Branches in Town:** None **Other Branches:** None

**Citizens Bank of Northwest Arkansas  
Fayetteville, AR**

Telephone: 521-8000  
Facsimile: 521-8086  
Population: 42,099

3500 North College  
P. O. Box 1407  
72702-1407

Charter Number: 760  
Date: Aug. 16, 1991  
County: Washington

Trust Department: No

Bank Holding Company  
Citizens Holding Company, Muskogee, OK

**Chm:** Richard Black

**CEO:** Dick McLelland

Cash and Balances Due From Banks: 3,275	Deposits: . . . . . 54,978
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 975
Investments: . . . . . 29,823	Other Liabilities: . . . . . 408
Total Loans: . . . . . 24,748	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: 1,828	Total Liabilities . . . . . 56,361
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 2,937	Total Equity Capital and Reserves: . . . . 6,250
Total Assets: . . . . . 62,611	Total Liabilities and Capital: . . . . . 62,611
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 25,000

**Directors:** Richard Black, Lee Buddrus, Albert R. Hurley, David Jones, Gerald Jones, Dick McLelland, Francis Rooney, III

**Branches in Town:** One **Other Branches:** Rogers

## Mcllroy Bank & Trust Fayetteville, AR

Telephone: 575-1000  
Facsimile: 575-1061  
Population: 42,099

One Mcllroy Plaza  
P.O. Box 1327  
72702-1327

Charter Number: 31  
Date: Dec. 24, 1892  
County: Washington

Trust Department: Yes

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

**Chm:** Jim Walton  
**CEO/Pres:** James C. Glen  
**SVP-Oper:** Warren Fields

**SVP-Loans:** Gary Head  
**SVP-Retail:** Kim Simpson

Cash and Balances Due From Banks: 13,587	Deposits: . . . . . 216,511
Federal Funds and Repos: . . . . . 1,650	Federal Funds and Borrowings: . . . . . 7,451
Investments: . . . . . 56,821	Other Liabilities: . . . . . 1,778
Total Loans: . . . . . 166,140	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . 2,747	Total Liabilities . . . . . 225,740
Other Real Estate: . . . . . 854	
Other Assets: . . . . . 2,980	Total Equity Capital and Reserves: . . . 19,039
Total Assets: . . . . . 244,779	Total Liabilities and Capital: . . . . . 244,779
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . 350,692

**Directors:** Larry Bittle, Cary Collier, James C. Glen, Millard Goff, Ann Henry, James D. Mashburn, Paul Pinneo, Charles Scharlau, James Stewert, Fred S. Vorsanger, Jim Walton, Jim Bob Wheeler

**Branches in Town:** Four    **Other Branches:** None

## The First State Bank of Fordyce Fordyce, AR

Telephone: 352-2101  
Facsimile: 352-2602  
Population: 4,729

223 Main Street  
P. O. Box 770  
71742-0272

Charter Number: 749  
Date: Aug. 22, 1989  
County: Dallas

Trust Department: Yes

Bank Holding Company  
FDH Bancshares, Inc., Little Rock, AR

**Chm/CEO/Pres:** U. W. Mullins, Jr.  
**SVP/Cash:** Sheila Harrison

**VP:** David Ramer

Cash and Balances Due From Banks: 1,307	Deposits: . . . . . 38,246
Federal Funds and Repos: . . . . . 4,500	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 19,916	Other Liabilities: . . . . . 374
Total Loans: . . . . . 14,667	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 454	Total Liabilities . . . . . 38,620
Other Real Estate: . . . . . 283	
Other Assets: . . . . . 1,422	Total Equity Capital and Reserves: . . . 3,929
Total Assets: . . . . . 42,549	Total Liabilities and Capital: . . . . . 42,549
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 8,000

**Directors:** Jack Brent, Allen Bedell, Bill Clark, Edward Cullum, Carolyn Jenkins, U. W. Mullins, Jr., Gerald Nutt, Robert Taylor, Ellen Vineyard

**Branches in Town:** Two    **Other Branches:** None



## Fordyce Bank & Trust Company Fordyce, AR

Telephone: 352-3107  
Facsimile: 352-5202  
Population: 4,729

200 W. Fourth Street  
P. O. Box 352  
71742-0352

Charter Number: 631  
Date: Jan. 5, 1931  
County: Dallas

Trust Department: Yes

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

**Chm/CEO/Pres:** Curtis Hutchins  
**SVP:** Suzette Crutchfield

**SVP/TO:** James V. Hulse, Jr.  
**VP:** Wanda Smurl

Cash and Balances Due From Banks	3,814	Deposits: . . . . .	40,395
Federal Funds and Repos: . . . . .	1,556	Federal Funds and Borrowings: . . . . .	1,929
Investments: . . . . .	19,694	Other Liabilities: . . . . .	248
Total Loans: . . . . .	20,024	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	940	Total Liabilities . . . . .	42,572
Other Real Estate: . . . . .	30		
Other Assets: . . . . .	710	Total Equity Capital and Reserves: . . . . .	4,196
Total Assets: . . . . .	46,768	Total Liabilities and Capital: . . . . .	46,768
Total Trust Assets: . . . . .	820	Number of Shares Outstanding . . . . .	8,000

**Directors:** D. J. Barnes, Joe Barnes, E. C. Benton, Jr., Sarah Kathryn Benton, Suzette Crutchfield, J. H. Everett, J. W. Hearnberger, James V. Hulse, Jr., Curtis Hutchins, Roy McClain, C. B. Trussell, L. Weems Trussell

**Branches in Town:** Two    **Other Branches:** None

## Planters Bank and Trust Company Forrest City, AR

Telephone: 633-2833  
Facsimile: 633-2894  
Population: 13,364

321 N. Rosser Street  
P.O. Box 1539  
72335-1539

Charter Number: 521  
Date: April 15, 1921  
County: St. Francis

Trust Department: Yes

Bank Holding Company  
None

**Chm/CEO/Pres:** Frankie Pratt  
**EVP:** J. C. Campbell  
**SVP/CFO:** Kim Linam  
**VP:** Diane Thomason

**VP:** David Hardke  
**Cash/Oper:** Donna Garner  
**TO:** Nelle Surguine

Cash and Balances Due From Banks	4,910	Deposits: . . . . .	52,027
Federal Funds and Repos: . . . . .	2,400	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	23,595	Other Liabilities: . . . . .	318
Total Loans: . . . . .	25,722	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	1,366	Total Liabilities . . . . .	52,345
Other Real Estate: . . . . .	413		
Other Assets: . . . . .	677	Total Equity Capital and Reserves: . . . . .	6,738
Total Assets: . . . . .	59,083	Total Liabilities and Capital: . . . . .	59,083
Total Trust Assets: . . . . .	133	Number of Shares Outstanding . . . . .	24,000

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

**Branches in Town:** One    **Other Branches:** Cotton Plant, DeValls Bluff

## Planters & Merchants Bank Gillett, AR

Telephone: 548-2211  
Facsimile: 548-2213  
Population: 883

320 Main  
P.O. Box 357  
72055-0357

Charter Number: 721  
Date: Jan. 13, 1967  
County: Arkansas

Trust Department: Yes

Bank Holding Company  
Planters & Merchants Bancshares, Inc., Gillett, AR

**Chm:** Kenneth Smith  
**CEO/Pres/TO:** Larry E. Bauer

**VP:** Lloyd E. Wallace  
**Cash:** Alice Perritt

Cash and Balances Due From Banks: . . . 581	Deposits: . . . . . 16,608
Federal Funds and Repos: . . . . . 1,495	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 2,419	Other Liabilities: . . . . . 159
Total Loans: . . . . . 13,400	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 223	Total Liabilities . . . . . 16,767
Other Real Estate: . . . . . 131	
Other Assets: . . . . . 463	Total Equity Capital and Reserves: . . . 1,945
Total Assets: . . . . . 18,712	Total Liabilities and Capital: . . . . . 18,712
Total Trust Assets: . . . . . 538	Number of Shares Outstanding . . . . 12,000

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

**Branches in Town:** None    **Other Branches:** None

## The Bank of Glenwood Glenwood, AR

Telephone: 356-2121  
Facsimile: 356-2211  
Population: 1,354

Broadway & Pulliam  
P.O. Box 0  
71943-0813

Charter Number: 398  
Date: Dec. 27, 1912  
County: Pike

Trust Department: No

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

**Chm:** Irvin C. Banium  
**CEO/Pres:** Harold Smith  
**SVP:** Lynda Robbins  
**VP:** Kathryn Baxter

**VP:** Jim Arrington  
**AVP:** Kathy O'Neal  
**Cash:** Pat Owens

Cash and Balances Due From Banks: 1,091	Deposits: . . . . . 35,056
Federal Funds and Repos: . . . . . 1,000	Federal Funds and Borrowings: . . . . . 279
Investments: . . . . . 8,810	Other Liabilities: . . . . . 115
Total Loans: . . . . . 27,343	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 731	Total Liabilities . . . . . 35,450
Other Real Estate: . . . . . 36	
Other Assets: . . . . . 385	Total Equity Capital and Reserves: . . . 3,946
Total Assets: . . . . . 39,396	Total Liabilities and Capital: . . . . . 39,396
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 4,000

**Directors:** Irvin C. Banium, Mark Banium, Richard Cox, Victor H. Cox, Harold A. Smith, L. J. Warneke, Roy Wisener

**Branches in Town:** None    **Other Branches:** None

### First State Bank Gould, AR

Telephone: 263-4325  
Facsimile: 263-4684  
Population: 1,470

340 S. Main Street  
P.O. Drawer A  
71643-0801

Charter Number: 719  
Date: Jan. 6, 1964  
County: Lincoln

Trust Department: No

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

**Chm/CEO/Pres:** James R. Hall  
**VP/Aud:** Dennis Ferguson  
**VP:** Dwayne R. Snyder

**AVP:** Pat Rook  
**Cash:** Donna Robertson

Cash and Balances Due From Banks 1,025  
Federal Funds and Repos: . . . . . 4,285  
Investments: . . . . . 3,842  
Total Loans: . . . . . 7,601  
Bank Premises and Fixed Assets: . . 595  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 253  
Total Assets: . . . . . 17,601  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 16,004  
Federal Funds and Borrowings: . . . . . 50  
Other Liabilities: . . . . . 141  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 16,195  
Total Equity Capital and Reserves: . . . 1,406  
Total Liabilities and Capital: . . . . . 17,601  
Number of Shares Outstanding . . . . . 24,000

**Directors:** Don Eifling, A. O. French, Jr., James R. Hall, Victor Holthoff, Stanley Norris, John H. Rogers, John Shannon

**Branches in Town:** None **Other Branches:** Grady, Star City

### Bank of Gravett Gravette, AR

Telephone: 787-5251  
Facsimile: 787-6102  
Population: 1,412

211 East Main  
P.O. Box 160  
72736-0160

Charter Number: 46  
Date: Feb. 28, 1898  
County: Benton

Trust Department: No

Bank Holding Company  
None

**CEO/Pres:** John R. Meade  
**EVP:** David N. Wills

**VP:** William R. (Bill) Meade  
**VP:** Jim A. Edmondson

Cash and Balances Due From Banks 3,130  
Federal Funds and Repos: . . . . . 3,050  
Investments: . . . . . 31,572  
Total Loans: . . . . . 37,484  
Bank Premises and Fixed Assets: . . 553  
Other Real Estate: . . . . . 105  
Other Assets: . . . . . 1,185  
Total Assets: . . . . . 77,079  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 65,994  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 623  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 66,617  
Total Equity Capital and Reserves: . . 10,462  
Total Liabilities and Capital: . . . . . 77,079  
Number of Shares Outstanding . . . . . 4,000

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

**Branches in Town:** None **Other Branches:** None

## Farmers Bank Greenwood, AR

Telephone: 996-4171  
Facsimile: 996-6700  
Population: 3,984

125 West Center  
P.O. Box 610  
72936-0610

Charter Number: 243  
Date: Aug. 7, 1907  
County: Sebastian

Trust Department: Yes

Bank Holding Company  
Wilkinson Banking Corporation, Greenwood, AR

**Chm/CEO/Pres:** Elizabeth Wilkinson

**TO:** Edward Wilkinson

Cash and Balances Due From Banks: . . . . .	1,227	Deposits: . . . . .	77,823
Federal Funds and Repos: . . . . .	150	Federal Funds and Borrowings: . . . . .	1,820
Investments: . . . . .	49,708	Other Liabilities: . . . . .	832
Total Loans: . . . . .	38,783	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	1,014	Total Liabilities . . . . .	80,475
Other Real Estate: . . . . .	144		
Other Assets: . . . . .	1,453	Total Equity Capital and Reserves: . . . . .	12,004
Total Assets: . . . . .	92,479	Total Liabilities and Capital: . . . . .	92,479
Total Trust Assets: . . . . .	667	Number of Shares Outstanding . . . . .	7,500

**Directors:** Tresa Gamble, Edward Wilkinson, Elizabeth Wilkinson, Norman Wilkinson, Stanhope Wilkinson

**Branches in Town:** One **Other Branches:** Bonanza, Hackett, Hartford

## First State Bank of Gurdon Gurdon, AR

Telephone: 353-2521  
Facsimile: 353-2314  
Population: 2,100

100 E. Main  
P.O. Box 446  
71743-0446

Charter Number: 61  
Date: Aug. 4, 1900  
County: Clark

Trust Department: No

Bank Holding Company  
None

**Chm:** Charles L. Cabe  
**CEO/Pres:** Fred Reed

**VP-Loans:** Carroll Coston  
**VP/Cash:** Linda Bittle

Cash and Balances Due From Banks: . . . . .	1,422	Deposits: . . . . .	25,020
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	10,145	Other Liabilities: . . . . .	99
Total Loans: . . . . .	14,417	Subordinated Debt: . . . . .	300
Bank Premises and Fixed Assets: . . . . .	849	Total Liabilities . . . . .	25,419
Other Real Estate: . . . . .	428		
Other Assets: . . . . .	401	Total Equity Capital and Reserves: . . . . .	2,243
Total Assets: . . . . .	27,662	Total Liabilities and Capital: . . . . .	27,662
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	38,338

**Directors:** Paul Barringer, Al Brown, Charles Cabe, Austin Capps, Carroll Coston, Autrey Horne, Marianne Long, Robert McDowell, Fred Reed, Maurice Stricklin

**Branches in Town:** None **Other Branches:** None

### Farmers Bank Hamburg, AR

Telephone: 853-5222  
Facsimile: 853-2333  
Population: 3,098

210 N. Main  
P.O. Box 350  
71646-0350

Charter Number: 680  
Date: March 10, 1941  
County: Ashley

Trust Department: No

Bank Holding Company  
None

**Chm:** P. E. Barnes  
**CEO/Pres:** Dan Wingard  
**VP:** Velma J. Farmer

**VP:** Jettie Mae Atkins  
**Cash:** Allen Farmer  
**Asst Cash:** Joann Roberts

Cash and Balances Due From Banks: 1,826	Deposits: . . . . .	29,094
Federal Funds and Repos: . . . . . 1,125	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . . 14,417	Other Liabilities: . . . . .	178
Total Loans: . . . . . 13,724	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . 934	Total Liabilities . . . . .	29,272
Other Real Estate: . . . . . 55	Total Equity Capital and Reserves: . . .	3,242
Other Assets: . . . . . 433	Total Liabilities and Capital: . . . . .	32,514
Total Assets: . . . . . 32,514	Number of Shares Outstanding . . . . .	22,260
Total Trust Assets: . . . . . 0		

**Directors:** P. E. Barnes, Joel W. Foote, Nancy C. Foote, W. E. Foote, Jr., William E. Johnson, Earl J. Scott, Jack H. Shell, John W. Spivey, Dan M. Wingard

**Branches in Town:** None **Other Branches:** None

### Calhoun County Bank Hampton, AR

Telephone: 798-2207  
Facsimile: 798-4830  
Population: 1,562

200 Main Street  
P.O. Box 8  
71744-0008

Charter Number: 220  
Date: Oct. 26, 1906  
County: Calhoun

Trust Department: No

Bank Holding Company  
None

**Chm/CEO:** Searcy W. Harrell, Jr.

**Pres:** B. Dickson Neal

Cash and Balances Due From Banks: 1,113	Deposits: . . . . .	28,206
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . .	730
Investments: . . . . . 19,484	Other Liabilities: . . . . .	119
Total Loans: . . . . . 12,257	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . 26	Total Liabilities . . . . .	29,055
Other Real Estate: . . . . . 52	Total Equity Capital and Reserves: . . .	4,251
Other Assets: . . . . . 374	Total Liabilities and Capital: . . . . .	33,306
Total Assets: . . . . . 33,306	Number of Shares Outstanding . . . . .	4,000
Total Trust Assets: . . . . . 0		

**Directors:** Phillip J. Foster, Fay Harrell, Len Harrell, Searcy W. Harrell, Jr., B. Dickson Neal, D. W. Wells, H. M. Welsh

**Branches in Town:** None **Other Branches:** None

## Mercantile Bank Hardy, AR

Telephone: 856-2773  
Facsimile: 856-3494  
Population: 538

Hwy. Jct. 62-63-412  
P. O. Box 28  
72542-0028

Charter Number: 751  
Date: Oct. 24, 1989  
County: Sharp

Trust Department: No

Bank Holding Company  
North Arkansas Bancshares, Inc., Jonesboro, AR

**CEO/Pres:** Bob D. Evins

Cash and Balances Due From Banks: . . . 698	Deposits: . . . . . 17,880
Federal Funds and Repos: . . . . . 450	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 4,907	Other Liabilities: . . . . . 113
Total Loans: . . . . . 12,506	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 782	Total Liabilities . . . . . 17,993
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 502	Total Equity Capital and Reserves: . . . 1,852
Total Assets: . . . . . 19,845	Total Liabilities and Capital: . . . . . 19,845
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 10,400

**Directors:** Bob D. Evins, Floyd Hannon, Jr., Kevin King, G. L. Leiblong

**Branches in Town:** None **Other Branches:** Sidney

## The Bank of Harrisburg Harrisburg, AR

Telephone: 578-2472  
Facsimile: 578-2049  
Population: 1,945

201 East Jackson  
P.O. Box 17  
72432-0017

Charter Number: 620  
Date: Dec. 2, 1930  
County: Poinsett

Trust Department: No

Bank Holding Company  
Lake Hamilton Enterprises, Inc., Little Rock, AR

**Chm:** Jim Tom Butler  
**CEO:** Paul Eaton

**Pres:** James Williams

Cash and Balances Due From Banks: 2,890	Deposits: . . . . . 32,539
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 200
Investments: . . . . . 13,257	Other Liabilities: . . . . . 336
Total Loans: . . . . . 19,618	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 251	Total Liabilities . . . . . 33,075
Other Real Estate: . . . . . 220	
Other Assets: . . . . . 620	Total Equity Capital and Reserves: . . . 3,781
Total Assets: . . . . . 36,856	Total Liabilities and Capital: . . . . . 36,856
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 4,000

**Directors:** Donald Birtnell, Anna Margaret Butler, Connie Butler, Jim Tom Butler, Patricia Butler, Beth Eaton, Paul Eaton, John M. Henry, James Williams

**Branches in Town:** None **Other Branches:** None

## The Security Bank Harrison, AR

Telephone: 741-8200  
Facsimile: 741-8103  
Population: 9,922

303 N. Main  
P.O. Box 1078  
72601-1078

Charter Number: 647  
Date: Nov. 20, 1931  
County: Boone

Trust Department: Yes

Bank Holding Company  
First Commercial Corporation, Little Rock, AR

**CEO/Pres:** Jimmy R. Boze

Cash and Balances Due From Banks 4,900	Deposits: . . . . . 106,382
Federal Funds and Repos: . . . . . 4,850	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 43,665	Other Liabilities: . . . . . 573
Total Loans: . . . . . 59,623	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: 2,035	Total Liabilities . . . . . 106,955
Other Real Estate: . . . . . 259	
Other Assets: . . . . . 1,982	Total Equity Capital and Reserves: . . . 10,359
Total Assets: . . . . . 117,314	Total Liabilities and Capital: . . . . . 117,314
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . 180,000

**Directors:** Bill Baker, Ralph Bowers, Jimmy Boze, John O. Campbell, L. E. Durand, Richard R. Hudson, Douglas L. Jackson, Junior Lee, Jerry P. Maland, H. K. McCaleb, Jr., Bert M. Mullens

**Branches in Town:** One **Other Branches:** Alpena

## Hazen First State Bank Hazen, AR

Telephone: 255-4567  
Facsimile: 255-4271  
Population: 1,668

Front & Chester Streets  
P.O. Box 783  
72064-0783

Charter Number: 744  
Date: May 12, 1983  
County: Prairie

Trust Department: No

Bank Holding Company  
None

**Chm:** Tommy Hillman

**CEO:** Jerry Ray Hambrick

Cash and Balances Due From Banks 1,121	Deposits: . . . . . 15,745
Federal Funds and Repos: . . . . . 500	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 7,854	Other Liabilities: . . . . . 78
Total Loans: . . . . . 7,262	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 228	Total Liabilities . . . . . 15,823
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 264	Total Equity Capital and Reserves: . . . 1,406
Total Assets: . . . . . 17,229	Total Liabilities and Capital: . . . . . 17,229
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 20,187

**Directors:** Vernon Giss, Tommy Hillman, Pat Henderson, Robert Koch, Robert Petter

**Branches in Town:** None **Other Branches:** Biscoe

## The Cleburne County Bank Heber Springs, AR

Telephone: 362-2456  
Facsimile: 362-4554  
Population: 5,628

806 W. Main  
P.O. Box 1560  
72543-0100

Charter Number: 626  
Date: Dec. 16, 1930  
County: Cleburne

Trust Department: No

Bank Holding Company  
Lake Hamilton Enterprises, Inc., Little Rock, AR

**Chm:** Jim Tom Butler  
**CEO/Pres:** Paul Eaton  
**EVP:** Robert Dale Miller

**VP:** Mary Holland  
**VP:** Peggy Smith  
**VP:** William C. Smith

Cash and Balances Due From Banks: 3,627	Deposits: 105,916
Federal Funds and Repos: 2,105	Federal Funds and Borrowings: 34
Investments: 63,887	Other Liabilities: 532
Total Loans: 44,135	Subordinated Debt: 0
Bank Premises and Fixed Assets: 824	Total Liabilities: 106,482
Other Real Estate: 551	
Other Assets: 1,801	Total Equity Capital and Reserves: 10,448
Total Assets: 116,930	Total Liabilities and Capital: 116,930
Total Trust Assets: 0	Number of Shares Outstanding: 1,200

**Directors:** Walter Aldridge, Anna Margaret Butler, Connie Butler, Jim Tom Butler, Patricia Butler, Beth Eaton, Paul Eaton, John Henry, Jerome Johnson, Ricky Johnson, Richie Lee, L. E. Roberts, Jr., Wetzel Stark

**Branches in Town:** Two    **Other Branches:** Greers Ferry, Concord

## Greers Ferry Lake State Bank Heber Springs, AR

Telephone: 362-5883  
Facsimile: 362-0820  
Population: 5,628

421 West Main  
P. O. Box 970  
72543-3018

Charter Number: 755  
Date: July 26, 1991  
County: Cleburne

Trust Department: No

Bank Holding Company  
M & P Community Bancshares, Inc., Newport, AR

**Chm/CEO/Pres:** Jim S. Gowen, Sr.  
**EVP:** Gary Yow  
**SVP:** Wendell Cassell

**Cash:** Patricia H. Davis  
**Sec:** Carla P. Stiger

Cash and Balances Due From Banks: 189	Deposits: 29,387
Federal Funds and Repos: 530	Federal Funds and Borrowings: 0
Investments: 27,336	Other Liabilities: 167
Total Loans: 3,107	Subordinated Debt: 0
Bank Premises and Fixed Assets: 245	Total Liabilities: 29,554
Other Real Estate: 0	
Other Assets: 739	Total Equity Capital and Reserves: 2,592
Total Assets: 32,146	Total Liabilities and Capital: 32,146
Total Trust Assets: 0	Number of Shares Outstanding: 60,000

**Directors:** Morris Bowman, Jim S. Gowen, Sr., Troy A. Gray, Robert Harvey, Gerald A. Saracini

**Branches in Town:** None    **Other Branches:** Clinton



## Heber Springs State Bank Heber Springs, AR

Telephone: 362-5821  
Facsimile: 362-7491  
Population: 5,628

Second and Main Streets  
P.O. Box 1030  
72543-0030

Charter Number: 735  
Date: May 7, 1977  
County: Cleburne

Trust Department: Yes

Bank Holding Company  
State Holding Company, Little Rock, AR

**Chm:** Harry L. Hastings, Jr.

**CEO/Pres:** Bill G. Lynch

Cash and Balances Due From Banks: 2,291	Deposits: . . . . . 43,451
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 500
Investments: . . . . . 21,187	Other Liabilities: . . . . . 223
Total Loans: . . . . . 22,342	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 893	Total Liabilities . . . . . 44,174
Other Real Estate: . . . . . 368	
Other Assets: . . . . . 713	Total Equity Capital and Reserves: . . . 3,620
Total Assets: . . . . . 47,794	Total Liabilities and Capital: . . . . . 47,794
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 21,000

**Directors:** H. L. Hastings, Jr., Horace Jewell, B. G. Lynch, Catherine Owen

**Branches in Town:** None    **Other Branches:** Greers Ferry, Fairfield Bay

## Bank of Holly Grove Holly Grove, AR

Telephone: 462-3331  
Facsimile: 462-3992  
Population: 675

Main Street  
P.O. Box 419  
72069-0816

Charter Number: 118  
Date: May 12, 1903  
County: Monroe

Trust Department: No

Bank Holding Company  
Holly Grove Bancshares, Inc., Holly Grove, AR

**Chm:** John B. Moore, Jr.

**CEO/Pres:** William R. Reynolds

Cash and Balances Due From Banks: 733	Deposits: . . . . . 21,709
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 9,093	Other Liabilities: . . . . . 290
Total Loans: . . . . . 14,434	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 112	Total Liabilities . . . . . 21,999
Other Real Estate: . . . . . 31	
Other Assets: . . . . . 500	Total Equity Capital and Reserves: . . . 2,904
Total Assets: . . . . . 24,903	Total Liabilities and Capital: . . . . . 24,903
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 2,400

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

**Branches in Town:** None    **Other Branches:** None

**Horatio State Bank  
Horatio, AR**

Telephone: 832-2501  
Facsimile: 832-2577  
Population: 793

100 Main Street  
P.O. Box 347  
71842-0347

Charter Number: 179  
Date: May 15, 1905  
County: Sevier

Trust Department: No

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

**Chm/CEO/Pres:** C. E. Hendrix, Jr.  
**EVP:** Wilburn Smith

**SVP:** Edith H. Smith  
**VP:** Carl E. Henrix, III

Cash and Balances Due From Banks: . . . . .	1,067	Deposits: . . . . .	28,877
Federal Funds and Repos: . . . . .	415	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	12,117	Other Liabilities: . . . . .	170
Total Loans: . . . . .	17,941	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	309	Total Liabilities . . . . .	29,047
Other Real Estate: . . . . .	51		
Other Assets: . . . . .	297	Total Equity Capital and Reserves: . . . . .	3,150
Total Assets: . . . . .	32,197	Total Liabilities and Capital: . . . . .	32,197
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	2,000

**Directors:** C. E. Hendrix, Jr., Carl E. Hendrix, III, Lilla S. Hendrix, Loy Poag, Edith H. Smith, Wilburn Smith

**Branches in Town:** None **Other Branches:** None

**Arkansas Bank and Trust Company  
Hot Springs, AR**

Telephone: 624-4611  
Facsimile: 624-4619  
Population: 32,462

ABT Center  
P.O. Box 5640  
71902-5640

Charter Number: 232  
Date: April 18, 1907  
County: Garland

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company  
ABT Bancshares Corporation, Hot Springs, AR

**Chm:** Cecil W. Cupp, Jr.  
**CEO/Pres:** Ray L. Cash

**EVP:** W. Darrell Meyer

Cash and Balances Due From Banks: . . . . .	20,760	Deposits: . . . . .	364,105
Federal Funds and Repos: . . . . .	4,100	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	139,304	Other Liabilities: . . . . .	5,326
Total Loans: . . . . .	228,688	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	5,850	Total Liabilities . . . . .	369,431
Other Real Estate: . . . . .	1,245		
Other Assets: . . . . .	6,681	Total Equity Capital and Reserves: . . . . .	37,197
Total Assets: . . . . .	406,628	Total Liabilities and Capital: . . . . .	406,628
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	150,834

**Directors:** Ray L. Cash, Peggy Clark, Hiram W. Cooper, Courtney C. Crouch, Jr., Cecil W. Cupp, Cecil W. Cupp, Jr., Cecil W. Cupp, III, Gerald H. Fisher, Edwin P. Henry, Gaither C. Johnston, Jr., W. Darrell Meyer, Roy L. Murphy, Jim Randall, Brooks T. Rice, John D. Selig, Ray S. Smith, Jr., Palmer Vanderburg, Kenneth Wheatley

**Branches in Town:** Six **Other Branches:** Hot Springs Village

**Bank of Hot Springs  
Hot Springs, AR**

Telephone: 624-5501  
Facsimile: 321-5033  
Population: 32,462

P. O. Box 1799  
1234 Central Avenue  
71902-1799

Charter Number: 758  
Date: Aug. 15, 1991  
County: Garland

Trust Department: No

Bank Holding Company  
Central Arkansas Bancshares, Inc., Arkadelphia, AR

**Chm:** Ross Whipple

**CEO/Pres:** Paul L. Offutt

Cash and Balances Due From Banks 3,838  
Federal Funds and Repos: . . . . . 0  
Investments: . . . . . 46,547  
Total Loans: . . . . . 45,047  
Bank Premises and Fixed Assets: 1,745  
Other Real Estate: . . . . . 28  
Other Assets: . . . . . 2,195  
Total Assets: . . . . . 99,400  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 86,331  
Federal Funds and Borrowings: . . . . . 3,500  
Other Liabilities: . . . . . 492  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 90,323  
  
Total Equity Capital and Reserves: . . . 9,077  
Total Liabilities and Capital: . . . . . 99,400  
Number of Shares Outstanding . . . 121,410

**Directors:** Latt Bachelor, Eldon Cooley, Dorsey Glover, Jim Latture, Jim McAdams, Paul Offutt, Don Tackett, Ross Whipple

**Branches in Town:** Three **Other Branches:** None

**First State Bank  
Huntsville, AR**

Telephone: 738-2147  
Facsimile: 738-1255  
Population: 1,600

Highway 412 West  
P. O. Box 667  
72740-0667

Charter Number: 756  
Date: July 26, 1991  
County: Madison

Trust Department: Yes

Bank Holding Company  
BTS Bancshares, Inc., Huntsville, AR

**Chm:** Sam Mathias

**CEO/Pres:** Tom Mathias

Cash and Balances Due From Banks: 466  
Federal Funds and Repos: . . . . . 465  
Investments: . . . . . 6,294  
Total Loans: . . . . . 4,849  
Bank Premises and Fixed Assets: . . 195  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 245  
Total Assets: . . . . . 12,514  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 11,439  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 52  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 11,491  
  
Total Equity Capital and Reserves: . . . 1,023  
Total Liabilities and Capital: . . . . . 12,514  
Number of Shares Outstanding . . . . . 9,000

**Directors:** Bessie Mathias, Sam Mathias, Tom Mathias, Phil Thompson

**Branches in Town:** None **Other Branches:** None

## Peoples Bank Imboden, AR

Telephone: 869-2291  
Facsimile: 869-2179  
Population: 661

Hwy. 63 W.  
P.O. Box 850  
72434-0850

Charter Number: 727  
Date: Oct. 12, 1972  
County: Lawrence

Trust Department: No

Bank Holding Company  
Spring Rivers Bancshares, Inc., Imboden, AR

**Chm:** Charles F. Luter  
**Pres:** Bob Downing

**CEO/EVP:** Preston L. Clark

Cash and Balances Due From Banks: 2,278	Deposits: . . . . . 28,154
Federal Funds and Repos: . . . . . 800	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 4,943	Other Liabilities: . . . . . 81
Total Loans: . . . . . 21,171	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 665	Total Liabilities . . . . . 28,235
Other Real Estate: . . . . . 91	
Other Assets: . . . . . 449	Total Equity Capital and Reserves: . . . 2,162
Total Assets: . . . . . 30,397	Total Liabilities and Capital: . . . . . 30,397
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 6,600

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

**Branches in Town:** None **Other Branches:** Hoxie, Strawberry

## First Jacksonville Bank and Trust Jacksonville, AR

Telephone: 982-4511  
Facsimile: 982-5769  
Population: 29,101

600 W. Main  
P. O. Box 827  
72076-0827

Charter Number: 701  
Date: Aug. 2, 1949  
County: Pulaski

Trust Department: Yes

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

**Chm:** Kenneth Pat Wilson  
**CEO/Pres:** Larry Wilson

**TO:** John McNee

Cash and Balances Due From Banks: 6,042	Deposits: . . . . . 119,821
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 1,800
Investments: . . . . . 66,211	Other Liabilities: . . . . . 1,178
Total Loans: . . . . . 58,428	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . 1,775	Total Liabilities . . . . . 122,799
Other Real Estate: . . . . . 219	
Other Assets: . . . . . 1,818	Total Equity Capital and Reserves: . . 11,694
Total Assets: . . . . . 134,493	Total Liabilities and Capital: . . . . . 134,493
Total Trust Assets: . . . . . 42,806	Number of Shares Outstanding . . . 200,000

**Directors:** Harry Dougherty, Bart Gray, Jr., Melda Rice, Kenneth Pat Wilson, Larry T. Wilson, Mike Wilson, Thomas Wortham

**Branches in Town:** Four **Other Branches:** Gravel Ridge

### Newton County Bank Jasper, AR

Telephone: 446-2265  
Facsimile: 446-2310  
Population: 332

Church and Stone Streets  
P. O. Box 437  
72641-0437

Charter Number: 121  
Date: March 24, 1903  
County: Newton

Trust Department: No

Bank Holding Company  
Newco Corporation, Ozark, AR

**Chm:** Carl G. Holt  
**CEO:** George G. Gleason, II  
**Dpty CEO:** Linda D. Gleason  
**Pres-BSC:** Mark D. Ross

**Pres:** Danny Criner  
**SVP/Cash:** George Landrum  
**VP:** Inas Mosley

Cash and Balances Due From Banks	1,658	Deposits:	36,185
Federal Funds and Repos:	1,000	Federal Funds and Borrowings:	0
Investments:	3,393	Other Liabilities:	231
Total Loans:	32,170	Subordinated Debt:	0
Bank Premises and Fixed Assets:	669	Total Liabilities	36,416
Other Real Estate:	466		
Other Assets:	654	Total Equity Capital and Reserves:	3,594
Total Assets:	40,010	Total Liabilities and Capital:	40,010
Total Trust Assets:	0	Number of Shares Outstanding	2,340

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

**Branches in Town:** None    **Other Branches:** Western Grove

### The Arkansas Bank Jonesboro, AR

Telephone: 932-2131  
Facsimile: 932-2131  
Population: 46,535

800 S. Main Street  
P. O. Box 1617  
72403-1617

Charter Number: 150  
Date: Feb. 13, 1904  
County: Craighead

Trust Department: Yes

Bank Holding Company  
None

**Chm/CEO:** Sloan Rainwater  
**Pres:** Mike Taylor  
**VChm:** Steve Cox  
**EVP/Cash:** Larry Hurst

**VP:** Loyce Gibson  
**VP:** Burnis Posey  
**VP:** Marshall Wheeler

Cash and Balances Due From Banks	7,429	Deposits:	95,262
Federal Funds and Repos:	7,050	Federal Funds and Borrowings:	0
Investments:	60,670	Other Liabilities:	647
Total Loans:	24,381	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,508	Total Liabilities	95,909
Other Real Estate:	153		
Other Assets:	3,195	Total Equity Capital and Reserves:	8,477
Total Assets:	104,386	Total Liabilities and Capital:	104,386
Total Trust Assets:	0	Number of Shares Outstanding	75,000

**Directors:** Steve Cox, Virginia Cox, Jim Hinkle, Larry Hurst, Sloan Rainwater, William Rainwater, Sr., William Rainwater, Jr., Weldon Rainwater, Michael Taylor, J. A. Tomlinson, Gerald Watkins

**Branches in Town:** Two    **Other Branches:** Bay, Lake City, Paragould, Piggott

## Citizens Bank of Jonesboro Jonesboro, AR

Telephone: 932-6603  
Facsimile: 933-4334  
Population: 46,535

Main & Washington Streets  
P. O. Box 1800  
72403-1800

Charter Number: 488  
Date: July 25, 1919  
County: Craighead

Trust Department: Yes

Bank Holding Company  
Citizens Bancshares Corp., Jonesboro, AR

**Chm Emt:** Herbert H. McAdams, II  
**Chm:** H. Hall McAdams, III  
**CEO/Pres:** Danny Williams  
**EVP:** Steve McFerron

**SVP:** Jerry Bookout  
**SVP:** Bill May  
**SVP:** Ken Necessary  
**TO:** Cindy French

Cash and Balances Due From Banks: 11,082	Deposits: . . . . . 197,385
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 9,355
Investments: . . . . . 111,250	Other Liabilities: . . . . . 1,703
Total Loans: . . . . . 95,233	Subordinated Debt: . . . . . 500
Bank Premises and Fixed Assets: . . . . . 4,042	Total Liabilities . . . . . 208,943
Other Real Estate: . . . . . 1,480	
Other Assets: . . . . . 4,918	Total Equity Capital and Reserves: . . . . . 19,062
Total Assets: . . . . . 228,005	Total Liabilities and Capital: . . . . . 228,005
Total Trust Assets: . . . . . 94,228	Number of Shares Outstanding . . . . . 217,000

**Directors:** John C. Deacon, W. O. Doak, Charlotte Eddington, W. M. Freeze, Jr., James Gramling, Ray Hall, Jr., Herbert H. McAdams, II, H. Hall McAdams, III, Minor M. Markle, Oscar J. Melton, W. R. Roberts, Donald Timms, Danny Williams, G. D. Wisdom

**Branches in Town:** Five    **Other Branches:** Lake City, Cash

## Mercantile Bank Jonesboro, AR

Telephone: 935-5521  
Facsimile: 935-8311  
Population: 46,535

300 S. Church  
P. O. Box 6018  
72403-6018

Charter Number: 648  
Date: Jan. 7, 1932  
County: Craighead

Trust Department: Yes

Bank Holding Company  
North Arkansas Bancshares, Inc., Jonesboro, AR

**Chm/CEO/Pres:** G. L. Lieblong  
**SVP-Oper:** John Freeman  
**SVP-Mkt:** Ed Way

**SVP-Loans:** Joe Turney  
**SVP-Loans:** Louis Intres  
**VP-Cont:** Gary Childers

Cash and Balances Due From Banks: 11,839	Deposits: . . . . . 221,907
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 4,208
Investments: . . . . . 47,217	Other Liabilities: . . . . . 1,685
Total Loans: . . . . . 180,185	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 6,913	Total Liabilities . . . . . 227,800
Other Real Estate: . . . . . 1,187	
Other Assets: . . . . . 9,661	Total Equity Capital and Reserves: . . . . . 29,202
Total Assets: . . . . . 257,002	Total Liabilities and Capital: . . . . . 257,002
Total Trust Assets: . . . . . 58,951	Number of Shares Outstanding . . . . . 100,000

**Directors:** Marystel Appleton, Wayne Baker, Roy Cooper, Lynn Greene, Tommy Lawrence, G. L. Lieblong, J. C. Mahon, M. G. (Mabe) Spurlock

**Branches in Town:** Seven    **Other Branches:** Bono, Brookland

## Simmons First Bank of Jonesboro Jonesboro, AR

Telephone: 933-8000  
Facsimile: 933-2008  
Population: 46,535

1720 S. Caraway Road  
P. O. Box 1720  
72403-1720

Charter Number: 734  
Date: Dec. 22, 1976  
County: Craighead

Trust Department: Yes

Bank Holding Company  
Simmons First National Corporation, Pine Bluff, AR

**Chm/CEO:** Donald W. Stone  
**Pres:** Ronald B. Jackson  
**VP:** Wayne F. Bond  
**VP:** Barry Ledbetter

**VP:** Jerry Broadway  
**Oper:** Roland Ussery  
**CSO:** Maxine Stephens

Cash and Balances Due From Banks: 3,680	Deposits: . . . . . 65,532
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 760
Investments: . . . . . 28,501	Other Liabilities: . . . . . 528
Total Loans: . . . . . 38,124	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 716	Total Liabilities . . . . . 66,820
Other Real Estate: . . . . . 316	
Other Assets: . . . . . 994	Total Equity Capital and Reserves: . . . 5,511
Total Assets: . . . . . 72,331	Total Liabilities and Capital: . . . . . 72,331
Total Trust Assets: . . . . . 16,012	Number of Shares Outstanding . . . 175,000

**Directors:** Dennis Abell, Ava Duke, Sam Hummelstein, Ronald B. Jackson, Charles B. Smith, Jr., Donald W. Stone, J. C. Vaughn, Jr., Don Vollman

**Branches in Town:** Two **Other Branches:** None

## Union State Bank Junction City, AR

Telephone: 924-4552  
Facsimile: 924-5657  
Population: 674

115 North Main  
P.O. Box F  
71749-1006

Charter Number: 660  
Date: Aug. 28, 1933  
County: Union

Trust Department: No

Bank Holding Company  
Junction City Holding Company, Little Rock, AR

**Chm:** G. R. Mosley

**CEO/Pres:** John F. Marsh

Cash and Balances Due From Banks: 707	Deposits: . . . . . 24,511
Federal Funds and Repos: . . . . . 275	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 10,438	Other Liabilities: . . . . . 101
Total Loans: . . . . . 15,644	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 264	Total Liabilities . . . . . 24,612
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 560	Total Equity Capital and Reserves: . . . 3,276
Total Assets: . . . . . 27,888	Total Liabilities and Capital: . . . . . 27,888
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 30,000

**Directors:** James A. Bloodworth, Harold W. Campbell, Alvin Green, Sr., Searcy W. Harrell, Jr., Daniel C. Horton, Denver D. Jones, Jr., G. R. Mosley, Richard Mosley, John F. Marsh

**Branches in Town:** None **Other Branches:** None

**FirstBank of Arkansas  
Kensett, AR**

Telephone: 742-3318  
Facsimile: 268-1551  
Population: 1,741

Searcy Street  
P. O. Box 356  
72082-0356

Charter Number: 528  
Date: Feb. 17, 1922  
County: White

Trust Department: Yes

Bank Holding Company  
FirstBank Group, Inc., Brinkley, AR

**CEO/Pres:** Johnnie J. Qualls

Cash and Balances Due From Banks: . . . 324	Deposits: . . . . . 23,592
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 475
Investments: . . . . . 14,350	Other Liabilities: . . . . . 125
Total Loans: . . . . . 9,445	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . 1,597	Total Liabilities . . . . . 24,192
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 567	Total Equity Capital and Reserves: . . . 2,091
Total Assets: . . . . . 26,283	Total Liabilities and Capital: . . . . . 26,283
Total Trust Assets: . . . . . 5	Number of Shares Outstanding . . . . . 500

**Directors:** Fred Farrell, Harold Hardwich, Johnnie J. Qualls, Bobby Robinson, Dewey Snowden

**Branches in Town:** None **Other Branches:** Searcy

**Pine State Bank  
Kingsland, AR**

Telephone: 348-5657  
Facsimile: 348-1002  
Population: 395

First Street  
P. O. Box 85  
71652-0085

Charter Number: 165  
Date: Aug. 22, 1904  
County: Cleveland

Trust Department: No

Bank Holding Company  
Pine State Bancshares, Inc., Monticello, AR

**Chm/CEO/Pres:** M. Don Smith

**EVP:** Elaine Hopson

Cash and Balances Due From Banks: . . . 275	Deposits: . . . . . 7,761
Federal Funds and Repos: . . . . . 100	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 2,959	Other Liabilities: . . . . . 47
Total Loans: . . . . . 4,916	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 112	Total Liabilities . . . . . 7,808
Other Real Estate: . . . . . 6	
Other Assets: . . . . . 102	Total Equity Capital and Reserves: . . . . 662
Total Assets: . . . . . 8,470	Total Liabilities and Capital: . . . . . 8,470
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 3,060

**Directors:** Ray Morrison, Bennie Ryburn, Jr., James Searcy, M. Don Smith, John Trucks

**Branches in Town:** None **Other Branches:** New Edinburg



**Madison Bank and Trust  
Kingston, AR**

Telephone: 665-2825  
Facsimile: 665-2175  
Population: 300

101 Public Square  
P. O. Box 39  
72742-0039

Charter Number: 338  
Date: April 7, 1911  
County: Madison

Trust Department: Yes

Bank Holding Company  
Madison Corporation, Little Rock, AR

CEO: Gary Bunch

Cash and Balances Due From Banks: 452	Deposits: . . . . . 13,350
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 570
Investments: . . . . . 3,708	Other Liabilities: . . . . . 75
Total Loans: . . . . . 10,295	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 500	Total Liabilities . . . . . 13,995
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 233	Total Equity Capital and Reserves: . . . 1,193
Total Assets: . . . . . 15,188	Total Liabilities and Capital: . . . . . 15,188
Total Trust Assets: . . . . . 1,145	Number of Shares Outstanding . . . . . 800

**Directors:** Gary W. Bunch, Sumner Brashears, Howard Cain, Jr., Gary Easterling, Dana Samples, Joe Shrum, Roland Wilshire

**Branches in Town:** None **Other Branches:** Huntsville

**The Bank of Lake Village  
Lake Village, AR**

Telephone: 265-2241  
Facsimile: 265-2125  
Population: 2,791

101 Main Street  
P. O. Box 727  
71653-0727

Charter Number: 675  
Date: Oct. 14, 1937  
County: Chicot

Trust Department: No

Bank Holding Company  
Southeast Arkansas Bank Corporation, Lake Village, AR

**Chm:** Charles H. Weissinger, Jr.  
**CEO/Pres:** Hermon Carlton  
**EVP:** Terence J. Alpe  
**VP:** Kenneth D. Vandervort

**VP/Aud:** Joyce Bell  
**VP:** Dessie Lee Gibbs  
**VP:** Doris Rice  
**Cash:** Jackie Gibson

Cash and Balances Due From Banks: 1,860	Deposits: . . . . . 38,419
Federal Funds and Repos: . . . . . 300	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 20,226	Other Liabilities: . . . . . 376
Total Loans: . . . . . 21,049	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 261	Total Liabilities . . . . . 38,795
Other Real Estate: . . . . . 3	
Other Assets: . . . . . 845	Total Equity Capital and Reserves: . . . 5,749
Total Assets: . . . . . 44,544	Total Liabilities and Capital: . . . . . 44,544
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 60,000

**Directors:** Sam E. Angel, Terence J. Alpe, William W. Bunker, J. P. Burge, Hermon Carlton, David F. Gillison, Sr., David F. Gillison, Jr., Mervin D. Loyd, Ned Mazzanti, Joseph J. Pieroni, Kenneth D. Vandervort, Charles H. Weissinger, Jr., Guy Mattingly Weissinger

**Branches in Town:** One **Other Branches:** None

## Simmons First Bank of Lake Village Lake Village, AR

Telephone: 265-5366  
Facsimile: 265-5558  
Population: 2,791

333 Main Street  
P. O. Box 271  
71653-0271

Charter Number: 716  
Date: June 12, 1962  
County: Chicot

Trust Department: Yes

Bank Holding Company  
Simmons First National Corporation, Pine Bluff, AR

**Chm:** Fred P. Michael  
**CEO/Pres:** Ben V. Floriani

**EVP:** Freddie Black

Cash and Balances Due From Banks: 1,033	Deposits: . . . . . 25,592
Federal Funds and Repos: . . . . . 1,500	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 11,280	Other Liabilities: . . . . . 269
Total Loans: . . . . . 14,364	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 157	Total Liabilities . . . . . 25,861
Other Real Estate: . . . . . 2	
Other Assets: . . . . . 555	Total Equity Capital and Reserves: . . . . . 3,030
Total Assets: . . . . . 28,891	Total Liabilities and Capital: . . . . . 28,891
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 12,500

**Directors:** Sam E. Adkisson, W. E. Ayres, Herman Berkemeyer, Freddie Black, Mike Cashion, Ben V. Floriani, James W. Haddock, Craig Hunt, Cullen Livingston, Geno Mazzanti, Fred P. Michael, Carl O. Powell, Richard L. Pratt, Joe Dan Yee

**Branches in Town:** None    **Other Branches:** None

## River Valley Bank & Trust Lavaca, AR

Telephone: 452-7906  
Facsimile: 452-7978  
Population: 1,253

Main Street  
P. O. Box 110  
72941-0110

Charter Number: 308  
Date: May 5, 1910  
County: Sebastian

Member of Federal Reserve System

Trust Department: Yes

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

**Chm:** Ronald H. Udouj

**CEO/Pres:** James N. Patterson

Cash and Balances Due From Banks: . . . . . 504	Deposits: . . . . . 46,900
Federal Funds and Repos: . . . . . 1,225	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 15,639	Other Liabilities: . . . . . 394
Total Loans: . . . . . 33,357	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 1,170	Total Liabilities . . . . . 47,294
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 834	Total Equity Capital and Reserves: . . . . . 5,435
Total Assets: . . . . . 52,729	Total Liabilities and Capital: . . . . . 52,729
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 20,849

**Directors:** Boyne Brewer, Gene E. Bruick, Rayburn Green, James N. Patterson, James H. Shields, Jr., Ronald H. Udouj

**Branches in Town:** None    **Other Branches:** Barling

## Leachville State Bank Leachville, AR

Telephone: 539-6354  
Facsimile: 539-2213  
Population: 1,743

110 N. Main  
P. O. Box 140  
72438-0140

Charter Number: 703  
Date: Jan. 23, 1951  
County: Mississippi

Trust Department: No

Bank Holding Company  
Leachville State Bancshares, Inc., Leachville, AR

**Chm:** Larry E. Grisham

**CEO/Pres:** Nelson P. Henry, Jr.

Cash and Balances Due From Banks: 545	Deposits: . . . . . 21,061
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 920
Investments: . . . . . 7,298	Other Liabilities: . . . . . 180
Total Loans: . . . . . 15,453	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 459	Total Liabilities . . . . . 22,161
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 448	Total Equity Capital and Reserves: . . . 2,042
Total Assets: . . . . . 24,203	Total Liabilities and Capital: . . . . . 24,203
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 10,000

**Directors:** Larry E. Grisham, Nelson P. Henry, Jr., Leon Swihart

**Branches in Town:** None    **Other Branches:** None

## Little River Bank Lepanto, AR

Telephone: 475-2306  
Facsimile: 475-3070  
Population: 2,033

202 Greenwood  
P. O. Box 340  
72354-0340

Charter Number: 498  
Date: Nov. 21, 1919  
County: Poinsett

Trust Department: Yes

Bank Holding Company  
None

**CEO/Pres:** Grady Watkins, Jr.  
**VP-Loans:** Blanche Nash  
**VP-Loans:** Billy Lee Powell

**VP-Oper:** Lois Criddle  
**VP-Oper:** Ara Sharp  
**TO:** H. G. Watkins, III

Cash and Balances Due From Banks: 1,080	Deposits: . . . . . 24,594
Federal Funds and Repos: . . . . . 865	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 19,629	Other Liabilities: . . . . . 234
Total Loans: . . . . . 8,317	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 110	Total Liabilities . . . . . 24,828
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 607	Total Equity Capital and Reserves: . . . 5,780
Total Assets: . . . . . 30,608	Total Liabilities and Capital: . . . . . 30,608
Total Trust Assets: . . . . . 1,065	Number of Shares Outstanding . . . . 10,000

**Directors:** W. H. Cross, Julianne Ingram, W. K. Ingram, Jr., Junaway Payne, Ernest Portis, J. C. Portis, Juliet J. Portis, Danette Watkins, Grady Watkins, Jr., Henry Watkins

**Branches in Town:** None    **Other Branches:** None

## Peoples Bank & Loan Company Lewisville, AR

Telephone: 921-4244  
Facsimile: 921-4336  
Population: 1,424

P. O. Box 1100  
305 Spruce  
71845-1100

Charter Number: 347  
Date: Aug. 25, 1911  
County: Lafayette

Member of Federal Reserve System

Trust Department: No

Bank Holding Company  
Peoples Bancshares, Inc., Lewisville, AR

**Chm:** Phil Alford, Jr.

**CEO/Pres:** Charles Black

Cash and Balances Due From Banks: 1,291	Deposits: 26,015
Federal Funds and Repos: 355	Federal Funds and Borrowings: 0
Investments: 8,236	Other Liabilities: 186
Total Loans: 18,079	Subordinated Debt: 0
Bank Premises and Fixed Assets: 420	Total Liabilities: 26,201
Other Real Estate: 0	
Other Assets: 397	Total Equity Capital and Reserves: 2,577
Total Assets: 28,778	Total Liabilities and Capital: 28,778
Total Trust Assets: 0	Number of Shares Outstanding: 4,001

**Directors:** Phil Alford, Jr., Charles Black, Larry Burrow, O. M. Covington, Paul J. English, Charles H. Moore, Wilma Willbanks

**Branches in Town:** None    **Other Branches:** None

## Bank of Lincoln Lincoln, AR

Telephone: 824-3232  
Facsimile: 824-5703  
Population: 1,460

West Side Square  
P. O. Box 98  
72744-0098

Charter Number: 119  
Date: March 19, 1903  
County: Washington

Trust Department: No

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

**Chm/CEO/Pres:** Loyd R. Swope  
**EVP:** Kenneth D. (Bud) Cox  
**SVP:** Larry Karnes

**VP:** Pat Davenport  
**VP:** Darlene Cheatham  
**Cash:** Ronnie Rinehart

Cash and Balances Due From Banks: 1,326	Deposits: 41,956
Federal Funds and Repos: 800	Federal Funds and Borrowings: 301
Investments: 14,687	Other Liabilities: 198
Total Loans: 28,796	Subordinated Debt: 0
Bank Premises and Fixed Assets: 351	Total Liabilities: 42,455
Other Real Estate: 236	
Other Assets: 855	Total Equity Capital and Reserves: 4,596
Total Assets: 47,051	Total Liabilities and Capital: 47,051
Total Trust Assets: 0	Number of Shares Outstanding: 8,000

**Directors:** Kenneth D. Cox, Wanda Irwin, Herbert A. Lewis, Jr., Clark McClinton, Loyd R. Swope

**Branches in Town:** None    **Other Branches:** Prairie Grove

### Arkansas Bankers' Bank Little Rock, AR

Telephone: 371-0535  
Facsimile: 376-8894  
Population: 175,795

1008 West Second Street  
72201-2031

Charter Number: 752  
Date: April 17, 1990  
County: Pulaski

Member of the Federal Reserve System

Trust Department: No

Bank Holding Company  
Arkansas Bankers' Bancorporation, Inc., Little Rock, AR

**Chm:** Joe S. Hiatt  
**CEO/Pres:** Bill May

**SVP/Cash:** John E. Lock, Sr.

Cash and Balances Due From Banks	7,351	Deposits:	21,297
Federal Funds and Repos:	8,090	Federal Funds and Borrowings:	50
Investments:	7,904	Other Liabilities:	56
Total Loans:	0	Subordinated Debt:	0
Bank Premises and Fixed Assets:	63	Total Liabilities	21,403
Other Real Estate:	0	Total Equity Capital and Reserves:	2,159
Other Assets:	154	Total Liabilities and Capital:	23,562
Total Assets:	23,562	Number of Shares Outstanding	50,000
Total Trust Assets:	0		

**Directors:** Lunsford W. Bridges, Tom H. Grumbles, Joe S. Hiatt, Bill B. May, J. M. Park, Lindley V. Smith, Robert P. Taylor

**Branches in Town:** None **Other Branches:** None

### Central Bank & Trust Little Rock, AR

Telephone: 374-7777  
Facsimile: 374-2079  
Population: 175,795

16th & Main Streets  
P. O. Box 1583  
72203-1583

Charter Number: 753  
Date: Nov. 30, 1990  
County: Pulaski

Trust Department: Yes

Bank Holding Company  
P & W Bancshares, Inc., Little Rock, AR

**Chm:** Robert M. Wilson  
**CEO/Pres:** Joseph B. Ford  
**AVP:** Susan Anderson  
**VP:** Vince Thomas

**VP:** Roger Steging  
**VP:** Harold Hampton  
**Cash:** Bonnie Crocheron

Cash and Balances Due From Banks	219	Deposits:	33,040
Federal Funds and Repos:	550	Federal Funds and Borrowings:	0
Investments:	12,072	Other Liabilities:	288
Total Loans:	21,613	Subordinated Debt:	0
Bank Premises and Fixed Assets:	770	Total Liabilities	33,328
Other Real Estate:	97	Total Equity Capital and Reserves:	3,387
Other Assets:	694	Total Liabilities and Capital:	36,715
Total Assets:	36,715	Number of Shares Outstanding	25,000
Total Trust Assets:	0		

**Directors:** Joseph B. Ford, Bryan Pitts, Charles A. Wilson, Robert M. Wilson

**Branches in Town:** One **Other Branches:** McCrory

**Citizens First Bank  
Little Rock, AR**

Telephone: 376-0555  
Facsimile: 372-5688  
Population: 175,795

320 Capitol at Spring Streets  
P. O. Box 1951  
72201

Charter Number: 761  
Date: Sep. 6, 1991  
County: Pulaski

Trust Department: No

Bank Holding Company  
FDH Bancshares, Inc., Little Rock, AR

**Chm:** Frank D. Hickingbotham

**CEO/Pres:** Ted Davis

Cash and Balances Due From Banks: . . . 447	Deposits: . . . . . 39,984
Federal Funds and Repos: . . . . . 2,515	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 33,940	Other Liabilities: . . . . . 170
Total Loans: . . . . . 5,925	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 496	Total Liabilities . . . . . 40,154
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 1,128	Total Equity Capital and Reserves: . . . 4,297
Total Assets: . . . . . 44,451	Total Liabilities and Capital: . . . . . 44,451
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 4,000

**Directors:** Edward Cullum, Ted David, Frank D. Hickingbotham, Robert P. Taylor, Raymond Toler

**Branches in Town:** One **Other Branches:** Maumelle

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

Telephone: 663-2453  
Facsimile: 666-3420  
Population: 175,795

1000 S. Rodney Parham  
P.O. Box 22120  
72221-2120

Charter Number: 720  
Date: July 28, 1966  
County: Pulaski

Trust Department: Yes

Bank Holding Company  
State Holding Company, Little Rock, AR

**Chm:** Harry L. Hastings, Jr.  
**CEO/Pres:** Pat Koch  
**Sec/Treas:** Catherine H. Owen

**Cont/Aud:** Paul R. Castleberry  
**SVP:** Annette VanPelt  
**SVP-Loan:** Al Otten

Cash and Balances Due From Banks: 2,078	Deposits: . . . . . 35,460
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 670
Investments: . . . . . 12,244	Other Liabilities: . . . . . 273
Total Loans: . . . . . 22,257	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . 2,007	Total Liabilities . . . . . 36,403
Other Real Estate: . . . . . 586	
Other Assets: . . . . . 598	Total Equity Capital and Reserves: . . . 3,367
Total Assets: . . . . . 39,770	Total Liabilities and Capital: . . . . . 39,770
Total Trust Assets: . . . . . 84	Number of Shares Outstanding . . . . . 8,000

**Directors:** Harry L. Hastings, Jr., Horace Jewell, Pat Koch, Catherine Owen, Sam Winstead

**Branches in Town:** None **Other Branches:** Sherwood (3), Gravel Ridge

## Pulaski Bank And Trust Company Little Rock, AR

Telephone: 661-7700  
Facsimile: 661-7857  
Population: 175,795

5800 R Street  
P. O. Box 7299  
72217-7299

Charter Number: 710  
Date: Aug. 29, 1955  
County: Pulaski

Trust Department: Yes

Bank Holding Company  
Pulaski Investment Corporation, Little Rock, AR

**Chm:** James C. East  
**CEO/Pres:** Robert C. Magee  
**SVP:** Jerry L. Duncan  
**SVP:** Robert P. Giebert

**SVP:** Janet R. Moore  
**SVP:** Judy K. Beaumont  
**TO:** Beverly Sawyer

Cash and Balances Due From Banks 6,130  
Federal Funds and Repos: . . . . . 305  
Investments: . . . . . 50,675  
Total Loans: . . . . . 69,753  
Bank Premises and Fixed Assets: 6,322  
Other Real Estate: . . . . . 2,789  
Other Assets: . . . . . 3,463  
Total Assets: . . . . . 139,437  
Total Trust Assets: . . . . . 58,536

Deposits: . . . . . 122,033  
Federal Funds and Borrowings: . . . . . 5,887  
Other Liabilities: . . . . . 921  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 128,841  
  
Total Equity Capital and Reserves: . . 10,596  
Total Liabilities and Capital: . . . . . 139,437  
Number of Shares Outstanding . . . . . 1,850

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

**Branches in Town:** Four    **Other Branches:** None

## Bank of Lockesburg Lockesburg, AR

Telephone: 289-4071  
Facsimile: 289-2330  
Population: 608

Main & Redbud  
P. O. Box 118  
71846-0118

Charter Number: 746  
Date: May 31, 1985  
County: Sevier

Trust Department: No

Bank Holding Company  
DeWitt First Bankshares, Corporation, DeWitt, AR

**CEO:** Ray Hambrick  
**Pres:** Phillip H. Worthen

**VP:** Phyllis Bettell

Cash and Balances Due From Banks: 626  
Federal Funds and Repos: . . . . . 0  
Investments: . . . . . 9,342  
Total Loans: . . . . . 8,744  
Bank Premises and Fixed Assets: . . 137  
Other Real Estate: . . . . . 130  
Other Assets: . . . . . 364  
Total Assets: . . . . . 19,343  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 16,897  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 64  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 16,961  
  
Total Equity Capital and Reserves: . . . 2,382  
Total Liabilities and Capital: . . . . . 19,343  
Number of Shares Outstanding . . . . . 2,500

**Directors:** Ray Hambrick, Warren Jennings, Sr., Warren Jennings, Jr., Lester McKinley

**Branches in Town:** None    **Other Branches:** None

## First State Bank Lonoke, AR

Telephone: 676-3106  
Facsimile: 676-5046  
Population: 4,045

101 E. Front  
P. O. Box 320  
72086-0320

Charter Number: 670  
Date: March 9, 1935  
County: Lonoke

Trust Department: No

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

**Chm:** Wayne Bennett, Sr.  
**CEO/Pres:** David R. Estes

**VP:** Tracy French  
**Sec:** Karen K. Hardke

Cash and Balances Due From Banks: 3,392	Deposits: . . . . . 56,038
Federal Funds and Repos: . . . . . 1,015	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 35,137	Other Liabilities: . . . . . 474
Total Loans: . . . . . 22,086	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 569	Total Liabilities . . . . . 56,512
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 901	Total Equity Capital and Reserves: . . . 6,588
Total Assets: . . . . . 63,100	Total Liabilities and Capital: . . . . . 63,100
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 16,000

**Directors:** Neil Bennett, Sr., Neil Bennett, Jr., Wayne Bennett, Sr., Wayne Bennett, Jr., David Estes, Joe P. Melton

**Branches in Town:** One    **Other Branches:** None

## Farmers Bank and Trust Company Magnolia, AR

Telephone: 235-7000  
Facsimile: 235-7010  
Population: 11,151

200 East Main Street  
P. O. Box 250  
71753-0250

Charter Number: 217  
Date: Sep. 26, 1906  
County: Columbia

Trust Department: Yes

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

**Chm/CEO:** Bob L. Burnes  
**Pres:** Mack L. Taylor  
**SVP:** Steve Keith  
**SVP/TO:** Bruce D. Maloch

**VP/Cash:** Earl Booth  
**VP/Cont:** Kevin W. Pletcher  
**VP:** Danny Fitzpatrick

Cash and Balances Due From Banks: 6,840	Deposits: . . . . . 169,563
Federal Funds and Repos: . . . . . 2,525	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 98,331	Other Liabilities: . . . . . 1,018
Total Loans: . . . . . 72,237	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 812	Total Liabilities . . . . . 170,581
Other Real Estate: . . . . . 618	
Other Assets: . . . . . 3,564	Total Equity Capital and Reserves: . . . 14,346
Total Assets: . . . . . 184,927	Total Liabilities and Capital: . . . . . 184,927
Total Trust Assets: . . . . . 19,237	Number of Shares Outstanding . . . . 100,000

**Directors:** T. H. Bradley, Jr., Bob L. Burnes, Paul Crumpler, W. E. Fullenwider, Steve Keith, C. S. Kincaid, III, Bruce D. Maloch, Bob Neill, Wayne Newton, Ronnie Ribble, Ken Sibley, Mack L. Taylor

**Branches in Town:** Two    **Other Branches:** None



### Bank of Malvern Malvern, AR

Telephone: 332-6966  
Facsimile: 332-2374  
Population: 9,256

327 Ash Street  
P. O. Box 897  
72104-0897

Charter Number: 10  
Date: June 24, 1889  
County: Hot Spring

Trust Department: Yes

Bank Holding Company  
Central Arkansas Bancshares, Inc., Arkadelphia, AR

**Chm:** Paul Offutt  
**CEO/Pres:** James Ferguson  
**EVP:** Donald A. Walsh

**SVP/Cash:** Mary Beth Roseberry  
**SVP:** Marsha Tanner

Cash and Balances Due From Banks	3,227	Deposits:	98,477
Federal Funds and Repos:	0	Federal Funds and Borrowings:	620
Investments:	44,262	Other Liabilities:	497
Total Loans:	59,808	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,007	Total Liabilities	99,594
Other Real Estate:	931	Total Equity Capital and Reserves:	11,146
Other Assets:	1,505	Total Liabilities and Capital:	110,740
Total Assets:	110,740	Number of Shares Outstanding	19,977
Total Trust Assets:	0		

**Directors:** Susan Brittain, Guy H. Collins, Jim Ferguson, Dale Horn, Tom Justus, Joe Keith, Paul Offutt, Don Walsh, W. R. Ward, Ross Whipple

**Branches in Town:** One **Other Branches:** None

### Mercantile Bank Mammoth Spring, AR

Telephone: 625-3235  
Facsimile: 625-7497  
Population: 1,097

250 Main Street  
P. O. Box 310  
72554-0310

Charter Number: 750  
Date: Oct. 24, 1989  
County: Fulton

Trust Department: No

Bank Holding Company  
North Arkansas Bancshares, Inc., Jonesboro, AR

**CEO:** William O. Pace

Cash and Balances Due From Banks:	976	Deposits:	25,103
Federal Funds and Repos:	900	Federal Funds and Borrowings:	0
Investments:	11,396	Other Liabilities:	181
Total Loans:	12,841	Subordinated Debt:	0
Bank Premises and Fixed Assets:	364	Total Liabilities	25,284
Other Real Estate:	0	Total Equity Capital and Reserves:	2,850
Other Assets:	1,657	Total Liabilities and Capital:	28,134
Total Assets:	28,134	Number of Shares Outstanding	8,000
Total Trust Assets:	0		

**Directors:** Thomas Freeman, Richard Garrison, William R. Hass, G. L. Lieblong, William O. Pace, Wendell Ragsdale

**Branches in Town:** None **Other Branches:** None

**The Merchants and Planters Bank  
Manila, AR**

Telephone: 561-4427  
Facsimile: None  
Population: 2,635

319 N. Baltimore  
P. O. Box 440  
72442-0440

Charter Number: 698  
Date: March 16, 1948  
County: Mississippi

Trust Department: No

Bank Holding Company  
None

**Chm:** Peggy F. Cheadle  
**CEO/EVP:** Max H. Schrader

**Pres:** Betty F. Schrader

Cash and Balances Due From Banks: . . . 921	Deposits: . . . . . 13,695
Federal Funds and Repos: . . . . . 1,125	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 4,153	Other Liabilities: . . . . . 128
Total Loans: . . . . . 9,228	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 172	Total Liabilities . . . . . 13,823
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 191	Total Equity Capital and Reserves: . . . 1,967
Total Assets: . . . . . 15,790	Total Liabilities and Capital: . . . . . 15,790
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 10,000

**Directors:** James B. Cheadle, Peggy F. Cheadle, Hulén Faulker, P. W. Fleeman, Danny Robbins, Betty F. Schrader, Max H. Schrader, L. E. Townsend

**Branches in Town:** One **Other Branches:** None

**Bank of Mansfield  
Mansfield, AR**

Telephone: 928-4418  
Facsimile: 928-5149  
Population: 1,018

101 S. Sebascott  
P. O. Box 387  
72944-0387

Charter Number: 678  
Date: Feb. 16, 1939  
County: Sebastian

Trust Department: No

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

**Chm:** J. Michael Shaw  
**CEO/Pres:** Joe Terry  
**VP:** Paula Coward

**VP:** Lary Walker  
**VP/Cash:** Margo Jones  
**VP/Aud:** Elizabeth Hoopengartner

Cash and Balances Due From Banks: . . . 423	Deposits: . . . . . 21,772
Federal Funds and Repos: . . . . . 350	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 9,419	Other Liabilities: . . . . . 135
Total Loans: . . . . . 12,566	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 257	Total Liabilities . . . . . 21,907
Other Real Estate: . . . . . 101	
Other Assets: . . . . . 745	Total Equity Capital and Reserves: . . . 1,954
Total Assets: . . . . . 23,861	Total Liabilities and Capital: . . . . . 23,861
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 9,600

**Directors:** Paula Coward, Earle Overton, J. Michael Shaw, S. M. Taylor, Joseph A. Terry, Lary Walker, R. D. Wooten

**Branches in Town:** None **Other Branches:** None

**Citizens Bank  
Marion, AR**

Telephone: 739-4421  
Facsimile: 739-1305  
Population: 4,391

115 Block Street  
P. O. Box 300  
72364-0300

Charter Number: 677  
Date: March 15, 1938  
County: Crittenden

Trust Department: No

Bank Holding Company  
First Citizens Bancshares Company, Marion, AR

**Chm/CEO/Pres:** Forrest N. Jenkins  
**VP:** Charles E. Horton  
**AVP:** Scott Bond

**Cash:** Joan Bass  
**Asst Cash:** Lucille Brackin  
**Asst Cash:** Gloria Spencer

Cash and Balances Due From Banks: 1,802  
Federal Funds and Repos: . . . . . 400  
Investments: . . . . . 11,432  
Total Loans: . . . . . 19,839  
Bank Premises and Fixed Assets: 1,177  
Other Real Estate: . . . . . 252  
Other Assets: . . . . . 416  
Total Assets: . . . . . 35,318  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 31,793  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 152  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 31,945  
Total Equity Capital and Reserves: . . . 3,373  
Total Liabilities and Capital: . . . . . 35,318  
Number of Shares Outstanding . . . . . 1,500

**Directors:** C. H. Bond, Jr., Sanders Carter, Franklin G. Fogleman, Julian Hardin, Allen Helms, Jr., Forrest N. Jenkins, Linda Jenkins, M. I. Pike, III, James R. Stockley, Joe Taylor, III, William Bart Turner

**Branches in Town:** None **Other Branches:** West Memphis

**Marked Tree Bank  
Marked Tree, AR**

Telephone: 358-2600  
Facsimile: 358-4210  
Population: 3,100

210 Frisco Street  
P. O. Box 160  
72365-0160

Charter Number: 651  
Date: March 3, 1932  
County: Poinsett

Trust Department: Yes

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

**Chm:** E. Ritter Arnold  
**CEO/Pres:** John A. Brunner, Jr.  
**EVP/Sec:** Phillip Marshall

**VP/Cash:** Frances Whitlow  
**VP:** Martha Williams

Cash and Balances Due From Banks: 825  
Federal Funds and Repos: . . . . . 340  
Investments: . . . . . 16,844  
Total Loans: . . . . . 9,845  
Bank Premises and Fixed Assets: . . 169  
Other Real Estate: . . . . . 4  
Other Assets: . . . . . 386  
Total Assets: . . . . . 28,413  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 24,719  
Federal Funds and Borrowings: . . . . . 450  
Other Liabilities: . . . . . 287  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 25,456  
Total Equity Capital and Reserves: . . . 2,957  
Total Liabilities and Capital: . . . . . 28,413  
Number of Shares Outstanding . . . . . 2,500

**Directors:** E. Ritter Arnold, Mary Ann Arnold, Frank Brunner, Jr., J. Robert Brunner, John A. Brunner, Jr., Louis H. Goad, Daniel B. Hatzenbuehler

**Branches in Town:** None **Other Branches:** None

## Searcy County Bank Marshall, AR

Telephone: 448-3341  
Facsimile: 448-5404  
Population: 1,318

N.E. Corner of the Square  
P. O. Box 250  
72650-0250

Charter Number: 679  
Date: Feb. 26, 1940  
County: Searcy

Trust Department: No

Bank Holding Company  
North Arkansas Bancshares, Inc, Jonesboro, AR

**CEO/Pres:** Neil A. Wilkins, Sr.

Cash and Balances Due From Banks: 1,909	Deposits: 32,737
Federal Funds and Repos: 2,000	Federal Funds and Borrowings: 0
Investments: 16,138	Other Liabilities: 108
Total Loans: 15,171	Subordinated Debt: 0
Bank Premises and Fixed Assets: 236	Total Liabilities: 32,845
Other Real Estate: 0	
Other Assets: 1,762	Total Equity Capital and Reserves: 4,371
Total Assets: 37,216	Total Liabilities and Capital: 37,216
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

**Directors:** Virgil Blair, George E. Daniel, Bob Derickson, G. L. Lieblong, Ancil Mays, Neil A. Wilkins, Sr.

**Branches in Town:** None    **Other Branches:** Leslie

## Bank of McCrory McCrory, AR

Telephone: 731-2521  
Facsimile: 731-2859  
Population: 1,971

124 Edmonds Avenue  
P. O. Box 367  
72101-0367

Charter Number: 128  
Date: June 8, 1903  
County: Woodruff

Trust Department: Yes

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

**Chm:** John G. Thompson  
**CEO/Pres:** Jerry Dyer  
**VChm/SVP:** H. Ripley Thomas  
**SVP/Attny:** John D. Eldridge

**SVP/TO:** Margaret Collier  
**SVP:** Donny Underwood  
**VP/Cash:** Bobby Trotter

Cash and Balances Due From Banks: 1,933	Deposits: 53,523
Federal Funds and Repos: 1,300	Federal Funds and Borrowings: 0
Investments: 40,904	Other Liabilities: 507
Total Loans: 15,809	Subordinated Debt: 0
Bank Premises and Fixed Assets: 270	Total Liabilities: 54,030
Other Real Estate: 0	
Other Assets: 1,139	Total Equity Capital and Reserves: 7,325
Total Assets: 61,355	Total Liabilities and Capital: 61,355
Total Trust Assets: 84	Number of Shares Outstanding: 20,000

**Directors:** Ian Arnoff, Donald Cain, Edwin B. Conner, Jr., Jerry M. Dyer, John D. Eldridge, John D. Eldridge, III, Fletcher C. Lewis, G. L. Morris, Jr., H. Ripley Thompson, John G. Thompson, Vance M. Thompson, III

**Branches in Town:** None    **Other Branches:** None

## McGehee Bank McGehee, AR

Telephone: 222-3151  
Facsimile: 222-6159  
Population: 4,997

301 N. Second Street  
P. O. Box 787  
71654-0787

Charter Number: 661  
Date: Dec. 5, 1933  
County: Desha

Trust Department: Yes

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

**Chm:** Sam Bowman  
**CEO/Pres:** Bill Bowman  
**VChm:** John Potter  
**EVP/TO:** Mike Smith

**VP:** Phillip Privett  
**VP:** Todd Potter  
**Cash:** Stephen Wilson

Cash and Balances Due From Banks	\$3,169	Deposits: . . . . .	66,316
Federal Funds and Repos: . . . . .	4,950	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	35,187	Other Liabilities: . . . . .	629
Total Loans: . . . . .	32,697	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	434	Total Liabilities . . . . .	66,945
Other Real Estate: . . . . .	801		
Other Assets: . . . . .	1,092	Total Equity Capital and Reserves: . . . . .	11,385
Total Assets: . . . . .	78,330	Total Liabilities and Capital: . . . . .	78,330
Total Trust Assets: . . . . .	29,386	Number of Shares Outstanding . . . . .	80,000

**Directors:** Robert Adcock, Bill Bowman, Sam Bowman, Jimmy Lee Buford, Bill Elliott, David Leech, Mark E. Sherland, Jr., Cecil Simpson, James N. Smith

**Branches in Town:** One    **Other Branches:** Watson, Arkansas City, Tillar

## The Bank of North Arkansas Melbourne, AR

Telephone: 368-4205  
Facsimile: 368-4641  
Population: 1,562

601 Main Street  
P. O. Box 70  
72556-0070

Charter Number: 42  
Date: July 29, 1896  
County: Izard

Trust Department: No

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

**Chm:** Cole Martin

**CEO/Pres:** Lloyd T. Jones

Cash and Balances Due From Banks	\$2,090	Deposits: . . . . .	56,762
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	1,650
Investments: . . . . .	34,054	Other Liabilities: . . . . .	320
Total Loans: . . . . .	25,172	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	947	Total Liabilities . . . . .	58,732
Other Real Estate: . . . . .	32		
Other Assets: . . . . .	908	Total Equity Capital and Reserves: . . . . .	4,471
Total Assets: . . . . .	63,203	Total Liabilities and Capital: . . . . .	63,203
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	80,000

**Directors:** W. Wesley Arnold, Harry C. Erwin, Vernon Giss, Martin Hames, Tommy Hillman, Lloyd T. Jones, Sr., Cole Martin, James E. Miller, W. R. Stephens, Jr.

**Branches in Town:** None    **Other Branches:** Horseshoe Bend, Calico Rock

**The Union Bank of Mena  
Mena, AR**

Telephone: 394-2211  
Facsimile: 394-3809  
Population: 5,475

515 Janssen Avenue  
P. O. Box 898  
71953-0898

Charter Number: 667  
Date: July 25, 1934  
County: Polk

Trust Department: No

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

**Chm:** Edward W. Stevenson

**CEO:** Bill L. Wood

Cash and Balances Due From Banks: 2,568	Deposits: . . . . . 80,911
Federal Funds and Repos: . . . . . 800	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 32,167	Other Liabilities: . . . . . 595
Total Loans: . . . . . 52,091	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 589	Total Liabilities . . . . . 81,506
Other Real Estate: . . . . . 13	
Other Assets: . . . . . 1,830	Total Equity Capital and Reserves: . . . 8,552
Total Assets: . . . . . 90,058	Total Liabilities and Capital: . . . . . 90,058
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 1,200

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

**Branches in Town:** One **Other Branches:** Wickes, Hatfield

**MidSouth Bank  
Monette, AR**

Telephone: 486-5493  
Facsimile: 486-2250  
Population: 1,115

302 W. Drew  
P. O. Box P  
72447-0610

Charter Number: 673  
Date: Dec. 29, 1936  
County: Craighead

Trust Department: No

Bank Holding Company  
MSB Shares, Inc., Monette, AR

**Chm:** Carolyn Frierson  
**CEO/Pres:** Revis G. Stewart  
**EVP:** Terry Frierson  
**SVP:** Shirley Bronaugh

**VP:** Bill Clark  
**VP:** James R. Thompson  
**VP:** Janet Duffel

Cash and Balances Due From Banks: 2,234	Deposits: . . . . . 68,313
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 27,190	Other Liabilities: . . . . . 977
Total Loans: . . . . . 42,295	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . 1,315	Total Liabilities . . . . . 69,290
Other Real Estate: . . . . . 290	
Other Assets: . . . . . 1,247	Total Equity Capital and Reserves: . . . 5,281
Total Assets: . . . . . 74,571	Total Liabilities and Capital: . . . . . 74,571
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 4,000

**Directors:** Shirley Bronaugh, George Delaney, Carolyn Frierson, Terry Frierson, B. R. Harper, Ruth Latta, Revis G. Stewart, J. E. Story, Bobby Wood

**Branches in Town:** One **Other Branches:** Jonesboro

**Commercial Bank & Trust Company  
Monticello, AR**

Telephone: 367-6221  
Facsimile: 367-7700  
Population: 8,116

212 W. Gaines Street  
P. O. Box 150  
71655-0150

Charter Number: 396  
Date: Nov. 29, 1912  
County: Drew

Trust Department: Yes

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

**Chm:** Virginia Ryburn  
**CEO/Pres:** Reginald Glover  
**VChm:** Bennie Ryburn, Jr.  
**EVP/TO:** George Harris

**SVP:** Rusty Smith  
**VP:** Gene Gates  
**VP:** Lewis Orrell

Cash and Balances Due From Banks	1,932	Deposits:	65,524
Federal Funds and Repos:	2,725	Federal Funds and Borrowings:	0
Investments:	24,737	Other Liabilities:	483
Total Loans:	41,152	Subordinated Debt:	0
Bank Premises and Fixed Assets:	881	Total Liabilities	66,007
Other Real Estate:	110		
Other Assets:	1,011	Total Equity Capital and Reserves:	6,541
Total Assets:	72,548	Total Liabilities and Capital:	72,548
Total Trust Assets:	3,360	Number of Shares Outstanding	8,000

**Directors:** Joe Brannen, James Burks, C. C. Gibson, III, Reginald Glover, R. D. Jones, Jr., Bennie Ryburn, Jr., Virginia Ryburn, Kim Ward, Frank Wolfe

**Branches in Town:** Three **Other Branches:** None

**Union Bank And Trust Company  
Monticello, AR**

Telephone: 367-3453  
Facsimile: 367-5183  
Population: 8,116

102 W. McCloy  
P. O. Box 270  
71655-0270

Charter Number: 448  
Date: Sep. 15, 1915  
County: Drew

Trust Department: Yes

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

**Chm:** Zach McClendon, Jr.  
**CEO/Pres:** James P. Jett

**SVP:** Beverly Hudson  
**VP:** Joe Fakouri

Cash and Balances Due From Banks	3,357	Deposits:	79,558
Federal Funds and Repos:	4,655	Federal Funds and Borrowings:	0
Investments:	37,437	Other Liabilities:	591
Total Loans:	39,419	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,362	Total Liabilities	80,149
Other Real Estate:	231		
Other Assets:	1,462	Total Equity Capital and Reserves:	7,774
Total Assets:	87,923	Total Liabilities and Capital:	87,923
Total Trust Assets:	5,209	Number of Shares Outstanding	71,046

**Directors:** William K. Ball, Brown Calhoun, Frank Carson, Jr., Jonathan Davin, Chuck Dearman, Dale Handley, Charles Jackson, James P. Jett, Zach McClendon, Jr., Wells Moffatt, John Porter Price, Richard Reinhart, Juan Trotter, David Wilkins, Al Williams

**Branches in Town:** One **Other Branches:** Wilmar

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

Telephone: 867-3148  
Facsimile: 867-4333  
Population: 775

George Street  
P. O. Box 435  
71957-0435

Charter Number: 617  
Date: Nov. 26, 1930  
County: Montgomery

Trust Department: Yes

Bank Holding Company  
Montgomery County Bancshares, Inc., Little Rock, AR

**CEO/Pres:** Daniel C. Horton  
**EVP:** Melvin L. Simpson

**SVP:** Marcia Summitt  
**Cash:** Hettie Abernathy

Cash and Balances Due From Banks: 1,992	Deposits: . . . . . 43,470
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 810
Investments: . . . . . 19,593	Other Liabilities: . . . . . 141
Total Loans: . . . . . 28,382	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 294	Total Liabilities . . . . . 44,421
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 1,093	Total Equity Capital and Reserves: . . . . . 6,933
Total Assets: . . . . . 51,354	Total Liabilities and Capital: . . . . . 51,354
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 4,000

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

**Branches in Town:** None **Other Branches:** None

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

Telephone: 425-2166  
Facsimile: None  
Population: 9,027

Ninth & Baker Streets  
P.O. Drawer B  
72653-0458

Charter Number: 147  
Date: Aug. 10, 1906  
County: Baxter

Trust Department: Yes

Bank Holding Company  
Baxter County Bancshares, Inc., Mountain Home, AR

**Chm:** Reynie Rutledge  
**CEO/Pres:** Larry Nelson  
**SVP:** Charles A. Morton

**SVP:** Clyde R. Thorn, Jr.  
**SVP:** James E. Reves  
**TO:** Paul E. Johnson

Cash and Balances Due From Banks: 4,735	Deposits: . . . . . 162,414
Federal Funds and Repos: . . . . . 1,400	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 106,507	Other Liabilities: . . . . . 1,246
Total Loans: . . . . . 64,568	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 619	Total Liabilities . . . . . 163,660
Other Real Estate: . . . . . 484	
Other Assets: . . . . . 2,467	Total Equity Capital and Reserves: . . . . . 17,120
Total Assets: . . . . . 180,780	Total Liabilities and Capital: . . . . . 180,780
Total Trust Assets: . . . . . 16,492	Number of Shares Outstanding . . . . . 110,000

**Directors:** R. E. Baker, James H. Faulkner, D. Eugene Fortson, Donald T. Jack, Jr., Guy King, James E. Lindsey, Larry G. Nelson, Neil Nelson, N. T. Rutledge, Reynie Rutledge, W. M. Thompson

**Branches in Town:** One **Other Branches:** None



### Bank of Mountain View Mountain View, AR

Telephone: 269-3815  
Facsimile: 269-2899  
Population: 2,439

Main Street  
P.O. Box 1228  
72560-1228

Charter Number: 446  
Date: July 21, 1915  
County: Stone

Trust Department: No

Bank Holding Company  
None

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

**EVP:** Weldon Duncan  
**VP/Cash:** Ron Sims

Cash and Balances Due From Banks	3,132	Deposits:	64,412
Federal Funds and Repos:	1,980	Federal Funds and Borrowings:	0
Investments:	38,189	Other Liabilities:	260
Total Loans:	32,307	Subordinated Debt:	0
Bank Premises and Fixed Assets:	587	Total Liabilities:	64,672
Other Real Estate:	162	Total Equity Capital and Reserves:	13,349
Other Assets:	1,664	Total Liabilities and Capital:	78,021
Total Assets:	78,021	Number of Shares Outstanding:	4,000
Total Trust Assets:	0		

**Directors:** Glen Hinkle, James G. Hinkle, Kenneth Sutton

**Branches in Town:** One **Other Branches:** None

### Bank of Mulberry Mulberry, AR

Telephone: 997-1154  
Facsimile: 997-1161  
Population: 1,448

311 Main Street  
P.O. Drawer A  
72947-0480

Charter Number: 81  
Date: Jan. 15, 1902  
County: Crawford

Trust Department: No

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

**Chm:** Lex Golden  
**CEO/Pres:** Betty Feller

**VP/Cash:** Dianna J. Millsap

Cash and Balances Due From Banks:	878	Deposits:	22,626
Federal Funds and Repos:	1,965	Federal Funds and Borrowings:	0
Investments:	3,847	Other Liabilities:	173
Total Loans:	17,174	Subordinated Debt:	0
Bank Premises and Fixed Assets:	358	Total Liabilities:	22,799
Other Real Estate:	566	Total Equity Capital and Reserves:	2,436
Other Assets:	447	Total Liabilities and Capital:	25,235
Total Assets:	25,235	Number of Shares Outstanding:	4,000
Total Trust Assets:	0		

**Directors:** Lex Golden, Betty Feller, W. J. Medlock

**Branches in Town:** None **Other Branches:** None

**Pike County Bank  
Murfreesboro, AR**

Telephone: 285-2755  
Facsimile: 285-3335  
Population: 1,542

101 N. Washington Street  
P. O. Box 279  
71958-0297

Charter Number: 175  
Date: Dec. 19, 1904  
County: Pike

Trust Department: No

Bank Holding Company  
Bainum Bancorp, II, Murfreesboro, AR

**Chm:** Irvin C. Bainum

**CEO:** Brenda Smith

Cash and Balances Due From Banks: . . . . .	2,503	Deposits: . . . . .	59,326
Federal Funds and Repos: . . . . .	200	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	28,407	Other Liabilities: . . . . .	395
Total Loans: . . . . .	30,194	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	1,061	Total Liabilities . . . . .	59,721
Other Real Estate: . . . . .	1,030		
Other Assets: . . . . .	1,588	Total Equity Capital and Reserves: . . . . .	5,262
Total Assets: . . . . .	64,983	Total Liabilities and Capital: . . . . .	64,983
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	17,200

**Directors:** Irvin C. Bainum, Mark Bainum, Thomas Bridgeman, Robert Evans, Buel Hawkins, Cooper Kizzia, John Ross, Brenda Smith, George E. Steel, Jr., Bill Spigner

**Branches in Town:** None **Other Branches:** Mineral Springs, Nashville

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

Telephone: 523-7500  
Facsimile: 523-4124  
Population: 7,459

Second & Hazel  
P. O. Box 340  
72112-0340

Charter Number: 738  
Date: July 6, 1978  
County: Jackson

Trust Department: Yes

Bank Holding Company  
North Arkansas Bancshares, Inc., Jonesboro, AR

**CEO/Pres:** Tommy Hargrove  
**VP-Loans:** Bill Elliott, Jr.

**VP-Oper:** Mike Tinsley  
**TO:** Laverne Crum

Cash and Balances Due From Banks: . . . . .	3,068	Deposits: . . . . .	54,774
Federal Funds and Repos: . . . . .	3,175	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	16,104	Other Liabilities: . . . . .	267
Total Loans: . . . . .	35,510	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	1,257	Total Liabilities . . . . .	55,041
Other Real Estate: . . . . .	156		
Other Assets: . . . . .	3,547	Total Equity Capital and Reserves: . . . . .	7,776
Total Assets: . . . . .	62,817	Total Liabilities and Capital: . . . . .	62,817
Total Trust Assets: . . . . .	8,215	Number of Shares Outstanding . . . . .	29,336

**Directors:** Morris Crandall, Stephen Graham, Shirley Haigwood, Thomas Hargrove, Phillip Hout, David Johnston, George Kell, G. L. Lieblong, Joe David Smith, Robert Vanhook, Forrest Wise

**Branches in Town:** One **Other Branches:** Tuckerman

## Merchants & Planters Bank Newport, AR

Telephone: 523-3601  
Facsimile: 523-3473  
Population: 7,459

Second and Hazel  
P. O. Box 550  
72112-0550

Charter Number: 694  
Date: Mar. 20, 1946  
County: Jackson

Trust Department: Yes

Bank Holding Company  
M & P Community Bancshares, Inc., Newport, AR

**Chm/CEO/Pres/TO:** Jim S. Gowen, Sr.  
**SVP:** Terry L. Dillon

**VP/Cash:** Patricia H. Davis  
**VP:** Carla P. Stiger

Cash and Balances Due From Banks	3,584	Deposits:	61,023
Federal Funds and Repos:	1,650	Federal Funds and Borrowings:	0
Investments:	26,195	Other Liabilities:	342
Total Loans:	32,928	Subordinated Debt:	50
Bank Premises and Fixed Assets:	712	Total Liabilities:	61,415
Other Real Estate:	380		
Other Assets:	1,959	Total Equity Capital and Reserves:	5,993
Total Assets:	67,408	Total Liabilities and Capital:	67,408
Total Trust Assets:	3,529	Number of Shares Outstanding:	9,000

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

**Branches in Town:** One    **Other Branches:** None

## Bank of Little Rock North Little Rock, AR

Telephone: 376-3523  
Facsimile: 376-1642  
Population: 61,741

305 E. Broadway  
P. O. Box 5821  
72119-5821

Charter Number: 748  
Date: May 4, 1989  
County: Pulaski

Trust Department: Yes

Bank Holding Company  
None

**Chm/CEO:** Eugene L. Maris

**Pres:** George G. Worthen

Cash and Balances Due From Banks	1,493	Deposits:	23,751
Federal Funds and Repos:	275	Federal Funds and Borrowings:	0
Investments:	4,751	Other Liabilities:	253
Total Loans:	18,143	Subordinated Debt:	0
Bank Premises and Fixed Assets:	702	Total Liabilities:	24,004
Other Real Estate:	470		
Other Assets:	1,032	Total Equity Capital and Reserves:	2,862
Total Assets:	26,866	Total Liabilities and Capital:	26,866
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

**Directors:** J. Harry Leggett, Jr., Eugene L. Maris, James May, III, Steven Plunkett, Stephen Russell, George G. Worthen

**Branches in Town:** None    **Other Branches:** Little Rock (2)

## The Twin City Bank North Little Rock, AR

Telephone: 688-1000  
Facsimile: 688-1095  
Population: 61,741

1 Riverfront Place  
P. O. Box 5581  
721 14-5581

Charter Number: 671  
Date: March 21, 1935  
County: Pulaski

Trust Department: Yes

Bank Holding Company  
TCBankshares, Inc., North Little Rock, AR

**CEO/Pres:** T. E. Renaud

Cash and Balances Due From Banks: 22,792	Deposits: . . . . . 665,120
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 21,659
Investments: . . . . . 379,363	Other Liabilities: . . . . . 6,428
Total Loans: . . . . . 314,741	Subordinated Debt: . . . . . 175
Bank Premises and Fixed Assets: . . 16,077	Total Liabilities . . . . . 693,382
Other Real Estate: . . . . . 2,653	
Other Assets: . . . . . 12,557	Total Equity Capital and Reserves: . . 54,801
Total Assets: . . . . . 748,183	Total Liabilities and Capital: . . . . . 748,183
Total Trust Assets: . . . . . 157,717	Number of Shares Outstanding . . . 279,500

**Directors:** Joesph Bates, Martin Borchert, Frank Lyon, Jr., Henry Mariani, Mike Mehaffy, Eugene M. Pfeifer, III, George Pitts, T. E. Renaud, George Rozzell, Jr., George W. Tribou, Larry Wallace

**Branches in Town:** Eight **Other Branches:** Little Rock (7), Maumelle, Sherwood, Jacksonville

## American State Bank Osceola, AR

Telephone: 655-8374  
Facsimile: 655-8522  
Population: 8,930

749 W. Keiser Street  
72370-3505

Charter Number: 262  
Date: Oct. 3, 1908  
County: Mississippi

Trust Department: No

Bank Holding Company  
None

**Chm:** Steve Wilson

**CEO/Pres:** Charles L. Miller

Cash and Balances Due From Banks: . . 646	Deposits: . . . . . 13,873
Federal Funds and Repos: . . . . . 2,200	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 8,399	Other Liabilities: . . . . . 66
Total Loans: . . . . . 5,639	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 146	Total Liabilities . . . . . 13,939
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 319	Total Equity Capital and Reserves: . . . 3,410
Total Assets: . . . . . 17,349	Total Liabilities and Capital: . . . . . 17,349
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 4,000

**Directors:** Harold Clemons, Sumner R. Cullom, Phillip Forrester, J. B. Hilliard, Charles L. Miller, Larry Wamble, Michael E. Wilson, Mildred P. Wilson, R. E. L. Wilson, V, Steve Wilson

**Branches in Town:** None **Other Branches:** Wilson, Keiser

### The Planters Bank Osceola, AR

Telephone: 563-2265  
Facsimile: 563-3436  
Population: 8,930

1300 W. Keiser  
P. O. Box 407  
72370-0407

Charter Number: 684  
Date: April 13, 1944  
County: Mississippi

Trust Department: No

Bank Holding Company  
None

**Chm:** Sloan Rainwater  
**CEO/Pres:** Jim Hinkle  
**VChm:** William I. Rainwater  
**VP:** Gary Little

**VP:** Nancy Hall  
**Asst Cash:** Jan Stiles  
**Asst Cash:** Suzanne Baker  
**Asst Cash:** Pat Chandler

Cash and Balances Due From Banks	2,314	Deposits:	36,672
Federal Funds and Repos:	3,100	Federal Funds and Borrowings:	386
Investments:	12,362	Other Liabilities:	223
Total Loans:	21,929	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,509	Total Liabilities	37,281
Other Real Estate:	180		
Other Assets:	481	Total Equity Capital and Reserves:	4,594
Total Assets:	41,875	Total Liabilities and Capital:	41,875
Total Trust Assets:	0	Number of Shares Outstanding	20,000

**Directors:** Paul Billings, Steve Cox, Virginia Cox, J. A. Crosthwait, Charles J. Lowrance, IV, Dewey Neely, John N. Newcomb, Sloan Rainwater, William I. Rainwater, Jr., E. H. Riley, Henry J. Swift, Lowell O. Winston, Jr.

**Branches in Town:** Two    **Other Branches:** None

### Bank of Ozark Ozark, AR

Telephone: 667-2181  
Facsimile: 667-5166  
Population: 3,330

Commercial at Sixth  
P. O. Box 196  
72949-0196

Charter Number: 674  
Date: June 9, 1937  
County: Franklin

Trust Department: Yes

Bank Holding Company  
Bankstock One, Inc., Ozark, AR

**Chm:** Carl G. Holt  
**CEO:** George G. Gleason, II  
**Dpty CEO:** Linda Gleason  
**Pres/BSC:** Mark D. Ross

**SVP/Cash:** Harold D. Beck  
**SVP:** R. Darrel Russell  
**VP:** A. C. Moncrief  
**VP/TO:** Pamela J. Minshew

Cash and Balances Due From Banks	3,469	Deposits:	88,405
Federal Funds and Repos:	2,400	Federal Funds and Borrowings:	176
Investments:	20,132	Other Liabilities:	582
Total Loans:	66,324	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,671	Total Liabilities	89,163
Other Real Estate:	2,456		
Other Assets:	1,792	Total Equity Capital and Reserves:	9,081
Total Assets:	98,244	Total Liabilities and Capital:	98,244
Total Trust Assets:	7,600	Number of Shares Outstanding	27,399

**Directors:** Larry M. Dicks, Linda D. Gleason, George G. Gleason, II, W. D. Gober, O. Porter Hillard, Carl G. Holt, Mark D. Ross, Gus Shaffer, Kenneth Smith

**Branches in Town:** None    **Other Branches:** Altus

**Peoples Bank  
Paragould, AR**

Telephone: 236-7623  
Facsimile: 2336-7492  
Population: 18,500

300 W. Emerson  
P. O. Box 490  
72451

Charter Number: 762  
Date: Sep. 13, 1991  
County: Greene

Trust Department: Yes

Bank Holding Company  
Spring Rivers Bancshares, Inc., Imboden, AR

**Chm/CEO/Pres:** Charles F. Luter  
**EVP:** Neal Cole

**SVP:** Preston Clark

Cash and Balances Due From Banks: . . . 912	Deposits: . . . . . 20,083
Federal Funds and Repos: . . . . . 2,600	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 1,293	Other Liabilities: . . . . . 71
Total Loans: . . . . . 17,036	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 686	Total Liabilities . . . . . 20,154
Other Real Estate: . . . . . 588	
Other Assets: . . . . . 135	Total Equity Capital and Reserves: . . . 3,096
Total Assets: . . . . . 23,250	Total Liabilities and Capital: . . . . . 23,250
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 17,811

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

**Branches in Town:** None **Other Branches:** Rector

**Security Bank  
Paragould, AR**

Telephone: 239-9571  
Facsimile: 239-3410  
Population: 18,500

Court & Pruett  
P. O. Box 670  
72450-0670

Charter Number: 640  
Date: Feb. 5, 1931  
County: Greene

Trust Department: Yes

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

**Chm:** Frank Oldham, Jr.  
**CEO/Pres:** Steve Gramling  
**SVP/Cash:** Sandra Kasserman

**VP-Loans:** David Dudley  
**TO:** Sharon Johnson

Cash and Balances Due From Banks: 4,777	Deposits: . . . . . 97,607
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . 1,113
Investments: . . . . . 24,542	Other Liabilities: . . . . . 849
Total Loans: . . . . . 71,597	Subordinated Debt: . . . . . 600
Bank Premises and Fixed Assets: . . . 3,978	Total Liabilities . . . . . 100,169
Other Real Estate: . . . . . 1,159	
Other Assets: . . . . . 1,934	Total Equity Capital and Reserves: . . . 7,818
Total Assets: . . . . . 107,987	Total Liabilities and Capital: . . . . . 107,987
Total Trust Assets: . . . . . 4,106	Number of Shares Outstanding . . . 120,000

**Directors:** Herb Bland, David Dudley, William Fisher, Steve Gramling, Frank Guinn, Marlin Jackson, Jerry McIntosh, Richard Nutt, Frank Oldham, Jr., Donald I. Purcell, Everett I. Rogers, Mack Shotts, Vern Ann Shotts, Terry Wilkins

**Branches in Town:** Two **Other Branches:** Marmaduke

**Southeast Arkansas Bank  
Parkdale, AR**

Telephone: 473-2217  
Facsimile: 473-2492  
Population: 393

Hwy. 165 & State Hwy  
P. O. Box 37  
71661-0037

Charter Number: 141  
Date: Feb. 1, 1910  
County: Ashley

Trust Department: No

Bank Holding Company  
None

**Chm:** Thomas R. Pugh  
**CEO/Pres:** George L. Pugh  
**EVP:** Bruce M. Timmons

**VP/Cash:** Nita D. Williamson  
**VP:** Margie Reginelli

Cash and Balances Due From Banks: 606	Deposits: . . . . .	21,378
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . .	2,235
Investments: . . . . . 7,650	Other Liabilities: . . . . .	177
Total Loans: . . . . . 16,925	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . 396	Total Liabilities . . . . .	23,790
Other Real Estate: . . . . . 117		
Other Assets: . . . . . 504	Total Equity Capital and Reserves: . . .	2,408
Total Assets: . . . . . 26,198	Total Liabilities and Capital: . . . . .	26,198
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . .	16,000

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

**Branches in Town:** None **Other Branches:** Hamburg

**First State Bank  
Parkin, AR**

Telephone: 755-5401  
Facsimile: 755-2567  
Population: 1,847

25 W. Parkin Avenue  
P. O. Box 526  
72373-0526

Charter Number: 568  
Date: June 5, 1925  
County: Cross

Trust Department: No

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

**Chm:** William N. Griffin  
**CEO/Pres:** Frank Wallace  
**VP/Cash:** Brenda F. Williams

**AVP:** Gayle M. Cameron  
**Asst Cash:** Lori N. Roeder  
**Asst Cash:** Joan Spaine McKnight

Cash and Balances Due From Banks: 615	Deposits: . . . . .	12,662
Federal Funds and Repos: . . . . . 100	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . . 4,609	Other Liabilities: . . . . .	170
Total Loans: . . . . . 8,504	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . 179	Total Liabilities . . . . .	12,832
Other Real Estate: . . . . . 69		
Other Assets: . . . . . 160	Total Equity Capital and Reserves: . . .	1,404
Total Assets: . . . . . 14,236	Total Liabilities and Capital: . . . . .	14,236
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . .	4,000

**Directors:** John A. Brenner, Fred E. Brenner, Jr., John A. Brenner, Jr., Raymond S. Clift, Frankie C. Givens, Neil Griffin, William N. Griffin, Jack E. McNeil, Jr., William B. McSwain, Charles Ruston, Jr., Frank G. Wallace

**Branches in Town:** None **Other Branches:** None

## The Perry County Bank Perryville, AR

Telephone: 889-2318  
Facsimile: 889-2966  
Population: 1,141

201 Main Street  
P. O. Box 189  
72126-0189

Charter Number: 690  
Date: Dec. 8, 1945  
County: Perry

Trust Department: No

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

**Chm:** Herby Branscum, Jr.

**CEO/Pres:** Neal Ainley

Cash and Balances Due From Banks: 1,923	Deposits: . . . . . 46,432
Federal Funds and Repos: . . . . . 425	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 19,547	Other Liabilities: . . . . . 313
Total Loans: . . . . . 28,391	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 299	Total Liabilities . . . . . 46,745
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 659	Total Equity Capital and Reserves: . . . . . 4,499
Total Assets: . . . . . 51,244	Total Liabilities and Capital: . . . . . 51,244
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 16,000

**Directors:** Neal Ainley, Herby Branscum, Jr., Robert M. Hill, Charles V. Roland, Sr.

**Branches in Town:** One **Other Branches:** None

## Piggott State Bank Piggott, AR

Telephone: 598-3802  
Facsimile: 598-2026  
Population: 3,777

212 W. Cherry  
P. O. Box 307  
72454-0307

Charter Number: 613  
Date: March 10, 1930  
County: Clay

Trust Department: No

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

**Chm/CEO/Pres:** Paula O. Blackwell

Cash and Balances Due From Banks: 3,032	Deposits: . . . . . 32,106
Federal Funds and Repos: . . . . . 400	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 13,896	Other Liabilities: . . . . . 256
Total Loans: . . . . . 17,000	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 440	Total Liabilities . . . . . 32,362
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 467	Total Equity Capital and Reserves: . . . . . 2,873
Total Assets: . . . . . 35,235	Total Liabilities and Capital: . . . . . 35,235
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 4,000

**Directors:** Steve Bell, Paula O. Blackwell, James C. Poole

**Branches in Town:** None **Other Branches:** None



**First State Bank  
Plainview, AR**

Telephone: 272-4221  
Facsimile: 272-4154  
Population: 685

Main & Broadway  
P. O. Box 277  
72857-0277

Charter Number: 663  
Date: Jan. 12, 1934  
County: Yell

Trust Department: No

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

**Chm/CEO/Pres:** John Clement  
**EVP:** Ralph W. Wilson

**VP/Cash:** Theogene Bollan  
**VP:** James N. Bata

Cash and Balances Due From Banks	1,212	Deposits:	24,312
Federal Funds and Repos:	230	Federal Funds and Borrowings:	5
Investments:	5,455	Other Liabilities:	153
Total Loans:	18,476	Subordinated Debt:	0
Bank Premises and Fixed Assets:	135	Total Liabilities	24,470
Other Real Estate:	227	Total Equity Capital and Reserves:	2,831
Other Assets:	1,566	Total Liabilities and Capital:	27,301
Total Assets:	27,301	Number of Shares Outstanding	20,000
Total Trust Assets:	0		

**Directors:** John Clement, Thelma W. Clement, George Tippin, Jimmy Weaver, Ralph Wilson

**Branches in Town:** None    **Other Branches:** Ola

**Bank of Pocahontas  
Pocahontas, AR**

Telephone: 892-5286  
Facsimile: 892-8381  
Population: 6,151

101 Broadway  
P. O. Box 467  
72455-0467

Charter Number: 145  
Date: Oct. 31, 1903  
County: Randolph

Trust Department: No

Bank Holding Company  
Pocahontas Bankstock, Inc., Pocahontas, AR

**Chm/CEO/Pres:** John R. Jackson, Jr.  
**Asst Pres:** Ronald E. Wurtz  
**VP/Cash:** W. H. Holobaugh

**VP:** Max R. Long  
**AVP:** Mary D. Jackson

Cash and Balances Due From Banks	3,548	Deposits:	54,058
Federal Funds and Repos:	2,300	Federal Funds and Borrowings:	0
Investments:	33,859	Other Liabilities:	261
Total Loans:	19,725	Subordinated Debt:	0
Bank Premises and Fixed Assets:	162	Total Liabilities	54,319
Other Real Estate:	0	Total Equity Capital and Reserves:	6,135
Other Assets:	860	Total Liabilities and Capital:	60,454
Total Assets:	60,454	Number of Shares Outstanding	5,000
Total Trust Assets:	0		

**Directors:** Carol Belford-Lewallen, Frank Bigger, Don R. Cox, Phillip Futrell, John R. Jackson, Jr., Michael McNabb

**Branches in Town:** One    **Other Branches:** None

**Planters & Stockmen Bank  
Pocahontas, AR**

Telephone: 892-5252  
Facsimile: 892-8251  
Population: 6,151

205 Rice Street  
P. O. Box 587  
72455-0587

Charter Number: 715  
Date: June 12, 1962  
County: Randolph

Trust Department: No

Bank Holding Company  
Walden Holding Company, Pocahontas, AR

**Chm:** Frank E. Walden

**CEO/Pres:** Jeriel A. Summitt

Cash and Balances Due From Banks: . . . . .	1,951	Deposits: . . . . .	27,059
Federal Funds and Repos: . . . . .	2,775	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	5,827	Other Liabilities: . . . . .	262
Total Loans: . . . . .	17,797	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	1,200	Total Liabilities . . . . .	27,321
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	437	Total Equity Capital and Reserves: . . . . .	2,666
Total Assets: . . . . .	29,987	Total Liabilities and Capital: . . . . .	29,987
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	10,000

**Directors:** A. J. Baltz, Jr., Bill Hurt, Jr., Jim King, James McCurter, Jeriel Summitt, Frank E. Walden

**Branches in Town:** None **Other Branches:** None

**The Peoples Bank  
Portland, AR**

Telephone: 737-2236  
Facsimile: 737-2816  
Population: 560

Main Street  
P. O. Box 178  
71663-0178

Charter Number: 251  
Date: Jan. 22, 1908  
County: Ashley

Trust Department: No

Bank Holding Company  
Mainline Bankshares of Portland, Inc., Portland, AR

**Chm:** Hampton Pugh

**CEO/Pres:** Tipton Pugh

Cash and Balances Due From Banks: . . . . .	266	Deposits: . . . . .	9,552
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	8,960	Other Liabilities: . . . . .	36
Total Loans: . . . . .	1,249	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	6	Total Liabilities . . . . .	9,588
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	208	Total Equity Capital and Reserves: . . . . .	1,101
Total Assets: . . . . .	10,689	Total Liabilities and Capital: . . . . .	10,689
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	4,000

**Directors:** Jack Edwards, Hampton Pugh, Mary Dean Pugh, Tipton Pugh

**Branches in Town:** None **Other Branches:** None

**Portland Bank  
Portland, AR**

Telephone: 737-2226  
Facsimile: 737-4263  
Population: 560

Main Street  
P. O. Box 68  
71663-0068

Charter Number: 57  
Date: April 23, 1900  
County: Ashley

Trust Department: No

Bank Holding Company  
Portland Bankshares, Inc., Portland, AR

**Chm:** Robert D. Pugh

**CEO/Pres:** Jerry D. Sadler

Cash and Balances Due From Banks: 498	Deposits: . . . . . 13,347
Federal Funds and Repos: . . . . . 780	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 5,375	Other Liabilities: . . . . . 96
Total Loans: . . . . . 7,946	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 155	Total Liabilities . . . . . 13,443
Other Real Estate: . . . . . 29	
Other Assets: . . . . . 221	Total Equity Capital and Reserves: . . . 1,561
Total Assets: . . . . . 15,004	Total Liabilities and Capital: . . . . . 15,004
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 20,000

**Directors:** Mack Borgognoni, C. E. Bridewell, Charles F. LaGrone, Benton Newcome, Joel Newcome, William Oldham, Robert D. Pugh, Don Pylate, Jerry Sadler, Eddie Scherm

**Branches in Town:** None **Other Branches:** None

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

Telephone: 846-2115  
Facsimile: 846-3942  
Population: 1,761

102 E. Buchanan  
P. O. Box 207  
72753-0207

Charter Number: 166  
Date: Aug. 29, 1904  
County: Washington

Trust Department: No

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

**Chm:** Jim Walton  
**CEO/Pres:** Gregory D. Reed

**SVP:** Jason F. Tennant

Cash and Balances Due From Banks: 2,428	Deposits: . . . . . 63,763
Federal Funds and Repos: . . . . . 11,440	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 37,695	Other Liabilities: . . . . . 270
Total Loans: . . . . . 21,098	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 291	Total Liabilities . . . . . 64,033
Other Real Estate: . . . . . 25	
Other Assets: . . . . . 1,699	Total Equity Capital and Reserves: . . 10,643
Total Assets: . . . . . 74,676	Total Liabilities and Capital: . . . . . 74,676
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 12,000

**Directors:** Billy Joe Bartholomew, Michael H. Fidler, David M. Parks, Gregory D. Reed, James C. Rieff, Jim Walton

**Branches in Town:** None **Other Branches:** Farmington

**Bank of Prescott  
Prescott, AR**

Telephone: 887-2688  
Facsimile: 887-6822  
Population: 3,673

E. Second at Main  
Drawer 490  
71857-0490

Charter Number: 162  
Date: Aug. 10, 1904  
County: Nevada

Trust Department: Yes

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

**CEO/Pres:** John Warren Brannan, Sr.

Cash and Balances Due From Banks: 2,252	Deposits: . . . . .	51,249
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . .	350
Investments: . . . . . 34,099	Other Liabilities: . . . . .	758
Total Loans: . . . . . 19,234	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . 448	Total Liabilities . . . . .	52,357
Other Real Estate: . . . . . 82		
Other Assets: . . . . . 866	Total Equity Capital and Reserves: . . .	4,624
Total Assets: . . . . . 56,981	Total Liabilities and Capital: . . . . .	56,981
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . .	24,000

**Directors:** John Warren Brannan, Sr., John Warren Brannan, Jr., Carl Balrymple, Jr., B. A. Delamar, James E. Franks, Robert L. Godwin, Jean K. Jones, R. K. McCasland, Abb Morman, R. W. Murry, James A. Pullen, Milburn Tippit, John Vansickle

**Branches in Town:** One **Other Branches:** None

**The Bank of Rector  
Rector, AR**

Telephone: 595-3591  
Facsimile: 595-2550  
Population: 2,268

400 Main Street  
P. O. Box 7  
72461-0007

Charter Number: 616  
Date: Nov. 15, 1930  
County: Clay

Trust Department: No

Bank Holding Company  
North Arkansas Bancshares, Inc., Jonesboro, AR

**CEO/Pres:** Ronald Benson

Cash and Balances Due From Banks: 1,152	Deposits: . . . . .	26,192
Federal Funds and Repos: . . . . . 1,900	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . . 9,623	Other Liabilities: . . . . .	141
Total Loans: . . . . . 15,272	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . 170	Total Liabilities . . . . .	26,333
Other Real Estate: . . . . . 0		
Other Assets: . . . . . 1,290	Total Equity Capital and Reserves: . . .	3,074
Total Assets: . . . . . 29,407	Total Liabilities and Capital: . . . . .	29,407
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . .	4,000

**Directors:** Ronald L. Benson, C. Joseph Calven, Danny L. Ford, Danny Holifield, G. L. Lieblong

**Branches in Town:** None **Other Branches:** None

**Farmers and Merchants Bank  
Reyno, AR**

Telephone: 769-2240  
Facsimile: 769-2300  
Population: 467

108 W. Main  
P. O. Box 108  
72462-0108

Charter Number: 360  
Date: Dec. 8, 1911  
County: Randolph

Trust Department: Yes

Bank Holding Company  
Far-Mer Bankshares, Inc., Paragould, AR

**Chm:** Frank Oldham, Jr.  
**CEO/Pres/TO:** David Dudley

**SVP/COO:** Dora B. Graham

Cash and Balances Due From Banks: 890	Deposits: . . . . . 13,862
Federal Funds and Repos: . . . . . 1,129	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 4,583	Other Liabilities: . . . . . 119
Total Loans: . . . . . 7,426	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 681	Total Liabilities . . . . . 13,981
Other Real Estate: . . . . . 115	
Other Assets: . . . . . 177	Total Equity Capital and Reserves: . . . 1,020
Total Assets: . . . . . 15,001	Total Liabilities and Capital: . . . . . 15,001
Total Trust Assets: . . . . . 1,844	Number of Shares Outstanding . . . . 29,584

**Directors:** David Dudley, Frank Ellis, G. B. Hambrick, Marlin Jackson, Alfred Kerley, R. C. Luter, Frank Oldham, Jr., J. A. Rapert, Timothy Scott

**Branches in Town:** None **Other Branches:** Pocahontas, Maynard

**The Bank of Rison  
Rison, AR**

Telephone: 325-6251  
Facsimile: 325-7661  
Population: 1,258

200 Main Street  
P. O. Box 345  
71665-0345

Charter Number: 650  
Date: March 7, 1932  
County: Cleveland

Trust Department: No

Bank Holding Company  
None

**Chm:** James L. Moore

**CEO/Pres:** James R. Hopson

Cash and Balances Due From Banks: 1,350	Deposits: . . . . . 13,507
Federal Funds and Repos: . . . . . 700	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 8,731	Other Liabilities: . . . . . 79
Total Loans: . . . . . 4,748	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . 43	Total Liabilities . . . . . 13,586
Other Real Estate: . . . . . 3	
Other Assets: . . . . . 716	Total Equity Capital and Reserves: . . . 2,705
Total Assets: . . . . . 16,291	Total Liabilities and Capital: . . . . . 16,291
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 4,000

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

**Branches in Town:** None **Other Branches:** None

## Farmers and Merchants Bank Rogers, AR

Telephone: 636-4233  
Facsimile: 631-6567  
Population: 24,692

4th & Chestnut  
P. O. Box 250  
72757-0250

Charter Number: 712  
Date: March 13, 1956  
County: Benton

Trust Department: Yes

Bank Holding Company  
First Commercial Corporation, Little Rock, AR

**Chm:** John R. Bland  
**CEO/Pres:** Charles H. Brannan

**EVP:** Howard R. Hamilton

Cash and Balances Due From Banks: . . . 3,175	Deposits: . . . . . 81,731
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 1,154
Investments: . . . . . 30,933	Other Liabilities: . . . . . 399
Total Loans: . . . . . 59,813	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . 1,154	Total Liabilities . . . . . 83,284
Other Real Estate: . . . . . 255	
Other Assets: . . . . . 3,354	Total Equity Capital and Reserves: . . 15,400
Total Assets: . . . . . 98,684	Total Liabilities and Capital: . . . . . 98,684
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . 135,623

**Directors:** John R. Bland, Charles H. Brannan, John D. Clower, Clayton J. Eversole, Howard R. Hamilton, Edwin P. Henry, Robert S. Maloney, III, James L. Pickens, Evelyn S. Rife, Don Shores, Lemuel H. Tull

**Branches in Town:** Two    **Other Branches:** None

## First Western Bank and Trust Company Rogers, AR

Telephone: 631-0107  
Facsimile: 631-8747  
Population: 24,692

West Walnut & Rife Drive  
72756

Charter Number: 757  
Date: July 26, 1991  
County: Benton

Trust Department: Yes

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

**Chm/CEO/Pres:** John Hampton  
**VP/Cash:** Nathan Gairhan

**AVP:** David Hargrave

Cash and Balances Due From Banks: . . . 211	Deposits: . . . . . 8,682
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 65
Investments: . . . . . 6,538	Other Liabilities: . . . . . 32
Total Loans: . . . . . 2,351	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 308	Total Liabilities . . . . . 8,779
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 374	Total Equity Capital and Reserves: . . . 1,003
Total Assets: . . . . . 9,782	Total Liabilities and Capital: . . . . . 9,782
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 17,000

**Directors:** Jeral Hampton, John Hampton, A. B. Littlefield, Bill Mitchell, Pete Prewett

**Branches in Town:** None    **Other Branches:** None

## First Bank of Arkansas Russellville, AR

Telephone: 967-8000  
Facsimile: 967-4679  
Population: 21,200

800 North Arkansas Avenue  
P.O. Box 3010  
72801-0997

Charter Number: 192  
Date: Sep. 29, 1905  
County: Pope

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company  
Dover Bancshares, Inc., Russellville, AR

**Chm:** Wallace W. Fowler

**CEO/Pres:** Roy Reaves

Cash and Balances Due From Banks 3,005	Deposits: . . . . . 82,756
Federal Funds and Repos: . . . . . 2,575	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 30,983	Other Liabilities: . . . . . 1,362
Total Loans: . . . . . 51,039	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 2,027	Total Liabilities . . . . . 84,118
Other Real Estate: . . . . . 118	
Other Assets: . . . . . 2,509	Total Equity Capital and Reserves: . . . . . 8,138
Total Assets: . . . . . 92,256	Total Liabilities and Capital: . . . . . 92,256
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 10,000

**Directors:** Wallace Fowler, Jama Fowler, Don Helms, Phil Jones, Roy Reaves, Don Riley

**Branches in Town:** Two **Other Branches:** Dover, Hector, London

## Bank of Salem Salem, AR

Telephone: 895-2591  
Facsimile: 895-3825  
Population: 1,474

202 Church Street  
P. O. Box 338  
72576-0338

Charter Number: 266  
Date: Dec. 9, 1908  
County: Fulton

Trust Department: No

Bank Holding Company  
Smith Associated Banking Corporation, Hot Springs, AR

**Chm:** Richard T. Smith

**CEO/Pres:** Jim Burns

Cash and Balances Due From Banks 1,549	Deposits: . . . . . 49,525
Federal Funds and Repos: . . . . . 1,500	Federal Funds and Borrowings: . . . . . 1,956
Investments: . . . . . 15,669	Other Liabilities: . . . . . 187
Total Loans: . . . . . 34,630	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . . 658	Total Liabilities . . . . . 51,668
Other Real Estate: . . . . . 931	
Other Assets: . . . . . 1,059	Total Equity Capital and Reserves: . . . . . 4,328
Total Assets: . . . . . 55,996	Total Liabilities and Capital: . . . . . 55,996
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 20,000

**Directors:** James E. Burns, L. R. "Jack" Cochran, Marvin Newton, C. Dwayne Plumlee, Richard T. Smith

**Branches in Town:** None **Other Branches:** Viola

## Logan County Bank Scranton, AR

Telephone: 938-2511  
Facsimile: 938-7084  
Population: 218

600 Main Street  
P. O. Box 85  
72863-0085

Charter Number: 578  
Date: April 7, 1926  
County: Logan

Trust Department: No

Bank Holding Company  
None

**Chm/CEO/Pres:** Joe Fritsche  
**Asst Pres:** Amy Strobel  
**VP:** Gary Fritsche

**VP:** Jerry L. Davis  
**Cash:** Don Fritsche  
**Branch Mgr:** Regina Layes

Cash and Balances Due From Banks: 1,270	Deposits: 27,452
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,015
Investments: 19,481	Other Liabilities: 162
Total Loans: 11,561	Subordinated Debt: 0
Bank Premises and Fixed Assets: 151	Total Liabilities: 28,629
Other Real Estate: 63	
Other Assets: 468	Total Equity Capital and Reserves: 4,365
Total Assets: 32,994	Total Liabilities and Capital: 32,994
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

**Directors:** Margaret Ahne, Gary Fritsche, Joe Fritsche, Mildred Fritsche, Regina Layes

**Branches in Town:** None **Other Branches:** Subiaco

## First Security Bank Searcy, AR

Telephone: 279-3400  
Facsimile: 279-3455  
Population: 15,180

314 N. Spring  
P. O. Box 1009  
72143-1009

Charter Number: 649  
Date: Feb. 6, 1932  
County: White

Trust Department: Yes

Bank Holding Company  
First Security Bancorp, Searcy, AR

**Chm/CEO/Pres:** Reynie Rutledge  
**EVP:** James G. Wilson

**EVP:** B. Art Rand  
**TO:** Michael C. Hutsell

Cash and Balances Due From Banks: 6,221	Deposits: 192,151
Federal Funds and Repos: 0	Federal Funds and Borrowings: 9,468
Investments: 102,964	Other Liabilities: 952
Total Loans: 105,165	Subordinated Debt: 0
Bank Premises and Fixed Assets: 2,780	Total Liabilities: 202,571
Other Real Estate: 103	
Other Assets: 4,214	Total Equity Capital and Reserves: 18,876
Total Assets: 221,447	Total Liabilities and Capital: 221,447
Total Trust Assets: 21,709	Number of Shares Outstanding: 24,000

**Directors:** Larry Crain, Clifton Ganus, John McKnight, Wayne Ridout, Porter Rodgers, Jr., Bill Roussel, Reynie Rutledge, N. T. Rutledge, Jim Tarkington, Alvin VanHook, E. D. Yancey, E. O. Yancey, Albert R. Yarnell

**Branches in Town:** Four **Other Branches:** Pangburn, McRae, Griffithville, Judsonia



### Grant County Bank Sheridan, AR

Telephone: 942-3145  
Facsimile: 942-5900  
Population: 3,098

101 N. Oak  
P. O. Box 67  
72150-0067

Charter Number: 136  
Date: July 29, 1903  
County: Grant

Trust Department: Yes

Bank Holding Company  
GCB Bancshares, Inc., Sheridan, AR

**CEO/Pres:** D. E. McCoy, Jr.

**EVP/Cash:** John D. Manatt

Cash and Balances Due From Banks	1,893	Deposits:	41,183
Federal Funds and Repos:	2,820	Federal Funds and Borrowings:	0
Investments:	26,418	Other Liabilities:	204
Total Loans:	14,277	Subordinated Debt:	0
Bank Premises and Fixed Assets:	549	Total Liabilities:	41,387
Other Real Estate:	88		
Other Assets:	631	Total Equity Capital and Reserves:	5,289
Total Assets:	46,676	Total Liabilities and Capital:	46,676
Total Trust Assets:	1,688	Number of Shares Outstanding:	45,000

**Directors:** W. W. Allen, Byron D. Brown, Jr., James W. Lancaster, D. E. McCoy, Sr., D. E. McCoy, Jr., John D. Manatt, W. Lee Tucker

**Branches in Town:** None **Other Branches:** None

### Arkansas State Bank Siloam Springs, AR

Telephone: 524-8101  
Facsimile: 524-3307  
Population: 8,151

318 E. Main Street  
P. O. Box 400  
72761-0400

Charter Number: 713  
Date: Jan. 12, 1960  
County: Benton

Trust Department: Yes

Bank Holding Company  
None

**CEO/Pres:** Ross Stout

**TO:** Don DeFreece

Cash and Balances Due From Banks	3,952	Deposits:	88,964
Federal Funds and Repos:	4,275	Federal Funds and Borrowings:	233
Investments:	70,989	Other Liabilities:	676
Total Loans:	20,028	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,232	Total Liabilities:	89,873
Other Real Estate:	102		
Other Assets:	1,826	Total Equity Capital and Reserves:	12,531
Total Assets:	102,404	Total Liabilities and Capital:	102,404
Total Trust Assets:	10,449	Number of Shares Outstanding:	72,000

**Directors:** Delbert Allen, Jr., Roderick L. Allen, H. E. Harrison, Jr., Charles C. Jones, Arthur Morris, Mark Simmons, Ross Stout

**Branches in Town:** One **Other Branches:** None

## Smackover State Bank Smackover, AR

Telephone: 725-3051  
Facsimile: 725-3049  
Population: 2,232

708 N. Broadway  
P. O. Drawer 107  
71762-0107

Charter Number: 600  
Date: April 18, 1928  
County: Union

Trust Department: Yes

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

**CEO:** Max O. Taylor  
**Pres:** Bob Willett

**SVP:** Paulette Bussell  
**VP/TO:** Jim Yeager

Cash and Balances Due From Banks: . . . . .	3,365	Deposits: . . . . .	67,674
Federal Funds and Repos: . . . . .	200	Federal Funds and Borrowings: . . . . .	3,018
Investments: . . . . .	41,538	Other Liabilities: . . . . .	515
Total Loans: . . . . .	31,891	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	319	Total Liabilities . . . . .	71,207
Other Real Estate: . . . . .	299		
Other Assets: . . . . .	1,536	Total Equity Capital and Reserves: . . . . .	7,941
Total Assets: . . . . .	79,148	Total Liabilities and Capital: . . . . .	79,148
Total Trust Assets: . . . . .	209	Number of Shares Outstanding . . . . .	100,000

**Directors:** Max O. Taylor, James M. Tennyson, J. D. Trimble, Richard H. Vickers, Bob Willett, Jim Yeager

**Branches in Town:** None    **Other Branches:** El Dorado, Norphlet

## Merchants & Planters Bank Sparkman, AR

Telephone: 678-2251  
Facsimile: 678-2401  
Population: 553

Commerce & Main Streets  
P. O. Box 127  
71763-0127

Charter Number: 457  
Date: Sep. 19, 1916  
County: Dallas

Trust Department: No

Bank Holding Company  
None

**Chm:** Joseph B. Ford  
**CEO/Pres:** Tyrol Q. Carson

**Asst Cash:** Patricia Shaddock  
**Asst Cash:** Kathryn Daniel

Cash and Balances Due From Banks: . . . . .	561	Deposits: . . . . .	7,317
Federal Funds and Repos: . . . . .	175	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	3,584	Other Liabilities: . . . . .	34
Total Loans: . . . . .	3,465	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	146	Total Liabilities . . . . .	7,351
Other Real Estate: . . . . .	87		
Other Assets: . . . . .	88	Total Equity Capital and Reserves: . . . . .	755
Total Assets: . . . . .	8,106	Total Liabilities and Capital: . . . . .	8,106
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	3,000

**Directors:** Joseph B. Ford, Tommy Gaston, Tyrol Carson, G. W. DeLaughter, Louis Jacks, Ray White

**Branches in Town:** None    **Other Branches:** None

### Springdale Bank and Trust Springdale, AR

Telephone: 756-7000  
Facsimile: 756-7077  
Population: 29,941

415 W. Emma  
P. O. Box 5000  
72765-5000

Charter Number: 339  
Date: May 6, 1911  
County: Washington

Trust Department: Yes

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

**Chm:** Richard P. Calhoun  
**CEO/Pres:** Buddy D. Philpot  
**SVP:** H. Dennis Smiley

**SVP/TO:** Howard M. Thurman  
**VP:** B. Gail Jefferson  
**Cash/Oper:** Diana D. Keller

Cash and Balances Due From Banks 2,098  
Federal Funds and Repos: . . . . . 2,475  
Investments: . . . . . 8,059  
Total Loans: . . . . . 45,024  
Bank Premises and Fixed Assets: 1,483  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 638  
Total Assets: . . . . . 59,777  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 51,698  
Federal Funds and Borrowings: . . . . . 2,225  
Other Liabilities: . . . . . 411  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 54,334  
Total Equity Capital and Reserves: . . . 5,443  
Total Liabilities and Capital: . . . . . 59,777  
Number of Shares Outstanding . . . . . 5,500

**Directors:** James Baker, Wayne Britt, Richard Calhoun, Sam Fiser, Buddy Philpot, Philip Taldo, Willard Walker, Jim Walton

**Branches in Town:** None **Other Branches:** None

### Bodcaw Bank Stamps, AR

Telephone: 533-4486  
Facsimile: 533-4456  
Population: 2,478

401 Thomas Street  
P. O. Box 8  
71860-0008

Charter Number: 106  
Date: Dec. 8, 1902  
County: Lafayette

Trust Department: No

Bank Holding Company  
None

**Chm:** B. Stan Cook  
**CEO/Pres:** James R. Nipper  
**VP:** J. Paul Nipper

**AVP:** Lenora Downs  
**Cash:** Bonnie Moreland  
**Asst Cash:** Brenda Scroggins

Cash and Balances Due From Banks 1,954  
Federal Funds and Repos: . . . . . 800  
Investments: . . . . . 34,304  
Total Loans: . . . . . 9,365  
Bank Premises and Fixed Assets: . . 151  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 872  
Total Assets: . . . . . 47,446  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 41,537  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 432  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 41,969  
Total Equity Capital and Reserves: . . . 5,477  
Total Liabilities and Capital: . . . . . 47,446  
Number of Shares Outstanding . . . . . 10,000

**Directors:** B. Stan Cook, Roy Z. Kimbell, James Nipper, J. Paul Nipper, Cynthia C. Sandefur, A. O. Smith, John W. Smith

**Branches in Town:** None **Other Branches:** None

## Bank of Star City Star City, AR

Telephone: 628-4286  
Facsimile: 628-5274  
Population: 2,138

200 Jefferson  
Drawer 69  
71667-0069

Charter Number: 567  
Date: April 27, 1925  
County: Lincoln

Trust Department: No

Bank Holding Company  
Star City Bancshares, Inc., Star City, AR

**Chm/CEO:** Bennie F. Ryburn, Jr.  
**Pres:** M. Don Smith  
**EVP:** Anneta R. Moore  
**VP:** R. Mark Owen

**Aud:** Audra Burr  
**AVP:** Franklin E. Collins  
**AVP:** Mary Womack

Cash and Balances Due From Banks: 1,742	Deposits: 44,325
Federal Funds and Repos: 880	Federal Funds and Borrowings: 0
Investments: 21,367	Other Liabilities: 328
Total Loans: 23,046	Subordinated Debt: 0
Bank Premises and Fixed Assets: 485	Total Liabilities: 44,653
Other Real Estate: 75	
Other Assets: 578	Total Equity Capital and Reserves: 3,520
Total Assets: 48,173	Total Liabilities and Capital: 48,173
Total Trust Assets: 0	Number of Shares Outstanding: 15,000

**Directors:** Robert Floyd, Sr., Bill Frizzell, Keith Griffin, Lucille Ollar, Pat Riley, Bennie F. Ryburn, Jr., M. Don Smith, Fred Thornton, Weldon Wynn

**Branches in Town:** None    **Other Branches:** Pine Bluff, Gould

## The Stephens Security Bank Stephens, AR

Telephone: 786-5416  
Facsimile: 786-5419  
Population: 1,137

110 Ruby Street  
P. O. Box 7  
71764-0007

Charter Number: 692  
Date: Feb. 8, 1946  
County: Ouachita

Trust Department: No

Bank Holding Company  
Smith Associated Banking Corporation, Hot Springs, AR

**Chm:** Richard T. Smith

**CEO/Pres:** Guy R. Smith

Cash and Balances Due From Banks: 963	Deposits: 18,139
Federal Funds and Repos: 600	Federal Funds and Borrowings: 0
Investments: 6,074	Other Liabilities: 94
Total Loans: 12,013	Subordinated Debt: 0
Bank Premises and Fixed Assets: 58	Total Liabilities: 18,233
Other Real Estate: 348	
Other Assets: 224	Total Equity Capital and Reserves: 2,047
Total Assets: 20,280	Total Liabilities and Capital: 20,280
Total Trust Assets: 0	Number of Shares Outstanding: 11,000

**Directors:** Duncan Grayson, Carol Reaves, M. R. Smart, Guy R. Smith, Colon Watson, Jay C. Wilson

**Branches in Town:** None    **Other Branches:** None

**Citizens Bank  
Strong, AR**

Telephone: 797-7361  
Facsimile: 797-2955  
Population: 624

9652 Strong Highway  
P. O. Box 724  
71765-0724

Charter Number: 634  
Date: Jan. 19, 1931  
County: Union

Trust Department: No

Bank Holding Company  
FDH Bancshares, Inc., Little Rock, AR

**Chm:** Robert P. Taylor

**CEO/Pres:** Jeanell Cogburn

Cash and Balances Due From Banks: 593	Deposits: . . . . . 12,025
Federal Funds and Repos: . . . . . 400	Federal Funds and Borrowings: . . . . . 200
Investments: . . . . . 7,593	Other Liabilities: . . . . . 98
Total Loans: . . . . . 5,235	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . 309	Total Liabilities . . . . . 12,323
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 475	Total Equity Capital and Reserves: . . . 2,282
Total Assets: . . . . . 14,605	Total Liabilities and Capital: . . . . . 14,605
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . . 8,000

**Directors:** Jeanell Cogburn, Bobby R. Dugal, Scott Fife, Noland H. Hagood, Phillip G. Herring, D. R. James, Jr., Robert P. Taylor

**Branches in Town:** None **Other Branches:** None

**The Farmers and Merchants Bank  
Stuttgart, AR**

Telephone: 673-6911  
Facsimile: 673-6918  
Population: 10,420

Seventh & Main Streets  
P. O. Box 947  
72160-0947

Charter Number: 687  
Date: Dec. 29, 1944  
County: Arkansas

Trust Department: Yes

Bank Holding Company  
The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

**Chm:** Roy O. McCollum, III  
**CEO/Pres:** Don Pattillo

**TO:** Richard McMinn

Cash and Balances Due From Banks: 3,192	Deposits: . . . . . 115,736
Federal Funds and Repos: . . . . . 2,465	Federal Funds and Borrowings: . . . . . 473
Investments: . . . . . 58,436	Other Liabilities: . . . . . 1,059
Total Loans: . . . . . 60,763	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: 2,262	Total Liabilities . . . . . 117,268
Other Real Estate: . . . . . 185	
Other Assets: . . . . . 2,096	Total Equity Capital and Reserves: . . 12,131
Total Assets: . . . . . 129,399	Total Liabilities and Capital: . . . . . 129,399
Total Trust Assets: . . . . . 28,380	Number of Shares Outstanding . . . . . 94,689

**Directors:** Nicky Hargrove, Roy O. McCollum, III, Don Pattillo, Micky Pierce, James E. Pond, Robert Seidenstricker, Horace "Pete" Sichel, Billy E. Simpson, Ray Vester

**Branches in Town:** Three **Other Branches:** None

**Bank of Trumann  
Trumann, AR**

Telephone: 483-6333  
Facsimile: 483-7512  
Population: 6,304

Hwy 63  
P. O. Box 48  
72472-0048

Charter Number: 354  
Date: Oct. 2, 1911  
County: Poinsett

Trust Department: No

Bank Holding Company  
None

**CEO/Pres:** Clyde Robertson, Jr.  
**SVP:** Wilburn Cole  
**VP:** Carroll D. Anderson

**VP:** Rich Gillette  
**AVP:** Shirley Benson  
**Cash:** Cheryl McMasters

Cash and Balances Due From Banks:	2,153	Deposits:	46,918
Federal Funds and Repos:	1,300	Federal Funds and Borrowings:	525
Investments:	28,284	Other Liabilities:	306
Total Loans:	22,000	Subordinated Debt:	0
Bank Premises and Fixed Assets:	516	Total Liabilities:	47,749
Other Real Estate:	0	Total Equity Capital and Reserves:	7,207
Other Assets:	703	Total Liabilities and Capital:	54,956
Total Assets:	54,956	Number of Shares Outstanding:	60,000
Total Trust Assets:	0		

**Directors:** Carroll D. Anderson, Alice C. Clogston, Wilburn Cole, Frank Lady, Jr., Eugene Pounds, Clyde Robertson, Jr., Natalie T. Stuckey, Virginia P. Turner

**Branches in Town:** None **Other Branches:** None

**First State Bank of Arkansas  
Trumann, AR**

Telephone: 483-6433  
Facsimile: 483-7030  
Population: 6,304

825 Hwy. 63  
P. O. Box 431  
72472-0431

Charter Number: 754  
Date: Jan. 15, 1991  
County: Poinsett

Member of Federal Reserve System

Trust Department: No

Bank Holding Company  
Southwest Bancshares, Inc., Jonesboro, AR

**CEO/Pres:** James M. Yarbrough

Cash and Balances Due From Banks:	2,837	Deposits:	34,600
Federal Funds and Repos:	50	Federal Funds and Borrowings:	0
Investments:	6,168	Other Liabilities:	292
Total Loans:	27,845	Subordinated Debt:	0
Bank Premises and Fixed Assets:	842	Total Liabilities:	34,892
Other Real Estate:	48	Total Equity Capital and Reserves:	3,866
Other Assets:	968	Total Liabilities and Capital:	38,758
Total Assets:	38,758	Number of Shares Outstanding:	10,000
Total Trust Assets:	0		

**Directors:** Mark Brown, Jama Fowler, Mark Fowler, Wallace W. Fowler, J. D. Harlan, Harry Hill, Burness Holt, Ben Hyneman, Hal Hyneman, Phil Jones, Lloyd McCracken, Jr., David Thompson, James M. Yarbrough

**Branches in Town:** One **Other Branches:** None

**Bank of Tuckerman  
Tuckerman, AR**

Telephone: 349-5155  
Facsimile: 349-5170  
Population: 2,020

Main Street  
P.O. Box 700  
72473-0700

Charter Number: 164  
Date: Nov. 8, 1902  
County: Jackson

Trust Department: No

Bank Holding Company  
Rainbow Investment Company, Inc., Tuckerman, AR

**Chm/CEO/Pres:** Lindley V. Smith  
**VP:** Al Morris

**VP:** Drew Sandlin  
**Cash:** Ann Watson

Cash and Balances Due From Banks: 1,279  
Federal Funds and Repos: . . . . . 4,125  
Investments: . . . . . 9,748  
Total Loans: . . . . . 15,456  
Bank Premises and Fixed Assets: . . 310  
Other Real Estate: . . . . . 214  
Other Assets: . . . . . 469  
Total Assets: . . . . . 31,601  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 27,134  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 408  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 27,542  
Total Equity Capital and Reserves: . . . 4,059  
Total Liabilities and Capital: . . . . . 31,601  
Number of Shares Outstanding . . . . . 4,000

**Directors:** Scotty Armstrong, Bob Penix, Lindley V. Smith

**Branches in Town:** None **Other Branches:** Swifton, Grubbs, Newport

**First Delta Bank  
Tyronza, AR**

Telephone: 487-2161  
Facsimile: 487-2069  
Population: 858

Main and Oak Streets  
P. O. Box 395  
72386-0395

Charter Number: 704  
Date: Oct. 31, 1951  
County: Poinsett

Trust Department: No

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

**CEO/Pres:** Charles F. Luter

Cash and Balances Due From Banks: 1,525  
Federal Funds and Repos: . . . . . 1,025  
Investments: . . . . . 4,671  
Total Loans: . . . . . 18,959  
Bank Premises and Fixed Assets: . . 1,031  
Other Real Estate: . . . . . 136  
Other Assets: . . . . . 354  
Total Assets: . . . . . 27,701  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 23,675  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 294  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 23,969  
Total Equity Capital and Reserves: . . . 3,732  
Total Liabilities and Capital: . . . . . 27,701  
Number of Shares Outstanding . . . . . 20,000

**Directors:** Albert A. Banks, G. E. Beley, Charles F. Luter, H. F. Norcross, Jr., Eugene Vaughn, Lewis Wood

**Branches in Town:** None **Other Branches:** Marked Tree

## Citizens Bank & Trust Company Van Buren, AR

Telephone: 474-1201  
Facsimile: 474-4630  
Population: 14,979

3110 Alma Hwy  
P.O. Box 469  
72956-0469

Charter Number: 328  
Date: Dec. 20, 1910  
County: Crawford

Trust Department: Yes

Bank Holding Company  
Vista Bancorporation, Van Buren, AR

**Chm/CEO:** James G. Williamson, Jr.  
**Pres:** William W. Thomas

**EVP/TO:** Marion H. Riggs  
**SVP:** Luther F. Gordy, III

Cash and Balances Due From Banks: 3,990	Deposits: 115,923
Federal Funds and Repos: 0	Federal Funds and Borrowings: 7,430
Investments: 60,132	Other Liabilities: 800
Total Loans: 66,409	Subordinated Debt: 0
Bank Premises and Fixed Assets: 1,479	Total Liabilities: 124,153
Other Real Estate: 180	
Other Assets: 2,365	Total Equity Capital and Reserves: 10,402
Total Assets: 134,555	Total Liabilities and Capital: 134,555
Total Trust Assets: 1,130	Number of Shares Outstanding: 16,000

**Directors:** Jimmy G. Bell, Warren D. Blaylock, Jimmy D. Gooch, Morril H. Harriman, Marion H. Riggs, Paul D. Shirley, William W. Thomas, James G. Williamson, Jr.

**Branches in Town:** Two    **Other Branches:** Mountainburg, Alma

## The Peoples Bank Waldo, AR

Telephone: 693-5551  
Facsimile: None  
Population: 1,495

101 Main Street  
P. O. Box 426  
71770-0426

Charter Number: 313  
Date: June 22, 1910  
County: Columbia

Trust Department: Yes

Bank Holding Company  
Golden Oaks Bancshares, Inc., Waldo, AR

**Chm/CEO/Pres/TO:** Harold Fincher  
**EVP:** Mary Baird  
**SVP:** Dorothy Jean Fincher

**VP/Cash:** Jill McClinton  
**VP:** David Baird  
**Asst Cash:** Sharon Elledge

Cash and Balances Due From Banks: 1,615	Deposits: 25,019
Federal Funds and Repos: 90	Federal Funds and Borrowings: 0
Investments: 16,593	Other Liabilities: 87
Total Loans: 9,355	Subordinated Debt: 0
Bank Premises and Fixed Assets: 129	Total Liabilities: 25,106
Other Real Estate: 6	
Other Assets: 318	Total Equity Capital and Reserves: 3,000
Total Assets: 28,106	Total Liabilities and Capital: 28,106
Total Trust Assets: 1,354	Number of Shares Outstanding: 10,000

**Directors:** Mary Baird, Imogene Clark, Richard Clark, Pam Davis, Clark Fincher, Dorothy Fincher, Harold Fincher, Betty Harris, Betty Scott, G. F. Scott

**Branches in Town:** One    **Other Branches:** Magnolia, Emerson, McNeil



**Bank of Waldron  
Waldron, AR**

Telephone: 637-2161  
Facsimile: 637-4874  
Population: 3,024

110 W. 4th Street  
P. O. Box 2260  
72958-2260

Charter Number: 72  
Date: April 3, 1901  
County: Scott

Trust Department: Yes

Bank Holding Company  
Rodgers Family Bancharaes, Inc., Waldron, Arkansas

**Chm:** John H. Hendrix  
**CEO/Pres/TO:** Bill R. Philpot

**V Chm:** Larry Mashburn  
**Sec:** Robert L. Akers

Cash and Balances Due From Banks: 2,183  
Federal Funds and Repos: . . . . . 815  
Investments: . . . . . 29,025  
Total Loans: . . . . . 36,221  
Bank Premises and Fixed Assets: 1,217  
Other Real Estate: . . . . . 357  
Other Assets: . . . . . 1,519  
Total Assets: . . . . . 71,337  
Total Trust Assets: . . . . . 229

Deposits: . . . . . 58,502  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 507  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 59,009  
Total Equity Capital and Reserves: . . 12,328  
Total Liabilites and Capital: . . . . . 71,337  
Number of Shares Outstanding . . . . 24,000

**Directors:** Robert L. Akers, Kelly Ashford, Billy Jack Black, Jim H. Currier, John H. Hendrix, Larry Mashburn, Rena Owens, Bill R. Philpot

**Branches in Town:** One **Other Branches:** None

**The Scott County Bank  
Waldron, AR**

Telephone: 637-3191  
Facsimile: 637-3195  
Population: 3,024

Main & W. Church  
P. O. Box 838  
72958-0838

Charter Number: 741  
Date: Feb. 20, 1980  
County: Scott

Trust Department: No

Bank Holding Company  
None

**CEO:** John E. Chambers, III  
**Pres:** Patsy Hawkins  
**VP:** Robbie Zimmer

**AVP:** Bekki Liles  
**Cash:** Kelly Langley  
**Asst Cash:** Janie Graves

Cash and Balances Due From Banks: 1,438  
Federal Funds and Repos: . . . . . 1,060  
Investments: . . . . . 11,659  
Total Loans: . . . . . 27,263  
Bank Premises and Fixed Assets: . . 875  
Other Real Estate: . . . . . 101  
Other Assets: . . . . . 530  
Total Assets: . . . . . 42,926  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 37,938  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 380  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 38,318  
Total Equity Capital and Reserves: . . . 4,608  
Total Liabilites and Capital: . . . . . 42,926  
Number of Shares Outstanding . . . . 40,000

**Directors:** Lonnie Campbell, John Ed Chambers, III, Roy Hale, Robert Handley, Patsy Hawkins, Dan Laird

**Branches in Town:** None **Other Branches:** Mansfield

**The Arkansas Bank  
Walnut Ridge, AR**

Telephone: 886-7711  
Facsimile: 886-2941  
Population: 4,388

212 W. Walnut  
P. O. Box 749  
72457-0749

Charter Number: 71  
Date: March 23, 1901  
County: Lawrence

Trust Department: No

Bank Holding Company  
None

**Chm/CEO:** Sloan Rainwater, Jr.  
**V Chm:** Jim Hinkle  
**V Chm:** William I. Rainwater, Sr.

**Pres/COO:** Michael D. Taylor  
**VP:** John Phillips  
**VP/Cash:** Marilyn Davis

Cash and Balances Due From Banks:	2,073	Deposits:	42,583
Federal Funds and Repos:	3,000	Federal Funds and Borrowings:	38
Investments:	21,949	Other Liabilities:	235
Total Loans:	18,942	Subordinated Debt:	0
Bank Premises and Fixed Assets:	513	Total Liabilities:	42,856
Other Real Estate:	0	Total Equity Capital and Reserves:	5,885
Other Assets:	2,264	Total Liabilities and Capital:	48,741
Total Assets:	48,741	Number of Shares Outstanding:	18,000
Total Trust Assets:	0		

**Directors:** Steve Cox, Virginia R. Cox, William Boyce Durham, Odell Fort, Earl D. Perkins, Sloan Rainwater, Jr., William I. Rainwater, Jr., Ben Starr, Maurice Starr, Michael D. Taylor

**Branches in Town:** None **Other Branches:** Lynn, Portia, Smithville

**First State Bank of Warren  
Warren, AR**

Telephone: 226-2601  
Facsimile: 226-2253  
Population: 6,455

Main Street  
P. O. Box 29  
71671-0029

Charter Number: 739  
Date: Dec. 12, 1978  
County: Bradley

Trust Department: Yes

Bank Holding Company  
Bradley Bancshares, Inc., Warren, AR

**Chm:** Virginia M. Ryburn

**CEO/Pres/TO:** Freddie M. Mobley

Cash and Balances Due From Banks:	2,213	Deposits:	67,334
Federal Funds and Repos:	50	Federal Funds and Borrowings:	1,349
Investments:	31,671	Other Liabilities:	387
Total Loans:	39,267	Subordinated Debt:	0
Bank Premises and Fixed Assets:	578	Total Liabilities:	69,070
Other Real Estate:	212	Total Equity Capital and Reserves:	5,983
Other Assets:	1,062	Total Liabilities and Capital:	75,053
Total Assets:	75,053	Number of Shares Outstanding:	59,000
Total Trust Assets:	811		

**Directors:** Robert E. Garner, Roger George, Freddie M. Mobley, Hugh A. Quimby, Bennie Ryburn, Jr., Virginia M. Ryburn, Bennie Ryburn, III, J. C. Thompson, H. Sidney Wharton

**Branches in Town:** One **Other Branches:** Hermitage

## Warren Bank and Trust Company Warren, AR

Telephone: 226-2621  
Facsimile: 226-6261  
Population: 6,455

201 S. Main  
P. O. Box 350  
71671-0350

Charter Number: 80  
Date: Dec. 28, 1901  
County: Bradley

Trust Department: Yes

Bank Holding Company  
None

**Chm:** Louis W. Ederington  
**CEO/Pres:** Carlton E. Davis  
**V Chm:** John B. Frazer, Jr.

**SVP/Cash:** James E. Smith  
**SVP:** Walter Rutledge  
**TO:** Mike Shull

Cash and Balances Due From Banks 3,712  
Federal Funds and Repos: . . . . . 100  
Investments: . . . . . 52,797  
Total Loans: . . . . . 41,998  
Bank Premises and Fixed Assets: . . 701  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 1,579  
Total Assets: . . . . . 100,887  
Total Trust Assets: . . . . . 9,388

Deposits: . . . . . 86,841  
Federal Funds and Borrowings: . . . . . 1,197  
Other Liabilities: . . . . . 629  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 88,667  
Total Equity Capital and Reserves: . . 12,220  
Total Liabilities and Capital: . . . . . 100,887  
Number of Shares Outstanding . . . . . 48,000

**Directors:** Bruce Anderson, L. H. Derby, Jr., Louis W. Ederington, John B. Frazer, Jr., W. Sykes Harris, J. E. Hurley, Jr., C. A. Milton, Kerry F. Pennington, Gerard C. Sangster, G. F. Wynne

**Branches in Town:** Two    **Other Branches:** Hermitage

## Bank of Weiner Weiner, AR

Telephone: 684-2221  
Facsimile: 684-7392  
Population: 655

Highway 49  
P. O. Box 307  
72479-0307

Charter Number: 276  
Date: April 2, 1909  
County: Poinsett

Trust Department: Yes

Bank Holding Company  
Hogue Holding Company, Inc., Weiner, AR

**Chm/CEO/Pres/TO:** John R. Hogue

Cash and Balances Due From Banks 1,014  
Federal Funds and Repos: . . . . . 2,200  
Investments: . . . . . 13,920  
Total Loans: . . . . . 19,390  
Bank Premises and Fixed Assets: . . 107  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 821  
Total Assets: . . . . . 37,452  
Total Trust Assets: . . . . . 2,340

Deposits: . . . . . 32,306  
Federal Funds and Borrowings: . . . . . 126  
Other Liabilities: . . . . . 415  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 32,847  
Total Equity Capital and Reserves: . . . 4,605  
Total Liabilities and Capital: . . . . . 37,452  
Number of Shares Outstanding . . . . . 8,000

**Directors:** Niles A. Bise, Charles E. Givens, Ernest L. Hogue, John R. Hogue, Herbert D. Ziegenhorn

**Branches in Town:** None    **Other Branches:** Fisher

**Merchants and Farmers Bank  
West Helena, AR**

Telephone: 572-3481  
Facsimile: 572-1901  
Population: 9,695

425 East Plaza  
P. O. Box 2507  
72390-0507

Charter Number: 700  
Date: Oct. 4, 1948  
County: Phillips

Trust Department: Yes

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

**Chm:** Brooks Griffin  
**CEO:** Douglas Simmons  
**Pres:** Bill Simmons  
**SVP:** Gordon White

**EVP:** James A. Bogle  
**VP/Cash:** Sarah Bradshaw  
**TO:** E. F. Kalb, Jr.

Cash and Balances Due From Banks: 4,039	Deposits: . . . . . 82,283
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 5,450
Investments: . . . . . 33,236	Other Liabilities: . . . . . 523
Total Loans: . . . . . 55,716	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . 1,353	Total Liabilities . . . . . 88,256
Other Real Estate: . . . . . 27	
Other Assets: . . . . . 1,742	Total Equity Capital and Reserves: . . . 7,857
Total Assets: . . . . . 96,113	Total Liabilities and Capital: . . . . . 96,113
Total Trust Assets: . . . . . 1,646	Number of Shares Outstanding . . . . 20,000

**Directors:** Bill Benton, James E. Boyd, Sr., W. P. Foster, Brooks Griffin, David Griffin, Jerry Kelley, Walter Morris, Bill Simmons, Douglas Simmons, Herman Storey

**Branches in Town:** Two **Other Branches:** Marvell

**Bank of West Memphis  
West Memphis, AR**

Telephone: 732-8000  
Facsimile: 735-0849  
Population: 28,259

626 E. Broadway  
P. O. Box 2128  
72303-2128

Charter Number: 601  
Date: April 21, 1928  
County: Crittenden

Trust Department: Yes

Bank Holding Company  
Bancshares of West Memphis, Inc., West Memphis, AR

**Chm:** George H. Dunklin  
**CEO/Pres:** Jack K. Hogan  
**V Chm:** M. E. Black Dunklin  
**EVP:** Robert L. Wright

**SVP/TO:** Arley Knight  
**SVP:** Paul Neal  
**SVP/Aud:** Robert L. Naylor

Cash and Balances Due From Banks: 6,021	Deposits: . . . . . 80,739
Federal Funds and Repos: . . . . . 2,500	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 51,852	Other Liabilities: . . . . . 301
Total Loans: . . . . . 27,790	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . . 567	Total Liabilities . . . . . 81,040
Other Real Estate: . . . . . 297	
Other Assets: . . . . . 1,973	Total Equity Capital and Reserves: . . . 9,960
Total Assets: . . . . . 91,000	Total Liabilities and Capital: . . . . . 91,000
Total Trust Assets: . . . . . 3,944	Number of Shares Outstanding . . . . 100,000

**Directors:** David Biggs, George H. Dunklin, M. E. Black Dunklin, James A. Heath, Jack K. Hogan, Keith M. Ingram, W. Kent Ingram, Jr., Pat K. Magruder, Lloyd C. McCuiston, Jr., Paul W. O'Neal, J. C. Tennison, J. Frank Waggener

**Branches in Town:** Four **Other Branches:** None

**Wilmot State Bank  
Wilmot, AR**

Telephone: 473-2211  
Facsimile: 473-5131  
Population: 1,047

Main Street  
P. O. Box 95  
71676-0095

Charter Number: 676  
Date: Oct. 25, 1937  
County: Ashley

Trust Department: No

Bank Holding Company  
None

**Chm:** William B. deYampert

**CEO/Pres:** Kenneth M. Allbritton

Cash and Balances Due From Banks: 548	Deposits: . . . . . 8,518
Federal Funds and Repos: . . . . . 2,385	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 1,062	Other Liabilities: . . . . . 92
Total Loans: . . . . . 6,131	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: . . . 50	Total Liabilities . . . . . 8,610
Other Real Estate: . . . . . 88	
Other Assets: . . . . . 155	Total Equity Capital and Reserves: . . . 1,809
Total Assets: . . . . . 10,419	Total Liabilities and Capital: . . . . . 10,419
Total Trust Assets: . . . . . 0	Number of Shares Outstanding . . . . 12,000

**Directors:** John B. Currie, John B. Currie, Jr., William Currie, William B. deYampert, Thomas F. Scannell, III

**Branches in Town:** None **Other Branches:** None

**Cross County Bank  
Wynne, AR**

Telephone: 238-8171  
Facsimile: 238-4052  
Population: 8,187

1 Cross County Plaza  
P. O. Box 9  
72396-0009

Charter Number: 25  
Date: June 5, 1891  
County: Cross

Trust Department: Yes

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

**Chm:** Willard G. Burks  
**CEO/Pres/TO:** Ken McClanahan

**EVP:** Mac McClanahan  
**Cash:** Beth Dildine

Cash and Balances Due From Banks: 3,880	Deposits: . . . . . 82,018
Federal Funds and Repos: . . . . . 2,050	Federal Funds and Borrowings: . . . . . 450
Investments: . . . . . 21,663	Other Liabilities: . . . . . 488
Total Loans: . . . . . 60,191	Subordinated Debt: . . . . . 0
Bank Premises and Fixed Assets: 1,803	Total Liabilities . . . . . 82,956
Other Real Estate: . . . . . 13	
Other Assets: . . . . . 1,597	Total Equity Capital and Reserves: . . . 8,241
Total Assets: . . . . . 91,197	Total Liabilities and Capital: . . . . . 91,197
Total Trust Assets: . . . . . 690	Number of Shares Outstanding . . . . . 4,000

**Directors:** Willard G. Burks, Guy E. Fiser, Marvin T. Hagaman, Albert A. Hess, Pete L. Imboden, III, Roger E. Pohlner, Donald L. Reddman, James A. Richardson

**Branches in Town:** One **Other Branches:** Cherry Valley, Hickory Ridge

## First Arkansas Bank Wynne, AR

Telephone: 238-2265  
Facsimile: 238-7030  
Population: 8,187

500 N. Falls  
P.O. Box 189  
72396-0189

Charter Number: 228  
Date: Jan. 24, 1907  
County: Cross

Trust Department: No

Bank Holding Company  
Cherry Valley Bancshares, Inc., Wynne, AR

**Chm:** Howard Beasley  
**CEO/Pres:** Dale Beard

**Cash:** Andrea Wood

Cash and Balances Due From Banks: 360	Deposits: 10,376
Federal Funds and Repos: 705	Federal Funds and Borrowings: 0
Investments: 3,805	Other Liabilities: 136
Total Loans: 6,350	Subordinated Debt: 0
Bank Premises and Fixed Assets: 628	Total Liabilities: 10,512
Other Real Estate: 112	
Other Assets: 158	Total Equity Capital and Reserves: 1,606
Total Assets: 12,118	Total Liabilities and Capital: 12,118
Total Trust Assets: 0	Number of Shares Outstanding: 2,000

**Directors:** Howard Beasley, Harry H. Melhorn, III, W. M. Smith, Jr., W. M. Smith, III

**Branches in Town:** None    **Other Branches:** None

## The Bank of Yellville Yellville, AR

Telephone: 449-4231  
Facsimile: 449-4231  
Population: 1,200

Madison & Church  
P. O. Box 325  
72687-0325

Charter Number: 691  
Date: Dec. 13, 1945  
County: Marion

Trust Department: Yes

Bank Holding Company  
Mountain Bancshares, inc., Yellville, AR

**Chm/CEO/Pres:** Judy Loving  
**EVP:** Chloe Richardson  
**VP-EDP:** Edith C. Benton

**VP-Oper:** Pauline Mears  
**VP-Loans:** Phyllis Harp

Cash and Balances Due From Banks: 2,248	Deposits: 48,414
Federal Funds and Repos: 90	Federal Funds and Borrowings: 0
Investments: 19,592	Other Liabilities: 224
Total Loans: 29,527	Subordinated Debt: 0
Bank Premises and Fixed Assets: 838	Total Liabilities: 48,638
Other Real Estate: 567	
Other Assets: 717	Total Equity Capital and Reserves: 4,941
Total Assets: 53,579	Total Liabilities and Capital: 53,579
Total Trust Assets: 0	Number of Shares Outstanding: 20,781

**Directors:** Frank Bailey, Fred Berry, Oran Carter, Dan Duren, H. C. Hall, John James, Karl King, Owen Kompelien, Judy Loving, Chloe Richardson, Kenneth R. Smith

**Branches in Town:** None    **Other Branches:** Bull Shoals



SEVENTY-EIGHTH ANNUAL

REPORT OF

STATE CHARTERED INDUSTRIAL  
LOAN INSTITUTIONS,  
TRUST COMPANIES, AND  
NON PROFIT ORGANIZATIONS

(NOT ENGAGED IN  
COMMERCIAL BANKING)

JUNE 30, 1992



## Arkansas Capital Corporation Little Rock, AR

Telephone: 374-9247  
Facsimile: 374-8841  
Population: 175,795

221 W. 2nd Street, Suite 800  
72201-2513

Charter Number: 1006  
Date: Jan. 1, 1901  
County: Pulaski

Trust Department: No

Bank Holding Company  
None

**Chm:** D. Patton Rudder  
**Pres:** Joseph B. Ford

**EVP:** C. Sam Walls  
**VP:** George E. Campbell

Cash and Balances Due From Banks: 138  
Federal Funds and Repos: . . . . . 0  
Investments: . . . . . 4,764  
Total Loans: . . . . . 9,918  
Bank Premises and Fixed Assets: . . . 41  
Other Real Estate: . . . . . 161  
Other Assets: . . . . . 122  
Total Assets: . . . . . 15,144  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 0  
Federal Funds and Borrowings: . . . . 10,394  
Other Liabilities: . . . . . 153  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 10,547  
Total Equity Capital and Reserves: . . . 4,597  
Total Liabilities and Capital: . . . . . 15,144  
Number of Shares Outstanding . . . . . 1,085

**Directors:** John W. Ahlen, George E. Campbell, Wayne Clark, Joseph B. Ford, James Hall, III, A. David Harrington, Bert M. Mullens, Bob J. Nash, James C. Patridge, Don Pattillo, D. Patton Rudder, William T. Staed

**Branches in Town:** None    **Other Branches:** None

## Jones Investment & Trust Co. Little Rock, AR

Telephone: 374-5225  
Facsimile: 374-5100  
Population: 175,795

2323 First Commercial Building  
72201-3441

Charter Number: 302  
Date: Aug. 29, 1955  
County: Pulaski

Trust Department: Yes

Bank Holding Company  
None

**CEO/Pres:** Bernice Jones

**VP:** H. G. Frost, Jr.

Cash and Balances Due From Banks: 127  
Federal Funds and Repos: . . . . . 0  
Investments: . . . . . 14,813  
Total Loans: . . . . . 606  
Bank Premises and Fixed Assets: . . . 0  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 187  
Total Assets: . . . . . 15,733  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 0  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 19  
Subordinated Debt: . . . . . 0  
Total Liabilities . . . . . 19  
Total Equity Capital and Reserves: . . . 15,714  
Total Liabilities and Capital: . . . . . 15,733  
Number of Shares Outstanding . . . . . 1,000

**Directors:** H. G. Frost, Jr., John Johnson, Bernice Jones

**Branches in Town:** None    **Other Branches:** None

**National Credit Corporation  
Little Rock, AR**

Telephone: 371-8769  
Facsimile: 371-8460  
Population: 175,795

c/o Worthen Banking Corp.  
P. O. Box 1681  
72203-1681

Charter Number: 1002  
Date: April 13, 1941  
County: Pulaski

Trust Department: No

Bank Holding Company  
Worthen Banking Corporation, Little Rock, AR

**Chm:** Curtis F. Bradbury  
**CEO/Pres:** Andrew T. Melson

**VP/Treas:** Alan King

Cash and Balances Due From Banks: . . . . .	3	Deposits: . . . . .	0
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	249	Other Liabilities: . . . . .	6
Total Loans: . . . . .	0	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	0	Total Liabilities . . . . .	6
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	6	Total Equity Capital and Reserves: . . . . .	252
Total Assets: . . . . .	258	Total Liabilities and Capital: . . . . .	258
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	6,250

**Directors:** Curtis F. Bradbury, William Keisler, Andrew T. Melton

**Branches in Town:** None **Other Branches:** None

**Southern Credit Corporation  
Malvern, AR**

Telephone: 332-2462  
Facsimile: 332-3386  
Population: 9,256

P. O. Box 400  
72104-0400

Charter Number: 1000  
Date: Oct. 9, 1959  
County: Hot Spring

Trust Department: No

Bank Holding Company  
None

**Chm/CEO/Pres:** W. H. McClure  
**EVP:** Layne Sparks

**VP:** Frank McClure

Cash and Balances Due From Banks: . . . . .	201	Deposits: . . . . .	23,791
Federal Funds and Repos: . . . . .	1,300	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	18,856	Other Liabilities: . . . . .	157
Total Loans: . . . . .	4,641	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	49	Total Liabilities . . . . .	23,948
Other Real Estate: . . . . .	391		
Other Assets: . . . . .	371	Total Equity Capital and Reserves: . . . . .	1,861
Total Assets: . . . . .	25,809	Total Liabilities and Capital: . . . . .	25,809
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	13,109

**Directors:** Frank McClure, George L. McClure, W. Henry McClure, Glenville Rhodes, Layna Sparks, A. J. Wilks, Chris E. Williams, Nancy M. York

**Branches in Town:** None **Other Branches:** None

## The Metropolitan Trust Company Sherwood, AR

Telephone: 835-7500  
Facsimile: 835-1775  
Population: 18,893

7500 Highway 107  
P. O. Box 6500  
72116-0900

Charter Number: 569  
Date: June 5, 1925  
County: Pulaski

Trust Department: Yes

Bank Holding Company  
None

**Chm:** Michael E. Friedrichsmeyer

**CEO/Pres:** Terry A. Paff

Cash and Balances Due From Banks: . . . . .	2	Deposits: . . . . .	0
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	479	Other Liabilities: . . . . .	416
Total Loans: . . . . .	0	Subordinated Debt: . . . . .	0
Bank Premises and Fixed Assets: . . . . .	0	Total Liabilities: . . . . .	416
Other Real Estate: . . . . .	191		
Other Assets: . . . . .	40	Total Equity Capital and Reserves: . . . . .	296
Total Assets: . . . . .	712	Total Liabilities and Capital: . . . . .	712
Total Trust Assets: . . . . .	0	Number of Shares Outstanding . . . . .	1,642

**Directors:** Andrew J. Collins, Michael E. Friedrichsmeyer, Terry A. Paff

**Branches in Town:** None    **Other Branches:** None

Seventy-Eighth Report

LIST OF  
COMMERCIAL BANKS  
BY COUNTY  
JUNE 30, 1992

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>Arkansas</b>	DeWitt Bank And Trust Company	DeWitt
	The First National Bank	DeWitt
	Planters & Merchants Bank	Gillett
	First National Bank in Stuttgart	Stuttgart
	The Farmers and Merchants Bank	Stuttgart
<b>Ashley</b>	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Southeast Arkansas Bank	Parkdale
	Portland Bank	Portland
	The Peoples Bank	Portland
<b>Wilmot State Bank</b>	Wilmot State Bank	Wilmot
<b>Baxter</b>	First National Bank & Trust Company of Mountain Home	Mountain Home
	Peoples Bank And Trust Company	Mountain Home
<b>Benton</b>	Bank of Bentonville	Bentonville
	First National Bank	Bentonville
	Decatur State Bank	Decatur
	Bank of Gravett	Gravette
	Farmers and Merchants Bank	Rogers
	First National Bank & Trust Company	Rogers
	First Western Bank and Trust Company	Rogers
	Arkansas State Bank	Siloam Springs
First National Bank	Siloam Springs	
<b>Boone</b>	The Security Bank	Harrison
	Worthen National Bank of Harrison	Harrison
<b>Bradley</b>	First State Bank of Warren	Warren
	Warren Bank and Trust Company	Warren
<b>Calhoun</b>	Calhoun County Bank	Hampton
<b>Carroll</b>	The First National Bank of Berryville	Berryville
	Bank of Eureka Springs	Eureka Springs
	The First National Bank	Green Forest
<b>Chicot</b>	Dermott State Bank	Dermott
	First State Bank of Dermott	Dermott
	The Eudora Bank	Eudora
	Simmons First Bank of Lake Village	Lake Village
	The Bank of Lake Village	Lake Village

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>Clark</b>	Bank of Amity	Amity
	Citizens First State Bank	Arkadelphia
	Elk Horn Bank & Trust Company	Arkadelphia
	Merchants & Planters Bank & Trust Company	Arkadelphia
	First State Bank of Gurdon	Gurdon
<b>Clay</b>	Corning Bank	Corning
	Piggott State Bank	Piggott
	The Bank of Rector	Rector
<b>Cleburne</b>	First National Bank of Cleburne County	Heber Springs
	Greers Ferry Lake State Bank	Heber Springs
	Heber Springs State Bank	Heber Springs
	The Cleburne County Bank	Heber Springs
<b>Cleveland</b>	Pine State Bank	Kingsland
	The Bank of Rison	Rison
<b>Columbia</b>	Farmers Bank and Trust Company	Magnolia
	First National Bank of Magnolia	Magnolia
	The Peoples Bank	Waldo
<b>Conway</b>	Morrilton Security Bank, N.A.	Morrilton
	The First National Bank of Conway County	Morrilton
<b>Craighead</b>	Caraway Bank	Caraway
	Citizens Bank of Jonesboro	Jonesboro
	Mercantile Bank	Jonesboro
	Simmons First Bank of Jonesboro	Jonesboro
	The Arkansas Bank	Jonesboro
	MidSouth Bank	Monette
<b>Crawford</b>	Commercial Bank at Alma	Alma
	Bank of Mulberry	Mulberry
	Citizens Bank & Trust Company	Van Buren
	First National Bank of Crawford County	Van Buren
<b>Crittenden</b>	First Southern Bank	Earle
	Citizens Bank	Marion
	Bank of West Memphis	West Memphis
	Fidelity National Bank of West Memphis	West Memphis
	First National Bank in West Memphis	West Memphis
<b>Cross</b>	First State Bank	Parkin
	Cross County Bank	Wynne
	First Arkansas Bank	Wynne
	The First National Bank of Wynne	Wynne
<b>Dallas</b>	Fordyce Bank & Trust Company	Fordyce
	The First State Bank of Fordyce	Fordyce
	Merchants & Planters Bank	Sparkman

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>Desha</b>	Dumas State Bank	Dumas
	Merchants & Farmers Bank	Dumas
	McGehee Bank	McGehee
	The First National Bank of McGehee	McGehee
<b>Drew</b>	Commercial Bank & Trust Company	Monticello
	Union Bank And Trust Company	Monticello
<b>Faulkner</b>	First Community Bank	Conway
	First National Bank	Conway
	Worthen National Bank of Conway	Conway
<b>Franklin</b>	American State Bank	Charleston
	Bank of Ozark	Ozark
<b>Fulton</b>	Mercantile Bank	Mammoth Spring
	Bank of Salem	Salem
<b>Garland</b>	Arkansas Bank and Trust Company	Hot Springs
	Bank of Hot Springs	Hot Springs
	Worthen National Bank of Hot Springs	Hot Springs
<b>Grant</b>	First National Bank of Sheridan	Sheridan
	Grant County Bank	Sheridan
<b>Greene</b>	First National Bank	Paragould
	Peoples Bank	Paragould
	Security Bank	Paragould
<b>Hempstead</b>	Bank of Blevins	Blevins
	Citizens National Bank	Hope
	The First National Bank	Hope
<b>Hot Spring</b>	Bank of Malvern	Malvern
	The Malvern National Bank	Malvern
<b>Howard</b>	First National Bank of Howard County	Dierks
	Citizens National Bank	Nashville
	First National Bank	Nashville
<b>Independence</b>	The Citizens Bank	Batesville
	First National Bank of Arkansas	Batesville
	Worthen National Bank of Batesville	Batesville
	Worthen National Bank of Newark	Newark
<b>Izard</b>	First National Bank of Izard County	Calico Rock
	The Bank of North Arkansas	Melbourne

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>Jackson</b>	First State Bank of Newport Merchants & Planters Bank Bank of Tuckerman	Newport Newport Tuckerman
<b>Jefferson</b>	First National Bank of Altheimer Pine Bluff National Bank Simmons First National Bank Worthen National Bank of Pine Bluff	Altheimer Pine Bluff Pine Bluff Pine Bluff
<b>Johnson</b>	Arkansas State Bank Farmers Bank and Trust Company	Clarksville Clarksville
<b>Lafayette</b>	The Bank of Bradley Peoples Bank & Loan Co. The First National Bank of Lewisville Bodcaw Bank	Bradley Lewisville Lewisville Stamps
<b>Lawrence</b>	Peoples Bank First National Bank of Lawrence County The Arkansas Bank	Imboden Walnut Ridge Walnut Ridge
<b>Lee</b>	First National Bank	Marianna
<b>Lincoln</b>	First State Bank Bank of Star City	Gould Star City
<b>Little River</b>	Bank of Ashdown, N.A. First National Bank in Ashdown	Ashdown Ashdown
<b>Logan</b>	Citizens Bank First National Bank at Paris Logan County Bank	Booneville Paris Scranton
<b>Lonoke</b>	Bank of Cabot Citizens Bank & Trust Bank of England First State Bank	Cabot Carlisle England Lonoke
<b>Madison</b>	First National Bank First State Bank Madison Bank and Trust	Huntsville Huntsville Kingston
<b>Marion</b>	First Ozark National Bank The Bank of Yellville	Flippin Yellville
<b>Miller</b>	Commercial National Bank of Texarkana State First National Bank	Texarkana Texarkana



## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>Mississippi</b>	Farmers Bank And Trust Company	Blytheville
	First National Bank in Blytheville	Blytheville
	Leachville State Bank	Leachville
	The Merchants and Planters Bank	Manila
	American State Bank	Osceola
	First National Bank in Osceola	Osceola
	The Planters Bank	Osceola
<b>Monroe</b>	Bank of Brinkley	Brinkley
	FirstBank of Arkansas	Brinkley
	The Merchants and Planters Bank	Clarendon
	Bank of Holly Grove	Holly Grove
<b>Montgomery</b>	The Bank of Montgomery County	Mount Ida
<b>Nevada</b>	Bank of Prescott	Prescott
<b>Newton</b>	Newton County Bank	Jasper
<b>Ouachita</b>	Bank of Bearden	Bearden
	First National Bank of Camden	Camden
	The Merchants & Planters Bank, N.A.	Camden
	The Stephens Security Bank	Stephens
<b>Perry</b>	The Perry County Bank	Perryville
<b>Phillips</b>	The Delta State Bank	Elaine
	First National Bank of Phillips County	Helena
	Helena National Bank	Helena
	Merchants and Farmers Bank	West Helena
<b>Pike</b>	Bank of Delight	Delight
	Caddo First National Bank	Glenwood
	The Bank of Glenwood	Glenwood
	Pike County Bank	Murfreesboro
<b>Poinsett</b>	The Bank of Harrisburg	Harrisburg
	Little River Bank	Lepanto
	Marked Tree Bank	Marked Tree
	Bank of Trumann	Trumann
	First State Bank of Arkansas	Trumann
	First Delta Bank	Tyronza
Bank of Weiner	Weiner	
<b>Polk</b>	First National Bank in Mena	Mena
	The Union Bank of Mena	Mena

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>Pope</b>	Bank of Atkins	Atkins
	First Bank of Arkansas	Russellville
	First National Bank of Russellville	Russellville
	Worthen National Bank of Russellville	Russellville
<b>Prairie</b>	Farmers & Merchants Bank	Des Arc
	Hazen First State Bank	Hazen
<b>Pulaski</b>	First Jacksonville Bank and Trust	Jacksonville
	Arkansas Bankers' Bank	Little Rock
	Central Bank & Trust	Little Rock
	Citizens First Bank	Little Rock
	Eagle Bank & Trust Co.	Little Rock
	First Commercial Bank	Little Rock
	Metropolitan National Bank	Little Rock
	One National Bank of Little Rock	Little Rock
	Pulaski Bank And Trust Company	Little Rock
	Union National Bank of Arkansas	Little Rock
	Worthen National Bank of Arkansas	Little Rock
	Bank of Little Rock	N. Little Rock
National Bank of Arkansas	N. Little Rock	
The Twin City Bank	N. Little Rock	
<b>Randolph</b>	Bank of Pocahontas	Pocahontas
	Planters & Stockmen Bank	Pocahontas
	Farmers and Merchants Bank	Reyno
<b>Saline</b>	Benton State Bank	Benton
	The Union Bank of Benton	Benton
<b>Scott</b>	Bank of Waldron	Waldron
	The Scott County Bank	Waldron
<b>Searcy</b>	Searcy County Bank	Marshall
<b>Sebastian</b>	The City National Bank of Fort Smith	Fort Smith
	The First National Bank	Fort Smith
	The Merchants National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
	River Valley Bank & Trust	Lavaca
	Bank of Mansfield	Mansfield
<b>Sevier</b>	First National Bank	DeQueen
	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
	Bank of Lockesburg	Lockesburg
<b>Sharp</b>	First National Bank of Sharp County	Ash Flat
	Bank of Cave City	Cave City
	Bank of Evening Shade	Evening Shade
	Mercantile Bank	Hardy

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>St. Francis</b>	First National Bank of Eastern Arkansas	Forrest City
	Planters Bank and Trust Company	Forrest City
	Planters National Bank	Hughes
<b>Stone</b>	Bank of Mountain View	Mountain View
<b>Union</b>	National Bank of Commerce	El Dorado
	The Exchange Bank and Trust Company	El Dorado
	The First National Bank of El Dorado	El Dorado
	Union State Bank	Junction City
	Smackover State Bank	Smackover
	Citizens Bank	Strong
<b>Van Buren</b>	Clinton State Bank	Clinton
	First National Bank	Clinton
<b>Washington</b>	The Bank of Elkins	Elkins
	Citizens Bank of Northwest Arkansas	Fayetteville
	McIlroy Bank & Trust	Fayetteville
	The Bank of Fayetteville, N.A.	Fayetteville
	Bank of Lincoln	Lincoln
	The Farmers & Merchants Bank	Prairie Grove
	First National Bank	Springdale
	Springdale Bank and Trust	Springdale
Worthen National Bank of Northwest Arkansas	Springdale	
<b>White</b>	Citizens State Bank	Bald Knob
	Citizens Bank	Beebe
	First State Bank	Beebe
	FirstBank of Arkansas	Kensett
	First National Bank	Searcy
	First Security Bank	Searcy
<b>Woodruff</b>	The Bank of Augusta	Augusta
	Bank of McCrory	McCrory
<b>Yell</b>	Danville State Bank	Danville
	Arkansas Valley Bank	Dardanelle
	Bank of Dardanelle	Dardanelle
	First State Bank	Plainview

Seventy-Eighth Report

BANK HOLDING COMPANIES

WHICH OWN

COMMERCIAL BANKS

IN ARKANSAS

JUNE 30, 1992

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Commerce Financial Corporation Alma, AR

BHC Number: 9337  
Telephone: 632-2257  
Facsimile: 632-2263

Hwy. 64-71  
P. O. Box 2199  
72921-2199

**Chm/CEO/Pres:** John P. Ballentine

**Subsidiaries:**

Commercial Bank at Alma

Alma, AR

### Central Arkansas Bancshares, Inc. Arkadelphia, AR

BHC Number: 6567  
Telephone: 246-8070  
Facsimile: 246-2117

421 Main Street  
P. O. Box 340  
71923-0340

**Chm/CEO:** Ross M. Whipple

**Subsidiaries:**

Merchants & Planters Bank & Trust Company  
Bank of Hot Springs  
Bank of Malvern

Arkadelphia, AR  
Hot Springs, AR  
Malvern, AR

### Southern Development Bancorporation, Inc. Arkadelphia, AR

BHC Number: 10585  
Telephone: 246-3945  
Facsimile: 246-2182

605 Main, Suite 202  
71923-6037

**CEO/Pres:** George Surgeon

**Subsidiaries:**

Elk Horn Bank and Trust Company  
Opportunity Lands Corporation

Arkadelphia, AR  
Arkadelphia, AR

**BANK HOLDING COMPANIES WHICH OWN  
STATE CHARTERED BANKS****Citizens State Bankshares of Bald Knob, Inc.  
Bald Knob, AR**

BHC Number: 4548  
Telephone: 724-3241  
Facsimile: 724-5985

306 South Elm Street  
P.O. Box 200  
72010-0200

**Pres/Treas:** Larry Kircher

**Subsidiaries:**

Citizens State Bank

Bald Knob, AR

**Sebastian Bankshares, Inc.  
Barling, AR**

BHC Number: 10944  
Telephone: 452-7906  
Facsimile: 452-7978

227 Fort Street  
P. O. Box 529  
72923-0529

**CEO/Pres:** James N. Patterson

**Subsidiaries:**

River Valley Bank & Trust  
River Valley Finance Corporation

Lavaca, AR  
Ozark, AR

**Citizens Bancshares of Batesville, Inc.  
Batesville, AR**

BHC Number: 8412  
Telephone: 793-4441  
Facsimile: 793-9190

Third and College Streets  
P. O. Box 2156  
72503-2156

**Chm/CEO:** T. G. Vinson

**Subsidiaries:**

The Citizens Bank

Batesville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Union Bancshares of Benton, Inc. Benton, AR

BHC Number: 8720  
Telephone: 778-0411  
Facsimile: 776-5433

207 West Conway Street  
P. O. Box 687  
72015-0687

**Chm/Pres:** Greg B. Brown

**Subsidiaries:**

Benton Saving & Loan Association  
The Union Bank of Benton

Benton, AR  
Benton, AR

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

BHC Number: 2701  
Telephone: 273-5743  
Facsimile: 273-7477

125 West Central #218  
72712

**Chm/Pres:** Jim C. Walton

**Subsidiaries:**

Siloam Springs Bancshares, Inc.  
First National Bank of Siloam Springs  
McIlroy Bank & Trust  
The Farmers & Merchants Bank  
First National Bank & Trust Company  
Springdale Bank and Trust  
Security National Bank & Trust Company (50% owner)  
State Bank & Trust

Bentonville, AR  
Siloam Springs, AR  
Fayetteville, AR  
Prairie Grove, AR  
Rogers, AR  
Springdale, AR  
Norman, OK  
Tulsa, OK

### Farmers Bancorp, Inc. Blytheville, AR

BHC Number: 10415  
Telephone: 763-8101  
Facsimile: 763-3500

400 West Main Street  
P. O. Box 688  
72316-0688

**Chm/CEO/Pres:** Alvin Huffman, III

**Subsidiaries:**

Farmers Bank and Trust Company

Blytheville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **First Western Bancshares, Inc. Booneville, AR**

**BHC Number:** 7895  
**Telephone:** 675-4600  
**Facsimile:** 675-4690

31 West Main  
P. O. Box 87  
72927-0087

**CEO/Pres:** John T. Hampton

**Subsidiaries:**

**Citizens Bank**  
First Western Bank and Trust Company  
First Western Loan Company

Booneville, AR  
Rogers, AR  
Greenwood, AR

### **The Bradley Corporation Bradley, AR**

**BHC Number:** 4611  
**Telephone:** 894-3322  
**Facsimile:** 894-3324

Main Street  
P. O. Box 120  
71826-0120

**CEO/Pres:** Lane Pierce

**Subsidiaries:**

The Bank of Bradley

Bradley, AR

### **Brinkley Bancshares, Inc. Brinkley, AR**

**BHC Number:** 4873  
**Telephone:** 734-3133  
**Facsimile:** 734-3001

130 South New Orleans  
P. O. Box 727  
72021-0727

**Chm/CEO:** A. H. Rusher

**Subsidiaries:**

Bank of Brinkley

Brinkley, AR



## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### FirstBank Group, Inc. Brinkley, AR

BHC Number: 11608  
Telephone: 734-1300  
Facsimile: 734-1305

207 South Main Street  
P. O. Box 787  
72071-0787

**Chm/CEO/Pres:** James P. Farrell

**Subsidiaries:**

FirstBank of Arkansas  
FirstBank of Arkansas

Brinkley, AR  
Kensett, AR

### Cabot Bankshares, Inc. Cabot, AR

BHC Number: 5720  
Telephone: 843-3575  
Facsimile: 843-2964

One City Plaza  
P. O. Box 1028  
72023-1028

**Pres:** James M. Park

**Subsidiaries:**

Bank of Cabot

Cabot, AR

### Sharp Bancshares, Inc. Cave City, AR

BHC Number: 7420  
Telephone: 283-5301  
Facsimile: 283-6466

110 Main Street  
P. O. Box 490  
72521-0490

**Chm/CEO:** Eugene Street

**Subsidiaries:**

Bank of Cave City  
Bank of Evening Shade

Cave City, AR  
Evening Shade, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **American Bancshares of Arkansas, Inc. Charleston, AR**

BHC Number: 5587  
Telephone: 965-2201  
Facsimile: 965-2205

400 East Main Street  
P. O. Box 128  
72933-0128

Chm/CEO: Joe S. Hiatt

**Subsidiaries:**

American State Bank

Charleston, AR

### **Clarendon Holding Co. Clarendon, AR**

BHC Number: 7059  
Telephone: 747-3319  
Facsimile: 747-3498

297 Madison  
P. O. Box 280  
72029-0280

CEO/Pres: J. Perry Lee

**Subsidiaries:**

The Merchants and Planters Bank

Clarendon, AR

### **West-Ark Bancshares, Inc. Clarksville, AR**

BHC Number: 11044  
Telephone: 754-6325  
Facsimile: 754-7398

Cravens & Sevier  
P. O. Box 100  
72830-0100

Chm/CEO/Pres: C. W. Kelly

**Subsidiaries:**

Arkansas State Bank

Clarksville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Clinton Bancshares, Inc. Clinton, AR

BHC Number: 7291  
Telephone: 745-2441  
Facsimile: 745-2442 ext. 15

2025 S. South Court  
P. O. Box 57  
72031

**Chm/CEO:** Charles Sharp

**Subsidiaries:**

Clinton State Bank

Clinton, AR

### Evergreen Bancshares, Inc. Crossett, AR

BHC Number: 8879  
Telephone: 364-5131  
Facsimile: None

123 Main Street  
P.O. Box 638  
71635-0638

**Chm/:** Richard E. Griffin

**Subsidiaries:**

First State Bank

Crossett, AR

### Chambers Bancshares, Inc. Danville, AR

BHC Number: 9675  
Telephone: 495-2236  
Facsimile: 495-7765

901 Main  
P. O. Box 609  
72833-0609

**Chm/CEO/Pres:** John Chambers, III

**Subsidiaries:**

Danville State Bank  
River Valley Appraisal Company

Danville, AR  
Danville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Bank of Dardanelle Bankshares, Inc. Dardanelle, AR

BHC Number: 8849  
Telephone: 229-3311  
Facsimile: 229-4180

102 N. Front Street  
P. O. Box 577  
72834-0090

CEO/Pres: H. M. Orsburn

**Subsidiaries:**  
Bank of Dardanelle

Dardanelle, AR

### First National Security Company DeQueen, AR

BHC Number: 11272  
Telephone: 642-2212  
Facsimile: 642-7959

Third and Gibson  
P.O. Box 980  
71832-0980

CEO/Pres: Larry Mashburn

**Subsidiaries:**  
Bank of Ashdown, N.A.  
First National Bank  
First National Bank of Howard County  
Citizens National Bank  
Rodgers Family Bancshares, Inc.  
Bank of Waldron

Ashdown, AR  
DeQueen, AR  
Dierks, AR  
Nashville, AR  
Waldron, AR  
Waldron, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### DBT Financial Corporation DeWitt, AR

BHC Number: 9398  
Telephone: 946-3531  
Facsimile: 946-2815

Second and Jefferson Streets  
P. O. Drawer 71  
72042-0071

Chm: Elmer Ferguson

**Subsidiaries:**

DeWitt Bank and Trust Company

DeWitt, AR

### DeWitt First Bankshares Corporation DeWitt, AR

BHC Number: 7051  
Telephone: 946-3551  
Facsimile: 946-1562

W. Cross and Jefferson  
P. O. Box 511  
72042-0511

CEO/Pres: Ray Hambrick

**Subsidiaries:**

The First National Bank  
Bank of Lockesburg

DeWitt, AR  
Lockesburg, AR

### Decatur Bancshares, Inc. Decatur

BHC Number: 11686  
Telephone: 752-3281  
Facsimile: None

Hwy. 59 North  
P. O. Box 38  
72722-0038

CEO/Pres: Vernon L. Austin

**Subsidiaries:**

Decatur State Bank

Decatur, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **DSB Bancshares, Inc. Dermott, AR**

BHC Number: 10725  
Telephone: 538-3266  
Facsimile: 538-5468

108 East Speedway  
P.O. Drawer C  
71638-0803

**Pres:** John M. Baxter

**Subsidiaries:**  
Dermott State Bank

Dermott, AR

### **Dermott Bancshares, Inc. Dermott, AR**

BHC Number: 9166  
Telephone: 538-3221  
Facsimile: 538-3787

110 East Peddicord  
P. O. Drawer O  
71638-0815

**CEO/Pres:** Thomas H. Grumbles

**Subsidiaries:**  
First Delta Financial Corporation  
First State Bank of Dermott

Dermott, AR  
Dermott, AR

### **Security Bancshares, Inc. Des Arc, AR**

BHC Number: 9459  
Telephone: 256-4191  
Facsimile: 256-4582

110 S. Third Street  
P. O. Box 369  
72040-0369

**CEO/Pres:** Sherod S. White

**Subsidiaries:**  
Farmers & Merchants Bank

Des Arc, AR

**BANK HOLDING COMPANIES WHICH OWN  
STATE CHARTERED BANKS****Dumas Bancshares, Inc.  
Dumas, AR**

BHC Number: 5859  
Telephone: 382-4204  
Facsimile: 382-2084

Hwy 65 & 54  
P. O. Box 915  
71639-0700

**CEO/Pres:** James R. Hall

**Subsidiaries:**

Dumas State Bank  
First State Bank

Dumas, AR  
Gould, AR

**M & F Financial Corporation  
Dumas, AR**

BHC Number: 7273  
Telephone: 382-4311  
Facsimile: 382-5901

130 W. Waterman  
P. O. Box 187  
71639-0187

**Chm/CEO/Pres:** Loral Adcock

**Subsidiaries:**

Merchants & Farmers Bank

Dumas, AR

**Earle Bankshares, Inc.  
Earle, AR**

BHC Number: 6895  
Telephone: 792-8613  
Facsimile: 735-8860

801 Commerce Street  
P. O. Box 248  
72331-0248

**CEO/Pres:** John Ed Gregson

**Subsidiaries:**

First Southern Bank

Earle, AR

# BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

## **Community Investment, Inc. Elkins, AR**

BHC Number: 7290  
Telephone: 643-2131  
Facsimile: 643-2651

348 N. Center  
P. O. Box 333  
72727-0333

Chm/CEO: Joel L. Bunch

**Subsidiaries:**  
Bank of Elkins

Elkins, AR

## **Delta Bancshares, Inc. Eudora, AR**

BHC Number: 5343  
Telephone: 355-8311  
Facsimile: None

111 N. Main  
P. O. Box 270  
71640-0270

Chm: W. K. Grubbs

**Subsidiaries:**  
The Eudora Bank

Eudora, AR

## **FBT Bancshares, Inc. Fordyce, AR**

BHC Number: 6896  
Telephone: 352-3107  
Facsimile: 352-5202

200 W. 4th Street  
P. O. Box 352  
71742-0352

Chm/CEO/Pres: Curtis Hutchins

**Subsidiaries:**  
Fordyce Bank & Trust Company

Fordyce, AR



## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **Planters & Merchants Bancshares, Inc. Gillett, AR**

**BHC Number:** 11448  
**Telephone:** 548-2211  
**Facsimile:** 548-2213

320 West Main  
P. O. Box 357  
72055-0357

**Pres:** Larry E. Bauer

**Subsidiaries:**

Planters & Merchants Bank

Gillett, AR

### **Bainum Bancorp Glenwood, AR**

**BHC Number:** 10985  
**Telephone:** 356-2121  
**Facsimile:** 356-2211

Broadway & Pulliam  
P. O. Box 0  
71943-0813

**Chm/CEO/Pres:** Irvin C. Bainum

**Subsidiaries:**

The Bank of Glenwood

Glenwood, AR

### **Wilkinson Banking Corporation Greenwood, AR**

**BHC Number:** 11241  
**Telephone:** 996-4171  
**Facsimile:** 996-6700

125 W. Center Street  
P. O. Box 610  
72936-0610

**CEO/Pres:** Edward Wilkinson

**Subsidiaries:**

Farmers Bank

Greenwood, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Holly Grove Bancshares, Inc. Holly Grove, AR

BHC Number: 11367  
Telephone: 462-3331  
Facsimile: 462-3992

510 N. Main Street  
P. O. Box Q  
72069-0816

CEO/Pres: William R. Reynolds

**Subsidiaries:**  
Bank of Holly Grove

Holly Grove, AR

### First National Bancshares of Hempstead County, Inc. Hope, AR

BHC Number: 8092  
Telephone: 777-2363  
Facsimile: 777-5597

Second and Walnut Streets  
P. O. Box 520  
71801-0502

CEO/Pres: Thomas E. Hays, Jr

**Subsidiaries:**  
Bank of Blevins  
The First National Bank

Blevins, AR  
Hope, AR

### Pioneer Bancshares, Inc. of Horatio, Arkansas Horatio, AR

BHC Number: 9388  
Telephone: 832-2501  
Facsimile: 832-2577

100 Main Street  
P. O. Box 347  
71842-0347

Chm/CEO/Pres: Edith H. Smith

**Subsidiaries:**  
Horatio State Bank

Horatio, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Smith Associated Banking Corporation Hot Springs, AR

BHC Number: 5932  
Telephone: 623-4292  
Facsimile: 623-4688

1801 Central Avenue, Suite B  
71901

Chm/CEO/Pres: Richard T. Smith

**Subsidiaries:**

Bank of Salem  
The Stephens Security Bank

Salem, AR  
Stephens, AR

### BTS Bancshares, Inc. Huntsville, AR

BHC Number: 11986  
Telephone: 738-2147  
Facsimile: 738-1255

Hwy. 412 West  
P. O. Box 667  
72740-0667

CEO/Pres: Tom Mathias

**Subsidiaries:**

First State Bank

Huntsville, AR

### Spring Rivers Bancshares, Inc. Imboden, AR

BHC Number: 10793  
Telephone: 869-2291  
Facsimile: 869-2179

Hwy 63 West  
P. O. Box 850  
72434-0850

Chm: Charles Luter

**Subsidiaries:**

Peoples Bank  
Peoples Bank

Imboden, AR  
Paragould, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### First Arkansas Bancshares, Inc. Jacksonville, AR

BHC Number: 4212  
Telephone: 982-4511  
Facsimile: 982-5769

600 West Main Street  
P. O. Box 827  
72076-0827

**CEO/Pres:** Larry T. Wilson

**Subsidiaries:**

First Jacksonville Bank and Trust  
First Jacksonville Corporation

Jacksonville, AR  
Jacksonville, AR

### Citizens Bancshares Corporation Jonesboro, AR

BHC Number: 3265  
Telephone: 932-6603  
Facsimile: 933-4334

Citizens Bank Bldg., 7th Floor  
P.O. Box 1800  
72403-1800

**Chm/Pres:** H. Hall McAdams, III

**Subsidiaries:**

Citizens Bank of Jonesboro

Jonesboro, AR

### Southwest Bancshares, Inc. Jonesboro, AR

BHC Number: 11677  
Telephone: 972-5866  
Facsimile: 935-8306

139 Southwest Drive  
72401

**Chm/CEO:** Wallace W. Fowler

**Subsidiaries:**

Dover Bancshares, Inc.  
First Bank of Arkansas  
First State Bank of Arkansas

Russellville, AR  
Russellville, AR  
Trumann, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **Southeast Arkansas Bank Corporation Lake Village, AR**

BHC Number: 9140  
Telephone: 265-2241  
Facsimile: 265-2125

101 Main Street  
P. O. Box 727  
71653-0727

**Pres/COO:** Hermon Carlton

**Subsidiaries:**

The Bank of Lake Village  
BLV Realty, Inc.

Lake Village, AR  
Lake Village, AR

### **Leachville State Bancshares, Inc. Leachville, AR**

BHC Number: 10213  
Telephone: 539-6354  
Facsimile: 539-2213

110 N. Main Street  
P. O. Box 140  
72438-0140

**CEO/Pres:** Nelson Henry

**Subsidiaries:**

Caraway Bancshares, Inc.  
Caraway Bank  
Leachville State Bank

Caraway, AR  
Caraway, AR  
Leachville, AR

### **Peoples Bancshares, Inc. Lewisville, AR**

BHC Number: 10259  
Telephone: 921-4244  
Facsimile: 921-4336

305 Spruce  
P.O. Box 1100  
71845-1100

**Chm/CEO/Pres:** Charles Black

**Subsidiaries:**

Peoples Bank & Loan Co.

Lewisville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Lincoln Bankshares, Inc. Lincoln, AR

BHC Number: 7245  
Telephone: 824-3232  
Facsimile: 824-5703

West Side Square  
P. O. Box 1000  
72744-1000

**Chm/CEO/Pres:** Loyd R. Swope

**Subsidiaries:**

Bank of Lincoln  
Lincoln Insurance Company

Lincoln, AR  
Lincoln, AR

### Arkansas Bankers' Bancorporation, Inc. Little Rock, AR

BHC Number: 11533  
Telephone: 371-0535  
Facsimile: 376-8894

1008 West Second Street  
72201-2031

**CEO/Pres:** Bill May

**Subsidiaries:**

Arkansas Bankers' Bank

Little Rock, AR

### Carlisle Bancshares, Inc. Little Rock, AR

BHC Number: 8621  
Telephone: 376-2128  
Facsimile: 374-1968

300 Spring Bldg, Suite 1010  
72201-2449

**Sec/Treas:** Daniel C. Horton

**Subsidiaries:**

Grand Prairie Bancshares, Inc.  
Citizens Bank & Trust

Little Rock, AR  
Carlisle, AR

**BANK HOLDING COMPANIES WHICH OWN  
STATE CHARTERED BANKS**

**FDH Bancshares, Inc.  
Little Rock, AR**

BHC Number: 11270  
Telephone: 378-0629  
Facsimile: 372-5688

320 W. Capital Avenue  
P. O. Box 1951  
72201-1951

**CEO/Pres:** Ted Davis

**Subsidiaries:**

Citizens First State Bank  
Consolidated Data Services  
The Exchange Bank and Trust Company  
The First State Bank of Fordyce  
Citizens First Bank  
Citizens Bank

Arkadelphia, AR  
El Dorado, AR  
El Dorado, AR  
Fordyce, AR  
Little Rock, AR  
Strong, AR

**Farmers Investment Corporation  
Little Rock, AR**

BHC Number: 6754  
Telephone: 661-7700  
Facsimile: 661-7857

5800 R. Street  
P. O. Box 7299  
72217-7299

**Chm/CEO/Pres:** James C. East

**Subsidiaries:**

Farmers Bank and Trust Company

Clarksville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### First Commercial Corporation Little Rock, AR

BHC Number: 4192  
Telephone: 371-7000  
Facsimile: 371-7413

400 West Capital  
P. O. Box 1471  
72203-1471

**Chm/CEO/Pres:** Barnett Grace

**Subsidiaries:**

Benton State Bank	Benton, AR
First National Bank of Conway	Conway, AR
The Security Bank	Harrison, AR
ABT Bancshares Corporation	Hot Springs, AR
Arkansas Bank and Trust Company	Hot Springs, AR
Baker & Hill, Inc.	Little Rock, AR
First Commercial Bank, N.A.	Little Rock, AR
First Commercial Trust Company, N.A.	Little Rock, AR
Morrilton Security Bank, N.A.	Morrilton, AR
Farmers and Merchants Bank	Rogers, AR
First National Bank of Russellville	Russellville, AR
Security National Bank & Trust Company (50% owner)	Norman, OK
First Commercial Bank, N.A.	Memphis, TN

### Lake Hamilton Enterprises, Inc. Little Rock, AR

BHC Number: 1191  
Telephone: 562-3894  
Facsimile: 562-2611

7000 1/2 Asher Avenue  
P. O. Box 4261  
72204-4261

**Chm/CEO/Pres:** R. W. Butler

**Subsidiaries:**

The Bank of Harrisburg	Harrisburg, AR
The Cleburne County Bank	Heber Springs, AR



## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Madison Corporation Little Rock, AR

BHC Number: 9793  
Telephone: 680-0576  
Facsimile: 376-8894

1008 West Second Street  
72201-2031

Chm/CEO/Pres: Roland Willshire

**Subsidiaries:**  
Madison Bank and Trust

Kingston, AR

### Montgomery County Bancshares, Inc. Little Rock, AR

BHC Number: 8065  
Telephone: 376-2128  
Facsimile: 374-1968

300 Spring Bldg, Suite 1010  
72201-2449

CEO/Pres: Daniel C. Horton

**Subsidiaries:**  
Junction City Holding Company  
Union State Bank  
First National Bank in Mena  
The Bank of Montgomery County

Little Rock, AR  
Junction City, AR  
Mena, AR  
Mount Ida, AR

### P & W Bancshares, Inc. Little Rock, AR

BHC Number: 11798  
Telephone: 374-7777  
Facsimile: 374-2079

1601 Main Street  
P. O. Box 1583  
72203-1583

CEO/Pres: Bryan Pitts

**Subsidiaries:**  
Central Bank & Trust

Little Rock, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **Pulaski Investment Corporation Little Rock, AR**

**BHC Number: 2109**  
**Telephone: 661-7700**  
**Facsimile: 661-7857**

**5800 R Street**  
**P. O. Box 7299**  
**72217-7299**

**Chm/CEO/Pres: James C. East**

**Subsidiaries:**  
**Pulaski Bank and Trust Company**

**Little Rock, AR**

### **State Holding Company Little Rock, AR**

**BHC Number: 7810**  
**Telephone: 663-2453**  
**Facsimile: 666-3420**

**1000 S. Rodney Parham**  
**P. O. Box 22120**  
**72221-2120**

**CEO/Pres: Cathy Owen**

**Subsidiaries:**  
**Heber Springs State Bank**  
**Eagle Bank & Trust Company**

**Heber Springs, AR**  
**Little Rock, AR**

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Worthen Banking Corporation Little Rock, AR

BHC Number: 123  
Telephone: 378-1521  
Facsimile: 378-1506

P. O. Box 1681  
72203-1681

**Chm/CEO/Pres:** Curt Bradbury

**Subsidiaries:**

Worthen National Bank of Batesville	Batesville, AR
Worthen National Bank of Camden	Camden, AR
Worthen National Bank of Conway	Conway, AR
Worthen National Bank of Harrison	Harrison, AR
Worthen National Bank of Hot Springs	Hot Springs, AR
Consumer Protective Life Insurance Comapny	Little Rock, AR
Worthen Development Corporation	Little Rock, AR
Worthen National Bank of Arkansas	Little Rock, AR
Worthen Trust Company, Inc.	Little Rock, AR
Worthen Services Corporation	Little Rock, AR
National Credit Corporation, an Industrial Loan Institution	Little Rock, AR
Worthen National Bank of Newark	Newark, AR
Worthen National Bank of Pine Bluff	Pine Bluff, AR
Worthen National Bank of Russellville	Russellville, AR
Worthen National Bank of Northwest Arkansas	Springdale, AR

### Lonoke Bancshares, Inc. Lonoke, AR

BHC Number: 11479  
Telephone: 676-3106  
Facsimile: 676-5046

101 E. Front Street  
P. O. Box 320  
72086-0320

**Pres:** David R. Estes

**Subsidiaries:**

First State Bank	Lonoke, AR
First State Land Company	Lonoke, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **Magnolia Banking Corporation Magnolia, AR**

BHC Number: 8951  
Telephone: 235-7000  
Facsimile: 235-7010

200 East Main Street  
P. O. Box 250  
71753-0250

**Pres:** Bob L. Burns

**Subsidiaries:**

Farmers Bank and Trust Company

Magnolia, AR

### **Mansfield Bankstock, Inc. Mansfield, AR**

BHC Number: 7877  
Telephone: 928-4418  
Facsimile: 928-5149

101 S. Sebascott  
P. O. Box 387  
72944-0387

**CEO/Pres:** Joseph A. Terry

**Subsidiaries:**

Bank of Mansfield

Mansfield, AR

### **First Citizens Bancshares Company Marion, AR**

BHC Number: 7966  
Telephone: 739-4421  
Facsimile: 739-1305

115 Block Street  
P. O. Box 300  
72364-0300

**Chm:** Forrest N. Jenkins

**Subsidiaries:**

Citizens Bank

Marion, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Marked Tree Bancshares, Inc. Marked Tree, AR

**BHC Number:** 8998  
**Telephone:** 358-2600  
**Facsimile:** 358-4210

210 Frisco Street  
P. O. Box 160  
72365-0160

**CEO/Pres:** John A. Brunner, Jr.

**Subsidiaries:**  
Marked Tree Bank

Marked Tree, AR

### Thompson Land Company, Inc. McCrory, AR

**BHC Number:** 1195  
**Telephone:** 731-2526  
**Facsimile:** None

105 S. Edmonds Avenue  
P. O. Box 388  
72101-0388

**Chm/CEO/Pres:** John G. Thompson

**Subsidiaries:**  
Bank of McCrory

McCrory, AR

### Southeast Financial Bankstock Corporation McGehee, AR

**BHC Number:** 4372  
**Telephone:** 222-3151  
**Facsimile:** 222-6159

301 N. 2nd.  
P. O. Box 787  
71654-0787

**CEO/Pres:** Sam Bowman

**Subsidiaries:**  
McGehee Bank

McGehee, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **Union Bankshares, Inc. Mena, AR**

**BHC Number: 7540  
Telephone: 394-2211  
Facsimile: 394-3809**

**515 Janssen Avenue  
P. O. Box 898  
71953-0898**

**CEO/Pres: Bill L. Wood**

**Subsidiaries:  
The Union Bank of Mena**

**Mena, AR**

### **MSB Shares, Inc. Monette, AR**

**BHC Number: 12027  
Telephone: 486-5493  
Facsimile: 486-2250**

**302 West Drew  
P.O. Box P  
72447-0610**

**V Chm: Revis G. Stewart**

**Subsidiaries:  
MidSouth Bank**

**Monette, AR**

### **Drew Bancshares, Inc. Monticello, AR**

**BHC Number: 6128  
Telephone: 367-6221  
Facsimile: 367-7700**

**212 W. Gaines  
P. O. Box 150  
71655-0150**

**CEO/Pres: Reginald Glover**

**Subsidiaries:  
Commercial Bank & Trust Company**

**Monticello, AR**

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### First Union Financial Corporation Monticello, AR

BHC Number: 6762  
Telephone: 367-3453  
Facsimile: 367-5183

102 W. McCloy  
P. O. Box 270  
71655-0270

CEO/Pres: James P. Jett

**Subsidiaries:**  
Union Bank and Trust Company

Monticello, AR

### Pine State Bancshares, Inc. Monticello, AR

BHC Number: 12060  
Telephone: 367-3580  
Facsimile: None

101 North Main  
P. O. Box 418  
71655-0418

CEO/Pres: James W. Searcy

**Subsidiaries:**  
Pine State Bank

Kingsland, AR

### Baxter County Bancshares, Inc. Mountain Home, AR

BHC Number: 11012  
Telephone: 425-2166  
Facsimile: None

9th & Baker Street  
P. O. Drawer B  
72653-0458

Chm/CEO/Pres: D. Eugene Fortson

**Subsidiaries:**  
Peoples Bank and Trust Company

Mountain Home, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Acme Holding Company, Inc. Mulberry, AR

BHC Number: 9566  
Telephone: 997-1154  
Facsimile: 997-1161

311 Main Street  
P. O. Drawer A  
72947-0480

CEO/Pres: Lex Golden

**Subsidiaries:**  
Bank of Mulberry

Mulberry, AR

### Bainum Bancorp II Murfreesboro, AR

BHC Number: 11306  
Telephone: 285-2172  
Facsimile: 285-3335

101 N. Washington  
P. O. Box 279  
71958-0279

Chm/CEO/Pres: Irvin C. Bainum

**Subsidiaries:**  
Pike County Bank

Murfreesboro, AR

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

BHC Number: 11282  
Telephone: 523-3601  
Facsimile: 523-3473

Second and Hazel Streets  
P. O. Box 550  
72112-0550

Chm/CEO/Pres: Jim S. Gowen, Sr.

**Subsidiaries:**  
Greers Ferry Lake State Bank  
Merchants & Planters Bank

Heber Springs, AR  
Newport, AR



## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### First Charter Bancshares, Inc. North Little Rock, AR

BHC Number: 8041  
Telephone: 771-1130  
Facsimile: 758-7863

3901 McCain Park Drive  
72116-7878

CEO/Pres: Lyndell Lay

**Subsidiaries:**

First State Bank  
Charter Mortgage & Investments, Inc.

Beebe, AR  
North Little Rock, AR

### TCBankshares, Inc. North Little Rock, AR

BHC Number: 6413  
Telephone: 372-4700  
Facsimile: None

P. O. Box 5581  
72119-5581

CEO/Pres: T. E. Renaud

**Subsidiaries:**

First National Bank of Arkansas  
First Ozark National Bank  
First National Bank of Cleburne County  
The First National Bank of Conway County  
The Twin City Bank  
First National Bank of Crawford County

Batesville, AR  
Flippin, AR  
Heber Springs, AR  
Morrilton, AR  
North Little Rock, AR  
Van Buren, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Ozark Bankshares, Inc. Ozark, AR

BHC Number: 4780  
Telephone: 667-2181  
Facsimile: 667-5166

Commercial at Sixth  
P. O. Box 196  
72949-0196

CEO: George G. Gleason, II

**Subsidiaries:**

Bankstock One, Inc.  
Bank of Ozark  
Ozark Commercial Corporation  
Ozark Financial Services  
Bankstock Two, Inc.  
Arkanas Valley Bank  
Newco Corporation  
Newton County Bank

Ozark, AR  
Ozark, AR  
Ozark, AR  
Ozark, AR  
Ozark, AR  
Dardanelle, AR  
Ozark, AR  
Jasper, AR

### First Paragould Bankshares, Inc. Paragould, AR

BHC Number: 7509  
Telephone: 239-8521  
Facsimile: 239-2274

Second and Court Streets  
P. O. Box 700  
72451-0700

CEO/Pres: William E. Brewer

**Subsidiaries:**

Corning Bank  
First National Bank

Corning, AR  
Paragould, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Mid South Bancshares, Inc. Paragould, AR

BHC Number: 8419  
Telephone: 239-9571  
Facsimile: 239-3410

West Court & Pruett Street  
P. O. Box 670  
72450-0670

**CEO/Pres:** Steve Gramling

**Subsidiaries:**

Far-Mer Bankshares, Inc.  
Farmers and Merchants Bank  
Security Bank

Paragould, AR  
Reyno, AR  
Paragould, AR

### Parkin Bancorp, Inc. Parkin, AR

BHC Number: 9786  
Telephone: 755-5401  
Facsimile: 755-2567

25 W. Parkin Avenue  
P. O. Box 526  
72373-0526

**CEO/Pres:** William N. Griffin

**Subsidiaries:**

First State Bank

Parkin, AR

### Perry County Bancshares, Inc. Perryville, AR

BHC Number: 9332  
Telephone: 889-2318  
Facsimile: 889-2966

201 Main Street  
P. O. Box 189  
72126-0189

**CEO/Pres:** Robert M. Hill

**Subsidiaries:**

The Perry County Bank

Perryville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

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

BHC Number: 6242  
Telephone: 598-3802  
Facsimile: 598-2026

212 W. Cherry Street  
P. O. Box 307  
72454-0307

Chm/CEO/Pres: Paula O. Blackwell

**Subsidiaries:**  
Piggott State Bank

Piggott, AR

### **Simmons First National Corporation Pine Bluff, AR**

BHC Number: 1190  
Telephone: 541-1000  
Facsimile: 541-1123

501 Main Street  
P. O. Box 7009  
71611-7009

Chm/CEO: W. E. Ayres

**Subsidiaries:**  
Simmons First Bank of Jonesboro  
Simmons First Bank of Lake Village  
Arkansas Fund  
Simmons First Mortgage Corporation  
Simmons First National Bank

Jonesboro, AR  
Lake Village, AR  
Pine Bluff, AR  
Pine Bluff, AR  
Pine Bluff, AR

### **Clement Bancshares, Inc. Plainview, AR**

BHC Number: 4074  
Telephone: 272-4221  
Facsimile: 272-4154

200 Main Street  
P. O. Box 277  
72857-0277

Chm/CEO/Pres: John Clement

**Subsidiaries:**  
First State Bank

Plainview, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Pocahontas Bankstock, Inc. Pocahontas, AR

BHC Number: 11700  
Telephone: 892-5286  
Facsimile: 892-8381

101 Broadway  
P. O. Box 467  
72455-0467

CEO/Pres: John R. Jackson, Jr.

**Subsidiaries:**

Bank of Pocahontas

Pocahontas, AR

### Walden Holding Company Pocahontas, AR

BHC Number: 11441  
Telephone: 892-5252  
Facsimile: 892-8251

205 Rice Street  
P. O. Box 587  
72455-0587

Chm/CEO/Pres: Frank E. Walden

**Subsidiaries:**

Planters & Stockmen Bank

Pocahontas, AR

### Mainline Bankshares of Portland, Inc. Portland, AR

BHC Number: 8614  
Telephone: 737-2236  
Facsimile: 737-2816

Main Street  
P. O. Box 178  
71663-0178

CEO/Pres: Tipton Pugh

**Subsidiaries:**

The Peoples Bank

Portland, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Portland Bankshares, Inc. Portland, AR

BHC Number: 9641  
Telephone: 737-2226  
Facsimile: 737-4263

Main Street  
P. O. Box 68  
71663-0068

CEO/Pres: Jerry Sadler

**Subsidiaries:**  
Portland Bank

Portland, AR

### First State Holding Company of Prescott Prescott, AR

BHC Number: 4108  
Telephone: 887-2688  
Facsimile: 887-6822

103 E. 2nd at Main  
P. O. Box 490  
71857-0490

CEO/Pres: Johnny Brannan

**Subsidiaries:**  
Bank of Prescott

Prescott, AR

### First Security Bancorp Searcy, AR

BHC Number: 4154  
Telephone: 279-3400  
Facsimile: 279-3455

314 North Spring  
P. O. Box 1009  
72143-1009

CEO/Pres: Reynie Rutledge

**Subsidiaries:**  
Citizens Bank  
First Security Bank

Beebe, AR  
Searcy, AR

**BANK HOLDING COMPANIES WHICH OWN  
STATE CHARTERED BANKS**

**GCB Bancshares, Inc.  
Sheridan, AR**

**BHC Number: 6743  
Telephone: 942-3145  
Facsimile: 942-5900**

**101 North Oak Street  
P. O. Box 67  
72150-0067**

**CEO/Pres: D. E. McCoy, Jr.**

**Subsidiaries:  
Grant County Bank**

**Sheridan, AR**

**Smackover Bancshares, Inc.  
Smackover, AR**

**BHC Number: 6166  
Telephone: 725-3051  
Facsimile: 725-3049**

**708 North Broadway  
P. O. Box 107  
71762-0107**

**Chm/CEO: Max O. Taylor**

**Subsidiaries:  
Smackover State Bank**

**Smackover, AR**

**Star City Bancshares, Inc.  
Star City, AR**

**BHC Number: 8507  
Telephone: 628-4286  
Facsimile: 628-5274**

**200 S. Jefferson  
P. O. Drawer 69  
71667-0069**

**CEO/Pres: Bennie Ryburn, Jr.**

**Subsidiaries:  
Bank of Star City**

**Star City, AR**

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **InvestArk Bankshares, Inc. Stuttgart, AR**

BHC Number: 8271  
Telephone: 673-3545  
Facsimile: 673-1977

412 S. Main  
P. O. Drawer 908  
72160-0908

**Chm/CEO/Pres:** Harry C. Erwin

**Subsidiaries:**  
The Bank of North Arkansas  
First National Bank in Stuttgart

Melbourne, AR  
Stuttgart, AR

### **The Farmers and Merchants Bankshares, Inc. Stuttgart, AR**

BHC Number: 7425  
Telephone: 673-6911  
Facsimile: 673-6918

708 S. Main  
P. O. Drawer 947  
72160-0947

**CEO/Pres:** Don Pattillo

**Subsidiaries:**  
The Farmers and Merchants Bank

Stuttgart, AR

### **Rainbow Investment Company, Inc. Tuckerman, AR**

BHC Number: 10219  
Telephone: 349-5155  
Facsimile: 349-5170

Main Street  
P. O. Box 700  
72473-0700

**Chm/CEO/Pres:** Lindley V. Smith, Jr.

**Subsidiaries:**  
Bank of Tuckerman

Tuckerman, AR



## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **Tyronza Bancshares, Inc. Tyronza, AR**

BHC Number: 9474  
Telephone: 487-2161  
Facsimile: 487-2069

Main and Oak Streets  
P. O. Box 395  
72386-0395

**CEO/Pres:** Charles F. Luter

**Subsidiaries:**

First Delta Bank

Tyronza, AR

### **Vista Bancorporation Van Buren, AR**

BHC Number: 10813  
Telephone: 474-1201  
Facsimile: 474-4630

3110 Alma Highway  
P.O. Box 469  
72956-0469

**Chm/CEO/Pres:** James G. Williamson, Jr.

**Subsidiaries:**

Citizens Bank & Trust Company

Van Buren, AR

### **Golden Oaks Bancshares, Inc. Waldo, AR**

BHC Number: 6568  
Telephone: 693-5551  
Facsimile: None

101 Main Street  
P. O. Box 426  
71770-0426

**Chm/CEO/Pres:** Harold Fincher

**Subsidiaries:**

The Peoples Bank

Waldo, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **Bradley Bancshares, Inc. Warren, AR**

BHC Number: 5515  
Telephone: 226-2601  
Facsimile: 226-2253

104 South Main Street  
P. O. Box 29  
71671-0029

**CEO/Pres:** Freddie Mobley

**Subsidiaries:**

Data Processing Service Corporation  
First State Bank of Warren

Warren, AR  
Warren, AR

### **Hogue Holding Company, Inc. Weiner, AR**

BHC Number: 11415  
Telephone: 684-2221  
Facsimile: 684-7392

Highway 49  
P. O. Box 307  
72479-0307

**Chm/CEO/Pres:** John R. Hogue

**Subsidiaries:**

Bank of Weiner

Weiner, AR

### **Southern Bancshares, Inc. West Helena, AR**

BHC Number: 6473  
Telephone: 572-3481  
Facsimile: 572-1901

425 East Plaza  
P. O. Box 2507  
72390-0507

**CEO/Pres:** Bill Simmons

**Subsidiaries:**

Merchants and Farmers Bank

West Helena, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **Bancshares of West Memphis, Inc. West Memphis, AR**

**BHC Number: 7168**  
**Telephone: 732-8000**  
**Facsimile: 735-0849**

**626 East Broadway**  
**P. O. Box 2128**  
**72303-2128**

**CEO/Pres: Jack K. Hogan**

**Subsidiaries:**  
**Bank of West Memphis**

**West Memphis, AR**

### **Cherry Valley Bancshares, Inc. Wynne, AR**

**BHC Number: 9731**  
**Telephone: 238-2265**  
**Facsimile: 238-7030**

**500 N. Falls Boulevard**  
**P. O. Box 189**  
**72396-0189**

**Chm: H. H. Beasley**

**Subsidiaries:**  
**First Arkansas Bank**

**Wynne, AR**

### **Cross County Bancshares, Inc. Wynne, AR**

**BHC Number: 8492**  
**Telephone: 238-8171**  
**Facsimile: 238-4052**

**1 Cross County Plaza**  
**P. O. Box 9**  
**72396-0009**

**CEO/Pres: Ken McClanahan**

**Subsidiaries:**  
**Cross County Bank**

**Wynne, AR**

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **Mountain Bancshares, Inc. Yellville, AR**

**BHC Number:** 6304  
**Telephone:** 449-4231  
**Facsimile:** 449-4231 ext. 106

**Madison and Church  
P. O. Box 325  
72687-0325**

**Chm/CEO/Pres:** Judy Loving

**Subsidiaries:**  
The Bank of Yellville

**Yellville, AR**

### **Citizens Holding Company Muskogee, OK**

**BHC Number:** 4606  
**Telephone:** (918) 683-6611  
**Facsimile:** (918) 684-6458

**Broadway and Fourth  
P.O. Box 1967  
74402-1967**

**CEO/Pres:** Richard K. Black

**Subsidiaries:**  
Citizens Bank of Northwest Arkansas  
Citizens National Bank & Trust

**Fayetteville, AR  
Muskogee, OK**

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Union Planters Corporation Memphis, Tennessee

BHC Number: 247  
Telephone: (901) 383-6000  
Facsimile: (901) 383-2939

7100 Goodlett Farms Parkway  
P. O. Box 387  
38108

Chm/CEO: Benjamin W. Rawlins, Jr.

#### Subsidiaries:

Steiner Bank	Birmingham, AL
North Arkansas Bancshares, Inc.	Jonesboro, AR
Mercantile Bank	Hardy, AR
Mercantile Bank	Jonesboro, AR
Mercantile Corporation	Jonesboro, AR
Mercantile Realty, Inc.	Jonesboro, AR
Mercantile Bank	Mammoth Spring, AR
Searcy County Bank	Marshall, AR
First State Bank of Newport	Newport, AR
The Bank of Rector	Rector, AR
United Southern Bank	Clarksdale, MS
First National Bank	New Albany, MS
Dekalb County Bank	Alexandria, TN
Pickett County Bank and Trust Company	Byrdstown, TN
CBC Bancorp, Inc.	Cookeville, TN
Citizens Bank	Cookeville, TN
Chickasaw Capital Corporation	Cordova, TN
Planters Life Insurance Company	Cordova, TN
Union Planters Investment Bankers Corporation	Cordova, TN
First National Bank of Crossville	Crossville, TN
Cumberland City Bank	Cumberland City, TN
Bank of Roane County	Harriman, TN
First Citizens Bank of Hohenwald	Hohenwald, TN
Merchants State Bank	Humbolt, TN
Chickasaw Capital Corporation	Memphis, TN
Union Planters National Bank	Memphis, TN
Bank of Trenton and Trust Company	Trenton, TN
Fairless, Hinton, and Harbert, Inc	Trenton, TN
Citizens Bank and Trust Company	Wartburg, TN

# BANK HOLDING COMPANIES WHICH OWN ONLY NATIONAL BANKS

## JUNE 30, 1992

First Sharp County Bancshares, Inc.	Ash Flat, AR
First Bentonville Bancshares, Inc.	Bentonville, AR
Siloam Springs Bancshares, Inc.	Bentonville, AR
First Delta Bancshares, Inc.	Blytheville, AR
Wyatt Bancshares, Inc.	Calico Rock, AR
Clin-Ark Bankshares, Inc.	Clinton, AR
Ashley Bancstock Company	Crossett, AR
First United Bancshares, Inc.	El Dorado, AR
NBC Bank Corporation	El Dorado, AR
Bancshares of Eastern Arkansas, Inc.	Forrest City, AR
First Bank Corp.	Fort Smith, AR
First Merchants Financial Corporation	Fort Smith, AR
Caddo Holding Company, Inc.	Glenwood, AR
First Delta Corporation	Helena, AR
Helena Bancshares, Inc.	Helena, AR
Citizens National Bancshares of Hope, Inc.	Hope, AR
Lakeside Bancshares, Inc.	Hughes, AR
First Paris Holding Company	Little Rock, AR
Metropolitan National Bancshares, Inc.	Little Rock, AR
One National Bancshares, Inc.	Little Rock, AR
The Union of Arkansas Corp.	Little Rock, AR
MNB Bancshares, Inc.	Malvern, AR
Mountain Home Bancshares, Inc.	Mountain Home, AR
National Banking Corp.	North Little Rock, AR
First Bancshares of Northeast Arkansas, Inc.	Osceola, AR
First Central Corporation	Searcy, AR
First Sheridan Bancshares, Inc.	Sheridan, AR
Financial Investment Corp.	Springdale, AR
Commercial Bancshares, Inc.	Texarkana, AR
State First Financial Corp.	Texarkana, AR
Carlson Bancshares, Inc.	West Memphis, AR
Fidelity Bancorp, Inc.	West Memphis, AR
First Bancshares of Eastern Arkansas, Inc.	West Memphis, AR
First National Corporation of Wynne	Wynne, AR

## ABBREVIATIONS

**Chm:** Chairman of the Board  
**VChm:** Vice Chairman  
**CEO:** Chief Executive Officer  
**Pres:** President  
**EVP:** Executive Vice President  
**SVP:** Senior Vice President  
**VP:** Vice President  
**AVP:** Assistant Vice President  
**BSC:** Bank Service Coordinator  
**CFO:** Chief Financial Officer  
**COO:** Chief Operating Office  
**CSO:** Customer Service Officer  
**DPM:** Data Processing Manager  
**TO:** Trust Officer  
**Aud:** Auditor  
**Cash:** Cashier  
**Cont:** Controller  
**Treas:** Treasurer  
**Sec:** Secretary  
**Asst:** Assistant  
**Dpty:** Deputy  
**EDP:** Electronic Data Processing  
**Emt:** Emeritus  
**Mkt:** Marketing  
**Oper:** Operations