

REPORT OF  
THE  
BANK COMMISSIONER  
OF ARKANSAS  
1993



JIM GUY TUCKER  
Governor

BILL J. FORD  
Bank Commissioner

**Seventy-Ninth Annual**

**REPORT OF**

**THE**

**BANK COMMISSIONER**

**JUNE 30, 1993**

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

June 30, 1993

Honorable Jim Guy Tucker  
Governor of Arkansas  
Little Rock, Arkansas

Governor Tucker:

I, Bank Commissioner Bill J. Ford, hereby submit for your information and consideration the Seventy-Ninth 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, 1993.

The Department supervised 185 financial institutions as of June 30, 1993, including 181 state chartered commercial banks, two trust companies, one industrial loan institution, and one non-profit corporation. The assets of all institutions supervised totaled \$12,189,794,000 at fiscal year end with \$12,156,137,000 representing the total assets of the state chartered commercial banks, a 5.64 percent increase over the \$11,507,522,000 reported one year ago. In addition to the institutions noted above, the Department also supervised 112 bank holding companies which own state chartered banks, and 81 trust departments operated by state chartered banks.

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 goals and objectives encompass every facet of the Department's operation. They 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.

Cordially,

Bill J. Ford  
Bank Commissioner

**ARKANSAS STATE BANK**  
**DEPARTMENT**  
**MISSION STATEMENT**

The mission of the State Bank Department through Quality Management is to allocate available human and other 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 financial banking institutions. Therefore, the financial services offered by these sound institutions should foster economic growth and development and meet the public need for deposit and credit 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 for high productivity.

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# LEGAL HOLIDAYS

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

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

## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

**STATE BANKING BOARD MEMBERS**

**Mr. Gary D. Reinboth**  
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**  
Chairman  
Smackover State Bank  
P. O. Drawer 107  
Smackover, Arkansas 71762  
TELEPHONE: 725-3051  
TERM EXPIRES: 12-31-94

**Mr. Lindley V. Smith, Jr.**  
Vice Chairman  
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

**Mr. Larry G. Nelson**  
Peoples Bank & Trust Company  
Drawer B  
Mountain Home, Arkansas 72653  
TELEPHONE: 425-2166  
TERM EXPIRES: 12-31-97



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

## DEPARTMENTAL ROSTER

Bill J. Ford - Bank Commissioner

Don R. Clark - Assistant Bank Commissioner

Examination and Regulation  
Regulatory Enforcement Actions  
Consumer Complaints  
State Banking Board

J. Phillip Price - Assistant Bank Commissioner

Economic Development  
Quality Management

## EXAMINATION AND SUPERVISION DIVISION

Luther Guinn and Greg Stewart - Chief Examiners

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

Larry M. Hillyard - Assistant Chief Examiner

Carolyn J. Bearden - Bank Holding Company Supervisor  
John B. Frazer - Regional Supervisor (Fayetteville)  
Brenda J. Jones - Senior EDP Examiner  
M. Diane Ivy - Regional Supervisor (Hot Springs)

H. Wilks Marshall - Assistant Chief Examiner

Steve L. Bryan - Regional Supervisor (Little Rock)  
Richard Buzbee - Regional Supervisor (Little Rock)  
Baker Moseley - Regional Supervisor (Jonesboro)  
Thomas M. Narrell - Trust/Compliance Supervisor

Julian E. Rainey (Supervisor) / Jacqueline Williams - Financial Analysts

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

**Janet Griebel - Training and Examination Services Manager**  
Training/Orientation/Education  
Administrative Support

## **DATA CENTER SERVICES**

**Beth A. Wallis - Administrator / Mitch L. Vire - Systems Programmer**  
Data Processing support  
Research and Development  
Application Programming

## **CORPORATE AND LEGAL DIVISION**

**Candace A. Franks - Attorney**  
Application Information  
Rules and Regulations Manual  
Charter Amendments and Charter Information  
Certificates of Good Standing  
Legal Filings and Inquiries

## **OFFICE AND ADMINISTRATION DIVISION**

**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

**Jane R. English - Administrative Assistant I**  
**Lori A. Farr - Administrative Assistant I**  
**Martha A. Harris - Executive/Administrative Secretary**  
**Terri M. King - Secretary II**  
**Barbara A. Mahoney - Legal Secretary**  
**Cynthia L. Nixon - Administrative Assistant II**  
**Lisa K. Phillips - Accountant**  
**Brenda L. Strachan - Management Project Analyst**  
**Patricia L. Wallis - Accounting Supervisor**

## EXAMINATION PERSONNEL

### FAYETTEVILLE OFFICE

2013 Green Acres Road  
72703-2618  
P. O. Box 3447  
72702-3447  
Telephone Number: 442-0936  
FAX Number: 442-0717

John B. Frazer - Regional Supervisor  
John A. Long - Bank Senior Examiner  
Michael G. Qualls - Bank Senior Examiner  
G. Sykes Harvey - Bank Senior Examiner  
Jack M. Otten - Financial Examiner I  
John W. Ashby - Financial Examiner I  
Stanley J. Roberts - Financial Examiner Trainee  
David M. Hannah - Financial Examiner Trainee

### HOT SPRINGS OFFICE

403 Ouachita Avenue  
71901-5187  
P. O. Box 940  
71902-0940  
Telephone Number: 623-0048  
FAX Number: 623-0273

M. Diane Ivy - Regional Supervisor  
P. Ted Finkbeiner, III - Bank Senior Examiner  
Michael G. Saunders - Financial Examiner II  
Blake W. Whitley - Financial Examiner II  
John A. Menotti - Financial Examiner I  
Todd D. Smith - Financial Examiner Trainee  
Stacey D. Walter - Financial Examiner Trainee  
Brent W. Godwin - Financial Examiner Trainee

### JONESBORO OFFICE

924 South Main  
72401-3597  
P. O. Box 9374  
72403-9374  
Telephone Number: 972-1744  
FAX Number: 972-1762

Baker L. Moseley - Regional Supervisor  
William R. Milum - Bank Senior Examiner  
Harold R. "Chip" Dortch, Jr. - Bank Senior Examiner  
William C. Roberts - Financial Examiner II  
Charles M. Stoddard - Financial Examiner I  
Gary W. Bush - Financial Examiner Trainee  
Kim D. Hill - Financial Examiner Trainee

LITTLE ROCK

Steve L. Bryan - Regional Supervisor  
 Luke B. Webre - Bank Senior Examiner  
 Gary C. Oltmann - Bank Senior Examiner  
 Chris C. Wilson - Financial Examiner II  
 Paula K. Wilson - Financial Examiner I  
 Richard S. Plotkin - Financial Examiner I  
 James E. Brain - Financial Examiner Trainee  
 James W. Wisener, Jr. - Financial Examiner Trainee

LITTLE ROCK

Richard D. Buzbee - Regional Supervisor  
 Joe B. Yee - Bank Senior Examiner  
 Jerry C. Corrothers - Bank Senior Examiner  
 Benjamin F. Bigger, III - Financial Examiner II  
 Mary C. Pennebaker - Financial Examiner II  
 Robert L. Robinson - Financial Examiner I  
 Robert M. Henry - Financial Examiner I  
 Eric W. Townsend - Financial Examiner I

TRUST/COMPLIANCE

Thomas M. Narrell - Trust/Compliance Supervisor  
 Cynthia L. Clanton - Financial Examiner II  
 Jennifer M. Griffin - Financial Examiner Trainee  
 J. R. Andrews - Financial Examiner Trainee

BANK HOLDING COMPANY

Carolyn J. Bearden - BHC Supervisor  
 Jim S. Gowen, Jr. - Financial Examiner Trainee

EDP

Brenda J. Jones - Sr. EDP Examiner  
 Edward B. Thurston - Jr. EDP Examiner

## NEW BANK CHARTERS APPROVED

SOUTHERN STATE BANK  
 226 South Olive  
 P. O. BOX 400  
 Malvern, Arkansas 72104-0400

(Conversion from Industrial Loan  
 Charter approved October 29, 1992.)

## NEW BRANCHES APPROVED

<b>NAME OF BANK</b>	<b>NEW BRANCH LOCATION</b>
Bank of Atkins Atkins	800 North Church Atkins
Bank of Bentonville Bentonville	405 S. Walton Boulevard Bentonville
Bank of Bentonville Bentonville	212 N.E. A Street Bentonville
Bank of Bentonville Bentonville	Highway 71 & Riordan Road Bella Vista
Farmers Bank and Trust Company Blytheville	Highway 18 East Blytheville
First Bank of Arkansas Caraway	2400 East Highland Drive Jonesboro
First Bank of Arkansas Caraway	1614 South Caraway Road Jonesboro
American State Bank Charleston	89 North Second Street Ozark
The Exchange Bank and Trust Company El Dorado	Highway 15 South El Dorado

<b>NAME OF BANK</b>	<b>NEW BRANCH LOCATION</b>
Heber Springs State Bank Heber Springs	Highways 25 & 124 West Quitman
Arkansas Bank & Trust Company Hot Springs	696 DeSoto Boulevard Hot Springs Village
Bank of Hot Springs Hot Springs	101 Ponderosa Lane Hot Springs Village
First Bank of Arkansas Jonesboro	625 Southwest Drive Jonesboro
First Bank of Arkansas Jonesboro	222 East Washington Jonesboro
MidSouth Bank Monette	2511 Highland Drive Jonesboro
The Twin City Bank North Little Rock	6000 West Markham Little Rock
The Farmers & Merchants Bank Prairie Grove	Neal & Buchanan Streets Prairie Grove
First Bank of Arkansas Russellville	1907 West Main Street Russellville
First Security Bank Searcy	1118 South Main Searcy

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 1992 through June 30, 1993.

## RECEIPTS

Cash Balance June 30, 1992	\$1,030,527.72
Examination and Assessment Fees . . . . .	3,961,423.49
Charter and Amendment Fees . . . . .	2,400.00
Teller's Facility Application and all Protest Fees . . . . .	97,500.00
Miscellaneous Fees . . . . .	12,953.07
Reimbursement for M & R Sales . . . . .	24,333.00
Warrant Cancellations . . . . .	4,515.36
Refund to Expenditure . . . . .	1,186.56
Voided Warrants . . . . .	519.00
<b>Total Receipts</b>	<b><u>4,104,830.48</u></b>
	<b>5,135,358.20</b>

## DISBURSEMENTS

Salaries . . . . .	2,009,975.76
Maintenance and General Operation . . . . .	681,072.27
S.S., Retirement and Insurance Matching . . . . .	490,673.40
Professional Services and Fees . . . . .	61,095.07
Conference Fees and Travel . . . . .	137,723.01
Capital Outlay . . . . .	219,750.36
Data Processing . . . . .	12,595.83
Proceeds from M & R . . . . .	18,189.56
Service Charge by State Treasurer . . . . .	60,919.85
<b>Total Disbursements</b>	<b>3,691,995.11</b>
Cash Balance June 30, 1993	<b><u>1,443,363.09</u></b>
	<b>5,135,358.20</b>

# 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 E. Cooper . . . . . Deputy Regional Director**  
**James F. Benner . . . . . Assistant Regional Director**  
**Joseph M. McGovern . . . . . Assistant Regional Director**  
**Ronny G. Parham . . . . . Assistant Regional Director**  
**Sylvia Horne Plunkett . . . . . 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 72231-6355**  
**Telephone Number: (501) 758-7676**  
**Fax Number: (501) 758-8095**

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

**Memphis Field Office**  
**Building B, 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
- Jean M. Lovati . . . . . Vice President  
Information Systems
- Raymond H. Laurence . . . . . 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**

- John P. Baumgartner . . . . . Vice President and Manager**
- A. C. Cremerious, Jr. . . . . Assistant Vice President**
- Michael R. Sinnett . . . . . Operations Officer**

# 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
- Randal Ryskap . . . . . District Counsel
- Thomas M. Blyedbal . . . . . Director for Administration
- Edward Graves . . . . . Director for Analysis
- Gene Ferner . . . . . 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

- Debra Garland . . . . . Field Manager
- F. Christian Dunn . . . . . Field Manager

Oklahoma City Field Office  
301 N. W. 63rd Street, Suite 490  
Oklahoma City, Oklahoma 73116  
Telephone Number: (405) 848-8058  
Fax Number: (405) 848-8085

- 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**

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

- Albert Wornum, Jr. . . . . Field Office Director**

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

- James W. McPherson . . . . . Field Office Director**

# ARKANSAS BANKERS ASSOCIATION

The Carvill Building  
1220 West Third Street  
Little Rock, Arkansas 72201  
Telephone Number: (501) 376-3741  
Fax Number: (501) 376-9243

H. C. Carvill . . . . . Executive Director

W. D. Glover . . . . . President  
Chairman & Chief Executive Officer  
First National Bank of Eastern Arkansas, Forrest City

Wayne Clark . . . . . First Vice President  
Chairman & Chief Executive Officer  
First National Bank of Berryville, Berryville

Curtis Hutchins . . . . . Second Vice President  
Chairman, Chief Executive Officer & President  
Fordyce Bank and Trust Company, Fordyce

Gus Rusher . . . . . Treasurer  
President  
Bank of Brinkley, Brinkley

# ARKANSAS BANKERS ASSOCIATION

## YOUNG BANKER SECTION OFFICERS

**Greg Angel . . . . . President**  
**Vice President**  
**First National Bank, Searcy**

**Richard Munoz, Sr. . . . . Senior Vice President**  
**Branch Manager**  
**The City National Bank of Fort Smith, Fort Smith**

**Todd Trimble . . . . . Vice President**  
**Assistant Vice President**  
**Horatio State Bank, Horatio**

**Beth Marshall . . . . . Secretary**  
**Assistant Vice President**  
**Elk Horn Bank & Trust Company, Arkadelphia**

**Pat Stegall . . . . . Education Coordinator**  
**Assistant Vice President**  
**The First National Bank of Wynne, Wynne**

**Kristi Norris . . . . . Treasurer**  
**Commercial Loan Officer**  
**The Twin City Bank, North Little Rock**

**Brad Edwards . . . . . At Large**  
**Assistant Vice President**  
**Mercantile Bank, Jonesboro**

**Albert Melde, Jr. . . . . At Large**  
**Assistant Trust Officer**  
**The State First National Bank of Texarkana, Texarkana**

# ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

- Richard G. Trammell . . . . . Executive Director
  
- Pete Maris . . . . . President  
Chairman  
Bank of Little Rock, North Little Rock
  
- Jim Gowen, Sr. . . . . Vice President  
Chairman  
Merchants & Planters Bank, Newport
  
- Neal Ainley . . . . . Secretary  
President  
The Perry County Bank, Perryville
  
- Steve Stafford . . . . . Treasurer  
President  
First National Bank in Green Forest, Green Forest

## Arkansas Association of Bank Holding Companies

103 West Capitol Avenue #1020  
Little Rock, Arkansas 72201-5726  
Telephone Number: (501) 374-2020  
Fax Number: (501) 374-7334

- Charlotte May Perdue . . . . . Executive Director
  
- Michael Murphy . . . . . Chairman  
Chief Executive Officer & President  
Fidelity National Bank of West Memphis, West Memphis
  
- James P. Jett . . . . . Vice Chairman  
Chief Executive Officer & President  
Union Bank & Trust Company, Monticello
  
- Larry T. Wilson . . . . . Treasurer  
Chief Executive Officer & President  
First Jacksonville Bank and Trust, Jacksonville

**CONSOLIDATED REPORT OF CONDITION OF THE  
181 STATE CHARTERED COMMERCIAL BANKS  
June 30, 1993  
(000's omitted)**

**ASSETS**

1.	Cash and Balances due from depository institutions:	
	a. Noninterest-bearing balances and currency and coin	\$440,884
	b. Interest-bearing balances	182,437
2.	Securities	4,596,161
3.	a. Federal funds sold	321,576
	b. Securities purchased under agreement to resell	0
4.	Loans and lease financing receivables:	
	a. Loans and lease, net of unearned income	6,268,661
	b. Less: Allowances for loan and losses	96,824
	c. Less: Allocated transfer risk reserve	0
	d. Loans and lease, net of unearned income allowance, and reserve	6,171,837
5.	Assets held in trading accounts	0
6.	Premises and Fixed Assets (including capitalized lease)	188,893
7.	Other real estate owned	36,603
8.	Investments in unconsolidated subsidiaries and associated companies	1,954
9.	Customers liability to this bank on acceptances outstanding	0
10.	Intangible assets	34,483
11.	Other assets	181,309
12.	Total assets	12,156,137

**LIABILITIES**

13.	Deposits:	
	a. In domestic offices	10,712,605
	(1) Noninterest-bearing	1,335,935
	(2) Interest-bearing	9,376,670
	b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
	(1) Noninterest-bearing	0
	(2) Interest-bearing	0
14.	a. Federal funds purchased	34,082
	b. Securities sold under agreement to repurchase	71,584
15.	Demand notes issued to the U.S. Treasury	7,815
16.	Other borrowed money	98,453
17.	Mortgage indebtedness and obligations under capitalized leases	3,637
18.	Bank's liability on acceptances executed and outstanding	0
19.	Notes and debentures subordinated to deposits	958
20.	Other liabilities	68,269
21.	Total liabilities	10,997,403
22.	Limited-life preferred stock	0

**EQUITY CAPITAL**

23.	Perpetual preferred stock	12,356
24.	Common stock	101,414
25.	Surplus	368,843
26.	a. Undivided profits and capital reserves	677,832
	b. LESS: Net unrealized loss on marketable equity securities	1,711
27.	Cumulative foreign currency translation adjustment	0
28.	Total equity capital	1,158,734
29.	Total liabilities, limited-life preferred stock and equity capital	12,156,137



**CONSOLIDATED STATEMENT OF  
CONDITION OF THE  
81 STATE CHARTERED TRUST DEPARTMENTS  
June 30, 1993  
(000's omitted)**

**ASSETS**

1. Noninterest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	\$8,385
b. Other institutions	735
2. Interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	73,343
b. Other Institutions	45,303
3. U.S. Government and Agency Obligations	202,043
4. State, County and Municipal Obligations	70,776
5. Other Short-Term Obligations	71,290
6. Other Notes and Bonds	52,959
7. Stocks	116,464
8. Collective Investment Fund Units	16,814
9. Real Estate Mortgages	9,260
10. Real Estate	55,387
11. Miscellaneous Assets	28,387
12. Suspense Accounts	1,250
13. Other	18,152
14. Total assets	770,548

**LIABILITIES**

## Trusts and Estates:

15. Employee Benefit	146,577
a. (Number of Accounts)	1,087
16. Personal Trusts	240,620
a. (Number of Accounts)	1,257
17. Estates and Guardianships	
a. (Number of Accounts)	287

## Agencies:

18. Employee Benefit	57,549
a. (Number of Accounts)	1,631
19. All Other	173,051
a. (Number of Accounts)	1,213

## Collective Investment Funds:

20. Employee Benefit	7,126
a. (Number of Accounts)	183
21. All Other	47,281
a. (Number of Accounts)	76
22. Corporate Trust Accounts	83,196
a. (Number of Accounts)	675
23. Corporate Agency Accounts	10,627
a. (Number of Accounts)	83
24. Profit Accounts	1,194
25. Suspense Accounts	3,327
26. Total Liabilities	770,548

**CONSOLIDATED REPORT OF CONDITION OF THE  
76 NATIONAL BANKS  
June 30, 1993  
(in millions)**

**ASSETS**

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$672
b. Interest-bearing balances	85
2. Securities	5,018
3. a. Federal funds sold	467
b. Securities purchased under agreement to resell	2
4. Loans and lease financing receivables:	
a. Loans and lease, net of unearned income	6,373
b. Less: Allowances for loan and losses	109
c. Less: Allocated transfer risk reserve	0
d. Loans and lease, net of unearned income allowance, and reserve	6,264
5. Assets held in trading accounts	2
6. Premises and Fixed Assets (including capitalized lease)	221
7. Other real estate owned	41
8. Investments in unconsolidated subsidiaries and associated companies	1
9. Customers liability to this bank on acceptances outstanding	1
10. Intangible assets	38
11. Other assets	196
12. Total assets	13,008

**LIABILITIES**

13. Deposits:	
a. In domestic offices	11,396
(1) Noninterest-bearing	1,981
(2) Interest-bearing	9,415
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
(1) Noninterest-bearing	0
(2) Interest-bearing	0
14. a. Federal funds purchased	105
b. Securities sold under agreement to repurchase	147
15. Demand notes issued to the U.S. Treasury	79
16. Other borrowed money	43
17. Mortgage indebtedness and obligations under capitalized leases	4
18. Bank's liability on acceptances executed and outstanding	1
19. Notes and debentures subordinated to deposits	0
20. Other liabilities	90
21. Total liabilities	11,865
22. Limited-life preferred stock	0

**EQUITY CAPITAL**

23. Perpetual preferred stock	0
24. Common stock	90
25. Surplus	318
26. a. Undivided profits and capital reserves	737
b. LESS: Net unrealized loss on marketable equity securities	2
27. Cumulative foreign currency translation adjustment	0
28. Total equity capital	1,143
29. Total liabilities, limited-life preferred stock and equity capital	13,008

# CAPITAL TO ASSET RATIOS

## June 30, 1993

BANK	CITY	RATIO
Commercial Bank at Alma	Alma	9.46
First National Bank of Altheimer	Altheimer	21.44
Bank of Amity	Amity	9.15
Citizens First State Bank	Arkadelphia	9.36
Elk Horn Bank and Trust Company	Arkadelphia	8.79
Merchants & Planters Bank & Trust Company	Arkadelphia	8.24
First National Bank of Sharp County	Ash Flat	11.31
Bank of Ashdown, N.A.	Ashdown	11.56
The First National Bank in Ashdown	Ashdown	11.93
Bank of Atkins	Atkins	9.07
The Bank of Augusta	Augusta	15.47
Citizens State Bank	Bald Knob	8.15
The Citizens Bank	Batesville	8.39
TCB The Community Bank of Arkansas, N.A.	Batesville	7.14
Worthen National Bank of Batesville	Batesville	8.78
Bank of Bearden	Bearden	19.65
Citizens Bank	Beebe	11.33
First State Bank	Beebe	8.40
Benton State Bank	Benton	8.57
The Union Bank of Benton	Benton	8.78
Bank of Bentonville	Bentonville	10.27
The First National Bank of Berryville	Berryville	15.04
Bank of Blevins	Blevins	9.57
Farmers Bank and Trust Company	Blytheville	10.30
The First National Bank in Blytheville	Blytheville	10.51
Citizens Bank	Booneville	8.72
The Bank of Bradley	Bradley	9.72
Bank of Brinkley	Brinkley	14.69
FirstBank of Arkansas	Brinkley	10.67
Bank of Cabot	Cabot	9.30
The First National Bank of IZARD County	Calico Rock	16.16
Merchants and Planters Bank, N.A.	Camden	9.94
Worthen National Bank of Camden	Camden	9.52
Citizens Bank & Trust	Carlisle	12.03

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Bank of Cave City	Cave City	9.76
American State Bank	Charleston	9.35
The Merchants & Planters Bank	Clarendon	9.14
Arkansas State Bank	Clarksville	8.18
Farmers Bank & Trust Company	Clarksville	8.59
Clinton State Bank	Clinton	7.38
First National Bank	Clinton	8.49
First Community Bank	Conway	12.41
The First National Bank of Conway	Conway	9.00
Worthen National Bank of Conway	Conway	8.50
The Corning Bank	Corning	10.67
First National Bank of Crossett	Crossett	11.21
First State Bank	Crossett	9.37
Danville State Bank	Danville	12.08
Arkansas Valley Bank	Dardanelle	9.63
Bank of Dardanelle	Dardanelle	13.17
The First National Bank of DeQueen	DeQueen	12.21
First State Bank of DeQueen	DeQueen	10.60
DeWitt Bank and Trust Company	DeWitt	17.70
The First National Bank of DeWitt	DeWitt	8.94
Decatur State Bank	Decatur	13.98
Bank of Delight	Delight	8.79
Dermott State Bank	Dermott	12.89
First State Bank of Dermott	Dermott	11.11
Farmers & Merchants Bank	Des Arc	20.18
First National Bank of Howard County	Dierks	15.43
Dumas State Bank	Dumas	10.42
Merchants and Farmers Bank	Dumas	13.11
First Southern Bank	Earle	16.81
The Exchange Bank & Trust Company	El Dorado	9.95
The First National Bank of El Dorado	El Dorado	11.40
National Bank of Commerce of El Dorado	El Dorado	8.62
The Delta State Bank	Elaine	47.56
Bank of Elkins	Elkins	9.33
Bank of England	England	10.65
The Eudora Bank	Eudora	12.97
Bank of Eureka Springs	Eureka Springs	9.94
Bank of Evening Shade	Evening Shade	10.00
The Bank of Fayetteville, N.A.	Fayetteville	6.50
Citizens Bank of Northwest Arkansas	Fayetteville	9.81
McIlroy Bank & Trust	Fayetteville	9.21

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Worthen National Bank of Northwest Arkansas	Fayetteville	10.27
1st Ozark National Bank	Flippin	8.27
First State Bank of Fordyce	Fordyce	9.69
Fordyce Bank & Trust Company	Fordyce	9.34
First National Bank of Eastern Arkansas	Forrest City	11.98
Planters Bank & Trust Company	Forrest City	12.43
The City National Bank of Fort Smith	Fort Smith	8.99
The First National Bank of Fort Smith	Fort Smith	10.61
The Merchants National Bank of Fort Smith	Fort Smith	8.73
Planters & Merchants Bank	Gillett	11.05
The Bank of Glenwood	Glenwood	10.26
Caddo First National Bank	Glenwood	7.29
First State Bank	Gould	8.81
Bank of Gravett	Gravette	13.46
The First National Bank in Green Forest	Green Forest	12.93
Farmers Bank	Greenwood	14.64
First State Bank of Gurdon	Gurdon	9.62
Farmers Bank	Hamburg	9.80
Calhoun County Bank	Hampton	13.56
Mercantile Bank	Hardy	7.80
The Bank of Harrisburg	Harrisburg	10.62
The Security Bank	Harrison	9.24
Worthen National Bank of Harrison	Harrison	9.20
Hazen First State Bank	Hazen	8.62
The Cleburne County Bank	Heber Springs	9.89
First National Bank of Cleburne County	Heber Springs	9.18
Greers Ferry Lake State Bank	Heber Springs	8.02
Heber Springs State Bank	Heber Springs	7.80
First National Bank of Phillips County	Helena	7.95
Helena National Bank	Helena	7.49
Bank of Holly Grove	Holly Grove	12.39
The Citizens National Bank of Hope	Hope	10.11
The First National Bank of Hope	Hope	14.17
Horatio State Bank	Horatio	10.27
Arkansas Bank and Trust Company	Hot Springs	9.21
Bank of Hot Springs	Hot Springs	8.53
Worthen National Bank of Hot Springs	Hot Springs	9.66
The Planters National Bank of Hughes	Hughes	12.22
The First National Bank of Huntsville	Huntsville	13.13
First State Bank	Huntsville	7.37
Peoples Bank	Imboden	8.01

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
First Jacksonville Bank and Trust	Jacksonville	9.70
Newton County Bank	Jasper	8.47
The Arkansas Bank	Jonesboro	8.62
Citizens Bank of Jonesboro	Jonesboro	9.40
First Bank of Arkansas	Jonesboro	9.46
Mercantile Bank	Jonesboro	8.81
Simmons First Bank of Jonesboro	Jonesboro	8.84
Union State Bank	Junction City	11.56
FirstBank of Arkansas	Kensett	7.64
Pine State Bank	Kingsland	8.12
Madison Bank and Trust	Kingston	7.79
Bank of Lake Village	Lake Village	12.98
Simmons First Bank of Lake Village	Lake Village	11.64
River Valley Bank and Trust	Lavaca	10.55
Leachville State Bank	Leachville	8.50
Little River Bank	Lepanto	17.91
The First National Bank of Lewisville	Lewisville	10.94
Peoples Bank and Loan Co.	Lewisville	9.83
Bank of Lincoln	Lincoln	9.96
Arkansas Bankers' Bank	Little Rock	7.39
Central Bank and Trust	Little Rock	8.94
Citizens First Bank	Little Rock	8.78
Eagle Bank and Trust Company	Little Rock	8.38
First Commercial Bank, N.A.	Little Rock	8.41
Metropolitan National Bank	Little Rock	7.83
One National Bank	Little Rock	17.49
Pulaski Bank and Trust Company	Little Rock	7.62
Worthen National Bank of Arkansas	Little Rock	6.78
Bank of Lockesburg	Lockesburg	12.03
First State Bank	Lonoke	10.77
Farmers Bank & Trust Company	Magnolia	8.15
First National Bank of Magnolia	Magnolia	11.28
Bank of Malvern	Malvern	10.83
The Malvern National Bank	Malvern	10.58
Southern State Bank	Malvern	8.07
Mercantile Bank	Mammoth Spring	7.92
The Merchants & Planters Bank	Manila	12.97
Bank of Mansfield	Mansfield	8.76
First National Bank at Marianna	Marianna	15.08
Citizens Bank	Marion	9.37
Marked Tree Bank	Marked Tree	9.64

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Searcy County Bank	Marshall	8.98
Bank of McCrory	McCrory	12.68
The First National Bank of McGehee	McGehee	13.51
McGehee Bank	McGehee	15.58
The Bank of North Arkansas	Melbourne	8.01
First National Bank in Mena	Mena	11.19
The Union Bank of Mena	Mena	10.28
MidSouth Bank	Monette	7.83
Commercial Bank & Trust Company	Monticello	9.81
Union Bank & Trust Company	Monticello	9.76
The First National Bank of Conway County	Morrilton	8.61
Morrilton Security Bank, N.A.	Morrilton	8.89
The Bank of Montgomery County	Mount Ida	15.72
Bank of Mountain View	Mountain View	17.44
First National Bank and Trust Company	Mountain Home	11.48
Peoples Bank and Trust Company	Mountain Home	10.38
Bank of Mulberry	Mulberry	9.29
Pike County Bank	Murfreesboro	8.28
Bank of Little Rock	North Little Rock	8.93
National Bank of Arkansas	North Little Rock	9.10
The Twin City Bank	North Little Rock	7.95
Citizens National Bank of Nashville	Nashville	11.89
The First National Bank of Nashville	Nashville	10.13
Worthen National Bank of Newark	Newark	9.24
First State Bank of Newport	Newport	9.21
Merchants & Planters' Bank	Newport	10.05
American State Bank	Osceola	16.99
First National Bank in Osceola	Osceola	11.25
The Planters Bank	Osceola	11.55
Bank of Ozark	Ozark	9.45
First National Bank	Paragould	12.39
Peoples Bank	Paragould	16.52
Security Bank	Paragould	8.39
The First National Bank at Paris	Paris	8.35
Southeast Arkansas Bank	Parkdale	9.30
First State Bank	Parkin	9.12
The Perry County Bank	Perryville	9.27
Piggott State Bank	Piggott	8.71
Pine Bluff National Bank	Pine Bluff	6.56
Simmons First National Bank of Pine Bluff	Pine Bluff	8.23
Worthen National Bank of Pine Bluff	Pine Bluff	9.40

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
First State Bank	Plainview	10.02
Bank of Pocahontas	Pocahontas	10.08
Planters and Stockmen Bank	Pocahontas	9.04
The Peoples Bank	Portland	11.25
Portland Bank	Portland	9.35
The Farmers and Merchants Bank	Prairie Grove	12.82
Bank of Prescott	Prescott	8.48
The Bank of Rector	Rector	8.13
Farmers and Merchants Bank	Reyno	7.55
The Bank of Rison	Rison	16.05
Farmers and Merchants Bank	Rogers	10.05
First National Bank and Trust Company	Rogers	6.89
First Western Bank and Trust Company	Rogers	7.69
First Bank of Arkansas	Russellville	7.91
First National Bank of Russellville	Russellville	8.68
Worthen National Bank of Russellville	Russellville	8.13
Bank of Salem	Salem	8.78
Logan County Bank	Scranton	14.41
First National Bank	Searcy	11.25
First Security Bank	Searcy	9.70
First National Bank of Sheridan	Sheridan	12.85
Grant County Bank	Sheridan	11.65
Arkansas State Bank	Siloam Springs	11.71
First National Bank	Siloam Springs	6.99
Smackover State Bank	Smackover	11.37
Merchants & Planters Bank	Sparkman	9.06
The First National Bank of Springdale	Springdale	13.64
Springdale Bank & Trust	Springdale	8.06
Bodcaw Bank	Stamps	12.79
Bank of Star City	Star City	7.99
The Stephens Security Bank	Stephens	10.17
Citizens Bank	Strong	13.14
The Farmers & Merchants Bank	Stuttgart	10.58
First National Bank in Stuttgart	Stuttgart	9.74
Commercial National Bank of Texarkana	Texarkana	10.76
The State First National Bank of Texarkana	Texarkana	10.37
Bank of Trumann	Trumann	13.34
First State Bank of Arkansas	Trumann	9.22
Bank of Tuckerman	Tuckerman	13.94
First Delta Bank	Tyronza	12.88
Citizens Bank & Trust Company	Van Buren	8.50



<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
First National Bank of Crawford County	Van Buren	8.01
The Peoples Bank	Waldo	10.14
Bank of Waldron	Waldron	15.13
The Scott County Bank	Waldron	11.98
The Arkansas Bank	Walnut Ridge	10.01
The First National Bank of Lawrence County	Walnut Ridge	11.31
First State Bank of Warren	Warren	8.86
Warren Bank and Trust Company	Warren	13.15
Bank of Weiner	Weiner	12.30
Bank of West Memphis	West Memphis	10.77
Fidelity National Bank of West Memphis	West Memphis	7.85
First National Bank in West Memphis	West Memphis	12.73
Merchants and Farmers Bank	West Helena	8.90
Wilmot State Bank	Wilmot	16.10
Cross County Bank	Wynne	9.20
First Bank of Arkansas	Wynne	13.89
The First National Bank of Wynne	Wynne	8.97
The Bank of Yellville	Yellville	9.50

## NATIONAL BANKS

June 30, 1993

(000's omitted)

BANK	CITY	ASSETS
First National Bank of Altheimer	Altheimer	10,957
First National Bank of Sharp County	Ash Flat	102,508
Bank of Ashdown, N.A.	Ashdown	43,023
The First National Bank in Ashdown	Ashdown	52,436
TCB The Community Bank of Arkansas, N.A.	Batesville	36,067
Worthen National Bank of Batesville	Batesville	148,352
The First National Bank of Berryville	Berryville	113,361
The First National Bank in Blytheville	Blytheville	123,178
The First National Bank of Izard County	Calico Rock	60,831
Merchants and Planters Bank, N.A.	Camden	91,380
Worthen National Bank of Camden	Camden	96,735
First National Bank	Clinton	48,336
The First National Bank of Conway	Conway	213,421
Worthen National Bank of Conway	Conway	191,030
First National Bank of Crossett	Crossett	91,907
The First National Bank of DeQueen	DeQueen	87,195
The First National Bank of DeWitt	DeWitt	74,770
First National Bank of Howard County	Dierks	32,330
The First National Bank of El Dorado	El Dorado	283,358
National Bank of Commerce of El Dorado	El Dorado	118,943
The Bank of Fayetteville, N.A.	Fayetteville	108,693
Worthen National Bank of Northwest Arkansas	Fayetteville	404,348
1st Ozark National Bank	Flippin	43,478
First National Bank of Eastern Arkansas	Forrest City	147,534
The City National Bank of Fort Smith	Fort Smith	315,794
The First National Bank of Fort Smith	Fort Smith	489,385
The Merchants National Bank of Fort Smith	Fort Smith	283,025
Caddo First National Bank	Glenwood	54,728
The First National Bank in Green Forest	Green Forest	106,041
Worthen National Bank of Harrison	Harrison	83,950
First National Bank of Cleburne County	Heber Springs	54,841
First National Bank of Phillips County	Helena	92,458
Helena National Bank	Helena	86,311

BANK	CITY	ASSETS
The Citizens National Bank of Hope	Hope	194,804
The First National Bank of Hope	Hope	93,301
Worthen National Bank of Hot Springs	Hot Springs	280,623
The Planters National Bank of Hughes	Hughes	19,286
The First National Bank of Huntsville	Huntsville	70,154
The First National Bank of Lewisville	Lewisville	19,734
First Commercial Bank, N.A.	Little Rock	1,280,903
Metropolitan National Bank	Little Rock	210,734
One National Bank	Little Rock	107,561
Worthen National Bank of Arkansas	Little Rock	1,754,623
First National Bank of Magnolia	Magnolia	201,460
The Malvern National Bank	Malvern	137,447
First National Bank at Marianna	Marianna	40,332
The First National Bank of McGehee	McGehee	28,800
First National Bank in Mena	Mena	87,150
The First National Bank of Conway County	Morrilton	80,360
Morrilton Security Bank, N.A.	Morrilton	57,519
First National Bank and Trust Company	Mountain Home	178,360
Citizens National Bank of Nashville	Nashville	35,851
The First National Bank of Nashville	Nashville	71,292
Worthen National Bank of Newark	Newark	11,796
National Bank of Arkansas	North Little Rock	30,544
First National Bank in Osceola	Osceola	58,356
First National Bank	Paragould	195,246
The First National Bank at Paris	Paris	63,749
Pine Bluff National Bank	Pine Bluff	121,953
Simmons First National Bank of Pine Bluff	Pine Bluff	578,731
Worthen National Bank of Pine Bluff	Pine Bluff	241,022
First National Bank and Trust Company	Rogers	315,382
First National Bank of Russellville	Russellville	177,115
Worthen National Bank of Russellville	Russellville	146,098
First National Bank	Searcy	208,401
First National Bank of Sheridan	Sheridan	19,430
First National Bank	Siloam Springs	142,038
The First National Bank of Springdale	Springdale	298,825
First National Bank in Stuttgart	Stuttgart	131,695
Commercial National Bank of Texarkana	Texarkana	88,314
The State First National Bank of Texarkana	Texarkana	429,596
First National Bank of Crawford County	Van Buren	117,190
The First National Bank of Lawrence County	Walnut Ridge	68,884
Fidelity National Bank of West Memphis	West Memphis	53,630
First National Bank in West Memphis	West Memphis	53,419
The First National Bank of Wynne	Wynne	118,297



**Seventy-Ninth Annual**

**REPORT OF THE  
ONE HUNDRED EIGHTY ONE  
STATE CHARTERED  
COMMERCIAL BANKS**

**JUNE 30, 1993**

## Commercial Bank at Alma Alma, AR

Telephone: 632-2257  
FAX: 632-2263  
Population: 2,959

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 Due From: . . . . . 1,416	Deposits: . . . . . 37,293
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 270
Investments: . . . . . 12,707	Other Liabilities: . . . . . 233
Total Loans: . . . . . 25,500	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,109	Total Liabilities: . . . . . 37,796
Other Real Estate: . . . . . 24	
Other Assets: . . . . . 923	Total Equity Capital and Reserves: . . . . . 3,883
Total Assets: . . . . . 41,679	Total Liabilities and Capital: . . . . . 41,679
Total Trust Assets: . . . . . 0	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:** Dyer, Mountainburg

## Bank of Amity Amity, AR

Telephone: 342-5269  
FAX: 342-9594  
Population: 859

Public Square  
P. O. Box 38  
71921-0038

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

Trust Department: No

Bank Holding Company  
Chambers Bancshares Inc., Danville, AR

**Chm:** Cleda Olds  
**CEO:** John E. Chambers, III  
**Pres:** Jimmy Franklin  
**VP:** Danny Maxey

**VP:** Peggy Adams  
**VP:** Joe Maxey  
**Cash:** Diane Tedder

Cash and Due From: . . . . . 2,662	Deposits: . . . . . 43,770
Federal Funds and Repos: . . . . . 2,400	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 29,899	Other Liabilities: . . . . . 456
Total Loans: . . . . . 12,845	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 174	Total Liabilities: . . . . . 44,226
Other Real Estate: . . . . . 5	
Other Assets: . . . . . 655	Total Equity Capital and Reserves: . . . . . 4,414
Total Assets: . . . . . 48,640	Total Liabilities and Capital: . . . . . 48,640
Total Trust Assets: . . . . . 0	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  
FAX: 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:** Carol Wilson

Cash and Due From: . . . . .	1,353	Deposits: . . . . .	41,154
Federal Funds and Repos: . . . . .	1,735	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	18,704	Other Liabilities: . . . . .	503
Total Loans: . . . . .	22,433	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	514	Total Liabilities: . . . . .	41,657
Other Real Estate: . . . . .	74		
Other Assets: . . . . .	1,275	Total Equity Capital and Reserves: . . . . .	4,431
Total Assets: . . . . .	46,088	Total Liabilities and Capital: . . . . .	46,088
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	30,000

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

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

## Elk Horn Bank and Trust Company Arkadelphia, AR

Telephone: 246-5811  
FAX: 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/Cash/TO:** Roy N. Shope

**SVP:** William Fowler

Cash and Due From: . . . . .	2,113	Deposits: . . . . .	87,538
Federal Funds and Repos: . . . . .	200	Federal Funds and Borrowings: . . . . .	358
Investments: . . . . .	56,160	Other Liabilities: . . . . .	388
Total Loans: . . . . .	35,432	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,987	Total Liabilities: . . . . .	88,284
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	828	Total Equity Capital and Reserves: . . . . .	8,436
Total Assets: . . . . .	96,720	Total Liabilities and Capital: . . . . .	96,720
Total Trust Assets: . . . . .	1,094	Number of Shares Outstanding: . . . . .	24,000

**Directors:** Thomas Barksdale, James Blanton, Harold Echols, Dr. Bob Fisher, 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  
 FAX: 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:** Steve DeMott  
**EVP:** Tom Calhoon

**SVP:** Barbara Neel  
**Cash:** Carrie A. Beene  
**TO:** Don Twyford

Cash and Due From: . . . . . 2,495	Deposits: . . . . . 79,769
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 8,808
Investments: . . . . . 34,876	Other Liabilities: . . . . . 613
Total Loans: . . . . . 54,819	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,655	Total Liabilities: . . . . . 89,190
Other Real Estate: . . . . . 154	
Other Assets: . . . . . 3,074	Total Equity Capital and Reserves: . . . 7,883
Total Assets: . . . . . 97,073	Total Liabilities and Capital: . . . . . 97,073
Total Trust Assets: . . . . . 804	Number of Shares Outstanding: . . . . . 6,000

**Directors:** Harold Bass, Elton Buck, Tom Calhoon, Steve DeMott, Toney D. McMillan, Paul L Offutt, Jane Ross, Donald M. Tatman, Larry Thomerson, Ross M. Whipple

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

## Bank of Atkins Atkins, AR

Telephone: 641-2987  
 FAX: 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/CEO/Pres:** David M. Mitchell  
**VP/Cash:** Dorothy Wiley

**VP:** Ida Abernathy  
**Asst Cash:** Pat Duvall

Cash and Due From: . . . . . 1,212	Deposits: . . . . . 23,368
Federal Funds and Repos: . . . . . 1,700	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 7,548	Other Liabilities: . . . . . 98
Total Loans: . . . . . 14,725	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 88	Total Liabilities: . . . . . 23,466
Other Real Estate: . . . . . 57	
Other Assets: . . . . . 419	Total Equity Capital and Reserves: . . . 2,283
Total Assets: . . . . . 25,749	Total Liabilities and Capital: . . . . . 25,749
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 12,500

**Directors:** J. Barton Langley, David M. Mitchell, Jean S. Mitchell

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



**The Bank of Augusta  
Augusta, AR**

Telephone: 347-2511  
FAX: 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/TO:** Martha Ray

Cash and Due From: . . . . .	1,599	Deposits: . . . . .	30,033
Federal Funds and Repos: . . . . .	3,700	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	15,377	Other Liabilities: . . . . .	199
Total Loans: . . . . .	14,388	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	221	Total Liabilities: . . . . .	30,232
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	550	Total Equity Capital and Reserves: . . . . .	5,603
Total Assets: . . . . .	35,835	Total Liabilities and Capital: . . . . .	35,835
Total Trust Assets: . . . . .	86	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  
FAX: 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/CEO:** Juanita Litzelfelner  
**Pres/COO/TO:** Larry E. Kircher

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

Cash and Due From: . . . . .	1,361	Deposits: . . . . .	34,303
Federal Funds and Repos: . . . . .	1,215	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	17,273	Other Liabilities: . . . . .	218
Total Loans: . . . . .	16,157	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	798	Total Liabilities: . . . . .	34,521
Other Real Estate: . . . . .	362		
Other Assets: . . . . .	466	Total Equity Capital and Reserves: . . . . .	3,111
Total Assets: . . . . .	37,632	Total Liabilities and Capital: . . . . .	37,632
Total Trust Assets: . . . . .	1,702	Number of Shares Outstanding: . . . . .	4,000

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

**Branches in Town:** Two    **Other Branches:** Bradford

## The Citizens Bank Batesville, AR

Telephone: 793-4441  
FAX: 698-6299  
Population: 9,100

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

**CEO/Pres:** Woody Castleberry  
**EVP:** David Hidy  
**SVP:** David Ford

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

Cash and Due From: . . . . . 6,274	Deposits: . . . . . 167,107
Federal Funds and Repos: . . . . . 2,310	Federal Funds and Borrowings: . . . . . 5,086
Investments: . . . . . 61,715	Other Liabilities: . . . . . 412
Total Loans: . . . . . 110,203	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 4,609	Total Liabilities: . . . . . 172,605
Other Real Estate: . . . . . 1,170	
Other Assets: . . . . . 2,182	Total Equity Capital and Reserves: . . . 15,858
Total Assets: . . . . . 188,463	Total Liabilities and Capital: . . . . . 188,463
Total Trust Assets: . . . . . 13,538	Number of Shares Outstanding: . . . . . 14,000

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

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

## Bank of Bearden Bearden, AR

Telephone: 687-2233  
FAX: 687-2474  
Population: 1,180

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

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

Trust Department: No

Bank Holding Company  
None

**Chm/CEO/Pres:** Rick Green  
**EVP:** Ken Riley

**VP:** Susan Lusby

Cash and Due From: . . . . . 1,764	Deposits: . . . . . 17,629
Federal Funds and Repos: . . . . . 4,850	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 6,667	Other Liabilities: . . . . . 48
Total Loans: . . . . . 8,619	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 89	Total Liabilities: . . . . . 17,677
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 115	Total Equity Capital and Reserves: . . . 4,427
Total Assets: . . . . . 22,104	Total Liabilities and Capital: . . . . . 22,104
Total Trust Assets: . . . . . 0	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  
FAX: 882-8500  
Population: 4,500

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/Pres:** J. Darrell Hall  
**EVP:** J. Fred Campbell

**VP/Cash:** Anna Spradlin  
**VP:** Betty Liddle  
**VP:** Dewitt Yingling

Cash and Due From: . . . . .	2,367	Deposits: . . . . .	48,872
Federal Funds and Repos: . . . . .	900	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	16,576	Other Liabilities: . . . . .	231
Total Loans: . . . . .	34,413	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	559	Total Liabilities: . . . . .	49,103
Other Real Estate: . . . . .	123		
Other Assets: . . . . .	508	Total Equity Capital and Reserves: . . .	6,343
Total Assets: . . . . .	55,446	Total Liabilities and Capital: . . . . .	55,446
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . .	20,000

**Directors:** E. H. Abington, II, Doyle Burns, Millan Burrow, H. Leroy Doff, J. Darrell Hall, Lee Hayes, James Rakes, Reynie Rutledge

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

## First State Bank Beebe, AR

Telephone: 882-6406  
FAX: 882-6892  
Population: 4,500

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

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

Member of Federal Reserve System

Trust Department: Yes

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

**Chm/CEO/Pres/TO:** Garland Kirkpatrick  
**SVP:** David Miller

**VP:** Mark Lay  
**VP/Cash:** Marilyn Cole

Cash and Due From: . . . . .	2,450	Deposits: . . . . .	39,950
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	7,028
Investments: . . . . .	19,648	Other Liabilities: . . . . .	1,650
Total Loans: . . . . .	27,504	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	627	Total Liabilities: . . . . .	48,628
Other Real Estate: . . . . .	7		
Other Assets: . . . . .	2,162	Total Equity Capital and Reserves: . . .	3,770
Total Assets: . . . . .	52,398	Total Liabilities and Capital: . . . . .	52,398
Total Trust Assets: . . . . .	97	Number of Shares Outstanding: . . . .	50,000

**Directors:** Ruth L. Couch, Grace Crouch, Walter England, E. M. Holman, Jr., 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  
FAX: 778-6447  
Population: 18,177

146 W. South Street  
P. O. Box 9  
72018-0009

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/Cash:** Russell Coleman  
**SVP:** Harry McCormick

**SVP:** Barbara Weaver  
**VP:** Joann Standfill

Cash and Due From: . . . . .	12,162	Deposits: . . . . .	179,071
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	1,210
Investments: . . . . .	72,894	Other Liabilities: . . . . .	662
Total Loans: . . . . .	108,337	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	2,096	Total Liabilities: . . . . .	180,943
Other Real Estate: . . . . .	236	Total Equity Capital and Reserves: . . .	16,920
Other Assets: . . . . .	2,138	Total Liabilities and Capital: . . . . .	197,863
Total Assets: . . . . .	197,863	Number of Shares Outstanding: . . .	132,000
Total Trust Assets: . . . . .	0		

**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:** Four      **Other Branches:** Bryant, Hot Springs Village

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

Telephone: 778-0411  
FAX: 776-5433  
Population: 18,177

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 Bancshares of Benton, Inc., Benton, AR

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

**SVP:** Debra Keen  
**TO:** Ray Pennington

Cash and Due From: . . . . .	2,605	Deposits: . . . . .	82,231
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	5,907
Investments: . . . . .	43,425	Other Liabilities: . . . . .	393
Total Loans: . . . . .	48,532	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,294	Total Liabilities: . . . . .	88,531
Other Real Estate: . . . . .	6	Total Equity Capital and Reserves: . . .	8,314
Other Assets: . . . . .	983	Total Liabilities and Capital: . . . . .	96,845
Total Assets: . . . . .	96,845	Number of Shares Outstanding: . . . . .	72,940
Total Trust Assets: . . . . .	1,947		

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

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

## Bank of Bentonville Bentonville, AR

Telephone: 273-3331  
FAX: 271-1315  
Population: 13,000

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  
**EVP:** Jim Cargill

**SVP:** Kenny Hancock  
**SVP/Oper:** Jill March  
**Cash:** Karen Clark

Cash and Due From: . . . . .	13,175	Deposits: . . . . .	311,941
Federal Funds and Repos: . . . . .	21,000	Federal Funds and Borrowings: . . . . .	30,398
Investments: . . . . .	101,282	Other Liabilities: . . . . .	2,109
Total Loans: . . . . .	240,133	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	3,430	Total Liabilities: . . . . .	344,448
Other Real Estate: . . . . .	27		
Other Assets: . . . . .	3,925	Total Equity Capital and Reserves: . . . . .	38,524
Total Assets: . . . . .	382,972	Total Liabilities and Capital: . . . . .	382,972
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	78,400

**Directors:** E. R. Adair, James Arkins, George Billingsley, Max Burger, Ralph Dunn, Kirk Dupps, David Glass, Gary Newman, Joe Peters, Donald E. Walker, Jim Walton

**Branches in Town:** Two    **Other Branches:** Bella Vista (2), Centerton, Gravette

## Bank of Blevins Blevins, AR

Telephone: 874-2541  
FAX: 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

**Chm:** Thomas E. Hays, Jr.  
**CEO/Pres:** Mike Stephens

**Cash:** Nell Stephens

Cash and Due From: . . . . .	290	Deposits: . . . . .	11,988
Federal Funds and Repos: . . . . .	100	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	6,649	Other Liabilities: . . . . .	59
Total Loans: . . . . .	5,851	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	307	Total Liabilities: . . . . .	12,047
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	159	Total Equity Capital and Reserves: . . . . .	1,309
Total Assets: . . . . .	13,356	Total Liabilities and Capital: . . . . .	13,356
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  
FAX: 763-3500  
Population: 23,000

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  
**VP:** Glenda Eubanks  
**VPTO:** Ron Dawson

Cash and Due From: . . . . . 3,096	Deposits: . . . . . 104,883
Federal Funds and Repos: . . . . . 200	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 52,708	Other Liabilities: . . . . . 496
Total Loans: . . . . . 55,248	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,554	Total Liabilities: . . . . . 105,379
Other Real Estate: . . . . . 2,858	
Other Assets: . . . . . 1,991	Total Equity Capital and Reserves: . . . 12,276
Total Assets: . . . . . 117,655	Total Liabilities and Capital: . . . . . 117,655
Total Trust Assets: . . . . . 19,422	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., Harold Sudbury, Jr.

**Branches in Town:** Three    **Other Branches:** Gosnell

## Citizens Bank Booneville, AR

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

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

Charter Number: 397  
Date: April 18, 191C  
County: Logan

Trust Department: Yes

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

**Chm/CEO/Pres:** Jeral L. Hampton

**SVP/Cash:** Bill Mitchell

Cash and Due From: . . . . . 1,736	Deposits: . . . . . 74,195
Federal Funds and Repos: . . . . . 2,200	Federal Funds and Borrowings: . . . . . 740
Investments: . . . . . 30,151	Other Liabilities: . . . . . 664
Total Loans: . . . . . 46,010	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 894	Total Liabilities: . . . . . 75,599
Other Real Estate: . . . . . 239	
Other Assets: . . . . . 1,597	Total Equity Capital and Reserves: . . . 7,228
Total Assets: . . . . . 82,827	Total Liabilities and Capital: . . . . . 82,827
Total Trust Assets: . . . . . 0	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:** Magazine, Ratcliff

**The Bank of Bradley  
Bradley, AR**

Telephone: 894-3322  
FAX: 894-3324  
Population: 568

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 Due From: . . . . .	930	Deposits: . . . . .	10,057
Federal Funds and Repos: . . . . .	2,000	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	2,247	Other Liabilities: . . . . .	30
Total Loans: . . . . .	5,507	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	294	Total Liabilities: . . . . .	10,087
Other Real Estate: . . . . .	56	Total Equity Capital and Reserves: . . . . .	1,054
Other Assets: . . . . .	107	Total Liabilities and Capital: . . . . .	11,141
Total Assets: . . . . .	11,141	Number of Shares Outstanding: . . . . .	10,000
Total Trust Assets: . . . . .	0		

**Directors:** Gerald E. Crabtree, Billie Pierce, Lane Pierce

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

**Bank of Brinkley  
Brinkley, AR**

Telephone: 734-3133  
FAX: 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

**Chm/CEO:** A. H. Rusher  
**Pres:** Gus Rusher

**Cash:** Bently Manatt

Cash and Due From: . . . . .	2,906	Deposits: . . . . .	56,143
Federal Funds and Repos: . . . . .	1,500	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	38,834	Other Liabilities: . . . . .	228
Total Loans: . . . . .	21,076	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	503	Total Liabilities: . . . . .	56,371
Other Real Estate: . . . . .	0	Total Equity Capital and Reserves: . . . . .	9,695
Other Assets: . . . . .	1,247	Total Liabilities and Capital: . . . . .	66,066
Total Assets: . . . . .	66,066	Number of Shares Outstanding: . . . . .	23,055
Total Trust Assets: . . . . .	0		

**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  
FAX: 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: Judy Brown

VP: Steve Lawrence  
AVP: Amy Brann

Cash and Due From: . . . . .	372	Deposits: . . . . .	19,649
Federal Funds and Repos: . . . . .	1,150	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	3,923	Other Liabilities: . . . . .	72
Total Loans: . . . . .	14,433	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,231	Total Liabilities: . . . . .	19,721
Other Real Estate: . . . . .	121		
Other Assets: . . . . .	617	Total Equity Capital and Reserves: . . . . .	2,126
Total Assets: . . . . .	21,847	Total Liabilities and Capital: . . . . .	21,847
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	91,500

**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  
FAX: 843-2964  
Population: 8,319

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

Charter Number: 12C  
Date: March 23, 1903  
County: Lonoke

Trust Department: Yes

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

Chm/CEO/Pres: James M. Park  
SVP: William E. Williams  
SVP/Cash: Joe W. Park

VP: Freda Joyner  
Aud: Oleta Kinder  
TO: Jan McGough

Cash and Due From: . . . . .	3,751	Deposits: . . . . .	100,132
Federal Funds and Repos: . . . . .	2,275	Federal Funds and Borrowings: . . . . .	4,658
Investments: . . . . .	45,732	Other Liabilities: . . . . .	600
Total Loans: . . . . .	60,557	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	2,160	Total Liabilities: . . . . .	105,390
Other Real Estate: . . . . .	62		
Other Assets: . . . . .	1,632	Total Equity Capital and Reserves: . . . . .	10,779
Total Assets: . . . . .	116,169	Total Liabilities and Capital: . . . . .	116,169
Total Trust Assets: . . . . .	619	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



**Citizens Bank & Trust  
Carlisle, AR**

Telephone: 552-7571  
FAX: 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  
Grand Prairie Bancshares, Inc., Little Rock, AR

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

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

Cash and Due From: . . . . .	1,622	Deposits: . . . . .	45,528
Federal Funds and Repos: . . . . .	1,265	Federal Funds and Borrowings: . . . . .	1,109
Investments: . . . . .	18,329	Other Liabilities: . . . . .	234
Total Loans: . . . . .	30,969	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	214	Total Liabilities: . . . . .	46,871
Other Real Estate: . . . . .	14		
Other Assets: . . . . .	855	Total Equity Capital and Reserves: . . . . .	6,397
Total Assets: . . . . .	53,268	Total Liabilities and Capital: . . . . .	53,268
Total Trust Assets: . . . . .	12,074	Number of Shares Outstanding: . . . . .	39,000

**Directors:** Daniel C. Horton, 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  
FAX: 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

**SVP/Cash:** Clifton Crabtree

Cash and Due From: . . . . .	645	Deposits: . . . . .	29,690
Federal Funds and Repos: . . . . .	1,275	Federal Funds and Borrowings: . . . . .	5,592
Investments: . . . . .	12,584	Other Liabilities: . . . . .	181
Total Loans: . . . . .	23,637	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	282	Total Liabilities: . . . . .	35,463
Other Real Estate: . . . . .	137		
Other Assets: . . . . .	354	Total Equity Capital and Reserves: . . . . .	3,451
Total Assets: . . . . .	38,914	Total Liabilities and Capital: . . . . .	38,914
Total Trust Assets: . . . . .	2,334	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  
FAX: 965-2205  
Population: 2,123

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  
**VP/Aud:** Margie Hiatt

**VP:** J. Sherman Hiatt, II  
**Cash:** Angie Haynes

Cash and Due From: . . . . .	1,165	Deposits: . . . . .	60,378
Federal Funds and Repos: . . . . .	2,135	Federal Funds and Borrowings: . . . . .	1,411
Investments: . . . . .	27,624	Other Liabilities: . . . . .	316
Total Loans: . . . . .	33,199	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	995	Total Liabilities: . . . . .	62,105
Other Real Estate: . . . . .	65	Total Equity Capital and Reserves: . . . . .	6,690
Other Assets: . . . . .	3,612	Total Liabilities and Capital: . . . . .	68,795
Total Assets: . . . . .	68,795	Number of Shares Outstanding: . . . . .	12,000
Total Trust Assets: . . . . .	498		

**Directors:** Eddie Anderson, Michael F. Flynn, J. Sherman Hiatt, II, Joe S. Hiatt, Joe O. Larkin, John A. McDonald, Joe Medlock

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

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

Telephone: 747-3319  
FAX: 747-3498  
Population: 2,500

297 Madison  
P. O. Box 280  
72029-0280

Charter Number: 211  
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

**Cash:** Estelle Catlett

Cash and Due From: . . . . .	1,347	Deposits: . . . . .	22,082
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	385
Investments: . . . . .	18,651	Other Liabilities: . . . . .	191
Total Loans: . . . . .	4,285	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	241	Total Liabilities: . . . . .	22,658
Other Real Estate: . . . . .	8	Total Equity Capital and Reserves: . . . . .	2,302
Other Assets: . . . . .	428	Total Liabilities and Capital: . . . . .	24,960
Total Assets: . . . . .	24,960	Number of Shares Outstanding: . . . . .	6,000
Total Trust Assets: . . . . .	0		

**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  
FAX: 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  
**SVP/Cont/Cash:** Cameron D. McKeel

**SVP:** Denton E. Tumbleson  
**VP:** Donald M. Stimpson

Cash and Due From: . . . . . 3,392	Deposits: . . . . . 103,548
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 4,476
Investments: . . . . . 43,092	Other Liabilities: . . . . . 489
Total Loans: . . . . . 68,100	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 2,012	Total Liabilities: . . . . . 108,513
Other Real Estate: . . . . . 135	
Other Assets: . . . . . 1,837	Total Equity Capital and Reserves: . . . 10,055
Total Assets: . . . . . 118,568	Total Liabilities and Capital: . . . . . 118,568
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:** Booneville, Hartman, Lamar

## Farmers Bank and Trust Company Clarksville, AR

Telephone: 754-2020  
FAX: 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:** Lee White

**SVP:** Ron Collins  
**VP/Cash:** Nina Mason  
**TO:** Cindy Herron

Cash and Due From: . . . . . 2,340	Deposits: . . . . . 65,121
Federal Funds and Repos: . . . . . 3,350	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 31,303	Other Liabilities: . . . . . 346
Total Loans: . . . . . 31,106	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 634	Total Liabilities: . . . . . 65,467
Other Real Estate: . . . . . 1,771	
Other Assets: . . . . . 1,107	Total Equity Capital and Reserves: . . . 6,144
Total Assets: . . . . . 71,611	Total Liabilities and Capital: . . . . . 71,611
Total Trust Assets: . . . . . 723	Number of Shares Outstanding: . . . . . 5,495

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

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

## Clinton State Bank Clinton, AR

Telephone: 745-2441  
FAX: 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/Pres:** Charles W. Sharp

**VP/Cash:** Eileen Smiley

Cash and Due From: . . . . . 2,940	Deposits: . . . . . 58,434
Federal Funds and Repos: . . . . . 400	Federal Funds and Borrowings: . . . . . 240
Investments: . . . . . 30,086	Other Liabilities: . . . . . 203
Total Loans: . . . . . 27,592	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 833	Total Liabilities: . . . . . 58,877
Other Real Estate: . . . . . 1,203	
Other Assets: . . . . . 620	Total Equity Capital and Reserves: . . . 4,797
Total Assets: . . . . . 63,674	Total Liabilities and Capital: . . . . . 63,674
Total Trust Assets: . . . . . 0	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:** Damascus, Fairfield Bay, Shirley

## First Community Bank Conway, AR

Telephone: 450-9800  
FAX: 450-9664  
Population: 30,000

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:** Linda Linn  
**CEO/Pres:** Marcus J. McCain  
**VP:** Gary Westenhiser

**VP:** Wanda Fulmer  
**Cash:** Lee Milligan

Cash and Due From: . . . . . 2,292	Deposits: . . . . . 28,842
Federal Funds and Repos: . . . . . 4,725	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 7,660	Other Liabilities: . . . . . 229
Total Loans: . . . . . 17,543	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 445	Total Liabilities: . . . . . 29,071
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 205	Total Equity Capital and Reserves: . . . 3,799
Total Assets: . . . . . 32,870	Total Liabilities and Capital: . . . . . 32,870
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 36,000

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

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

## Corning Bank Corning, AR

Telephone: 857-3592  
FAX: 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  
**VChm:** Kelly G. Wright  
**EVP:** William Allen

**VP/Cont:** Lila Shockley  
**VP:** Don Guinn  
**VP:** Bob Lockwood  
**VP:** Louise Coleman

Cash and Due From: . . . . . 1,610	Deposits: . . . . . 50,191
Federal Funds and Repos: . . . . . 300	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 13,252	Other Liabilities: . . . . . 337
Total Loans: . . . . . 39,912	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 610	Total Liabilities: . . . . . 50,528
Other Real Estate: . . . . . 40	
Other Assets: . . . . . 960	Total Equity Capital and Reserves: . . . 6,156
Total Assets: . . . . . 56,684	Total Liabilities and Capital: . . . . . 56,684
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . 10,000

**Directors:** Larry Brewer, William E. Brewer, Mike Ford, George A. Haynes, Roy McSpadden, J. T. Meriwether, Frank J. Schreit, Jr., Donis Simpson, Charles E. Williamson, Kelly G. Wright

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

## First State Bank Crossett, AR

Telephone: 364-5131  
FAX: 364-6329  
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

Cash and Due From: . . . . . 1,649	Deposits: . . . . . 22,900
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 4,848	Other Liabilities: . . . . . 214
Total Loans: . . . . . 17,997	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 380	Total Liabilities: . . . . . 23,114
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 668	Total Equity Capital and Reserves: . . . 2,428
Total Assets: . . . . . 25,542	Total Liabilities and Capital: . . . . . 25,542
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . 100,000

**Directors:** Bill Barnett, Jimmy V. Fincher, Richard E. Griffin, Marolyn Lloyd, Mike McDaniels, James S. Nolley, Don Rodgers

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

## Danville State Bank Danville, AR

Telephone: 495-2236  
FAX: 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

**VP:** Jerry L. Smith  
**Cash:** Odean Parker

Cash and Due From: . . . . . 2,373	Deposits: . . . . . 90,270
Federal Funds and Repos: . . . . . 3,160	Federal Funds and Borrowings: . . . . . 89
Investments: . . . . . 23,571	Other Liabilities: . . . . . 599
Total Loans: . . . . . 71,673	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,001	Total Liabilities: . . . . . 90,958
Other Real Estate: . . . . . 219	
Other Assets: . . . . . 1,394	Total Equity Capital and Reserves: . . . 12,433
Total Assets: . . . . . 103,391	Total Liabilities and Capital: . . . . . 103,391
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . 10,000

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

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

## Arkansas Valley Bank Dardanelle, AR

Telephone: 229-2151  
FAX: 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/CEO:** George G. Gleason, II  
**Pres:** Larry M. Dicks

**VP:** Judy Elliott  
**Cash:** Dorothy Geibe

Cash and Due From: . . . . . 1,319	Deposits: . . . . . 30,347
Federal Funds and Repos: . . . . . 800	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 8,750	Other Liabilities: . . . . . 146
Total Loans: . . . . . 21,607	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 429	Total Liabilities: . . . . . 30,493
Other Real Estate: . . . . . 380	
Other Assets: . . . . . 451	Total Equity Capital and Reserves: . . . 3,243
Total Assets: . . . . . 33,736	Total Liabilities and Capital: . . . . . 33,736
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . 78,329

**Directors:** Gilroy S. Cornwell, Larry M. Dicks, George G. Gleason, II, Linda D. Gleason, 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  
FAX: 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:** H. M. Orsburn  
**VP:** V. E. Lambert

**VP:** Ronald L. Taylor  
**Cash:** Janelle Parker

Cash and Due From: . . . . .	1,314	Deposits: . . . . .	55,977
Federal Funds and Repos: . . . . .	4,725	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	36,564	Other Liabilities: . . . . .	264
Total Loans: . . . . .	20,864	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	456	Total Liabilities: . . . . .	56,241
Other Real Estate: . . . . .	107		
Other Assets: . . . . .	745	Total Equity Capital and Reserves: . . . . .	8,534
Total Assets: . . . . .	64,775	Total Liabilities and Capital: . . . . .	64,775
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

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

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

Telephone: 642-4423  
FAX: 642-2847  
Population: 4,612

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

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

Trust Department: No

Bank Holding Company  
First State Bancshares, Inc., DeQueen, AR

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

**VP:** Noel Bard  
**Cash:** Barbara Kitchens

Cash and Due From: . . . . .	848	Deposits: . . . . .	24,162
Federal Funds and Repos: . . . . .	1,010	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	12,245	Other Liabilities: . . . . .	150
Total Loans: . . . . .	12,260	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	489	Total Liabilities: . . . . .	24,312
Other Real Estate: . . . . .	58		
Other Assets: . . . . .	350	Total Equity Capital and Reserves: . . . . .	2,948
Total Assets: . . . . .	27,260	Total Liabilities and Capital: . . . . .	27,260
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	76,000

**Directors:** Gary Bell, 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  
FAX: 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  
**VChm:** Julian Brown  
**EVP:** Phil Stark

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

Cash and Due From: . . . . .	2,357	Deposits: . . . . .	69,086
Federal Funds and Repos: . . . . .	3,325	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	36,947	Other Liabilities: . . . . .	411
Total Loans: . . . . .	39,190	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	547	Total Liabilities: . . . . .	69,497
Other Real Estate: . . . . .	74		
Other Assets: . . . . .	1,634	Total Equity Capital and Reserves: . . . . .	14,577
Total Assets: . . . . .	84,074	Total Liabilities and Capital: . . . . .	84,074
Total Trust Assets: . . . . .	23,108	Number of Shares Outstanding: . . . . .	40,959

**Directors:** 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  
FAX: 752-8154  
Population: 989

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:** Bill Montgomery  
**VP:** Brenda Sprinkles  
**VP/Cash:** Wanda R. Tormey

Cash and Due From: . . . . .	3,121	Deposits: . . . . .	53,685
Federal Funds and Repos: . . . . .	6,400	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	6,628	Other Liabilities: . . . . .	196
Total Loans: . . . . .	44,606	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	879	Total Liabilities: . . . . .	53,881
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	421	Total Equity Capital and Reserves: . . . . .	8,174
Total Assets: . . . . .	62,055	Total Liabilities and Capital: . . . . .	62,055
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	70,000

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

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



**Bank of Delight  
Delight, AR**

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

2nd and Antioch  
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:** Darwin Hendrix  
**VChm:** Olen Hendrix

**EVP:** Larry May  
**SVP:** Gus Wingfield  
**Cash:** Jan Mitchell

Cash and Due From: . . . . .	1,740	Deposits: . . . . .	46,286
Federal Funds and Repos: . . . . .	3,500	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	26,654	Other Liabilities: . . . . .	405
Total Loans: . . . . .	18,334	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	244	Total Liabilities: . . . . .	46,691
Other Real Estate: . . . . .	33		
Other Assets: . . . . .	1,082	Total Equity Capital and Reserves: . . . . .	4,896
Total Assets: . . . . .	51,587	Total Liabilities and Capital: . . . . .	51,587
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  
FAX: 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  
**SVP:** Cathy Lay

**Cash:** Connie Defir  
**Aud:** Henry Lay  
**TO:** Tony Campagna

Cash and Due From: . . . . .	535	Deposits: . . . . .	15,596
Federal Funds and Repos: . . . . .	1,705	Federal Funds and Borrowings: . . . . .	106
Investments: . . . . .	11,257	Other Liabilities: . . . . .	180
Total Loans: . . . . .	4,228	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	305	Total Liabilities: . . . . .	15,882
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	270	Total Equity Capital and Reserves: . . . . .	2,418
Total Assets: . . . . .	18,300	Total Liabilities and Capital: . . . . .	18,300
Total Trust Assets: . . . . .	89	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

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

**First State Bank of Dermott  
Dermott, AR**

Telephone: 538-3221  
FAX: 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, M.D.  
**CEO/Pres:** Tom H. Grumbles

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

Cash and Due From: . . . . .	1,336	Deposits: . . . . .	20,111
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	434
Investments: . . . . .	9,780	Other Liabilities: . . . . .	138
Total Loans: . . . . .	11,335	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	285	Total Liabilities: . . . . .	20,683
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	546	Total Equity Capital and Reserves: . . .	2,599
Total Assets: . . . . .	23,282	Total Liabilities and Capital: . . . . .	23,282
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, M.D., Mary K. Tucker

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

**Farmers & Merchants Bank  
Des Arc, AR**

Telephone: 256-4191  
FAX: 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:** Sherod S. White  
**CEO/Pres/TO:** James N. Thomason

**Cash:** Dora M. Holloway

Cash and Due From: . . . . .	1,017	Deposits: . . . . .	27,776
Federal Funds and Repos: . . . . .	1,695	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	14,806	Other Liabilities: . . . . .	136
Total Loans: . . . . .	16,535	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	366	Total Liabilities: . . . . .	27,912
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	614	Total Equity Capital and Reserves: . . .	7,121
Total Assets: . . . . .	35,033	Total Liabilities and Capital: . . . . .	35,033
Total Trust Assets: . . . . .	10,484	Number of Shares Outstanding: . . . .	78,819

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

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

**Dumas State Bank  
Dumas, AR**

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

Hwy. 65 & 54  
P. O. Box 915  
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:** Dennis H. Ferguson

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

Cash and Due From: . . . . .	1,128	Deposits: . . . . .	22,301
Federal Funds and Repos: . . . . .	4,140	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	6,279	Other Liabilities: . . . . .	260
Total Loans: . . . . .	12,676	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	359	Total Liabilities: . . . . .	22,561
Other Real Estate: . . . . .	37		
Other Assets: . . . . .	573	Total Equity Capital and Reserves: . . . . .	2,631
Total Assets: . . . . .	25,192	Total Liabilities and Capital: . . . . .	25,192
Total Trust Assets: . . . . .	242	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  
FAX: 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:** Glenda Owen

Cash and Due From: . . . . .	1,886	Deposits: . . . . .	43,412
Federal Funds and Repos: . . . . .	3,160	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	24,193	Other Liabilities: . . . . .	107
Total Loans: . . . . .	19,274	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	828	Total Liabilities: . . . . .	43,519
Other Real Estate: . . . . .	43		
Other Assets: . . . . .	918	Total Equity Capital and Reserves: . . . . .	6,783
Total Assets: . . . . .	50,302	Total Liabilities and Capital: . . . . .	50,302
Total Trust Assets: . . . . .	13,713	Number of Shares Outstanding: . . . . .	40,000

**Directors:** L. Ashton Adcock, Loral M. Adcock, J. E. Allmon, Jr., 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:** One    **Other Branches:** None

**First Southern Bank  
Earle, AR**

Telephone: 792-8613  
 FAX: 735-8860  
 Population: 3,600

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. "Buddy" Morrison  
**CEO/Pres:** John E. Gregson

**EVP:** Chris Lehman  
**SVP:** Mary F. Davis

Cash and Due From: . . . . .	2,389	Deposits: . . . . .	32,490
Federal Funds and Repos: . . . . .	7,200	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	9,255	Other Liabilities: . . . . .	181
Total Loans: . . . . .	18,747	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	995	Total Liabilities: . . . . .	32,671
Other Real Estate: . . . . .	256	Total Equity Capital and Reserves: . . . . .	6,730
Other Assets: . . . . .	559	Total Liabilities and Capital: . . . . .	39,401
Total Assets: . . . . .	39,401	Number of Shares Outstanding: . . . . .	100,000
Total Trust Assets: . . . . .	0		

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

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

**The Delta State Bank  
Elaine, AR**

Telephone: 827-3397  
 FAX: None  
 Population: 843

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 Due From: . . . . .	1,010	Deposits: . . . . .	1,122
Federal Funds and Repos: . . . . .	404	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	498	Other Liabilities: . . . . .	0
Total Loans: . . . . .	230	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	0	Total Liabilities: . . . . .	1,122
Other Real Estate: . . . . .	0	Total Equity Capital and Reserves: . . . . .	1,023
Other Assets: . . . . .	3	Total Liabilities and Capital: . . . . .	2,145
Total Assets: . . . . .	2,145	Number of Shares Outstanding: . . . . .	1,600
Total Trust Assets: . . . . .	0		

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

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

**The Exchange Bank & Trust Company  
El Dorado, AR**

Telephone: 862-6683  
FAX: 862-6688  
Population: 25,000

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

**Chm:** Robert P. Taylor  
**CEO/Pres:** John Sinclair  
**SVP:** Carolyn Beavers  
**SVP/Cash:** Yvonne Eudy

**SVP:** Ken Goudy  
**SVP:** R. Douglas Wright  
**TO:** David Henry

Cash and Due From: . . . . .	4,243	Deposits: . . . . .	96,631
Federal Funds and Repos: . . . . .	4,550	Federal Funds and Borrowings: . . . . .	2,025
Investments: . . . . .	49,875	Other Liabilities: . . . . .	803
Total Loans: . . . . .	48,666	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	840	Total Liabilities: . . . . .	99,459
Other Real Estate: . . . . .	43	Total Equity Capital and Reserves: . . . . .	12,321
Other Assets: . . . . .	3,563	Total Liabilities and Capital: . . . . .	111,780
Total Assets: . . . . .	111,780	Number of Shares Outstanding: . . . . .	40,000
Total Trust Assets: . . . . .	23,161		

**Directors:** Ted Davis, George Haefner, D. R. James, Clara Jones, 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  
FAX: 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/Pres:** Joel L. Bunch

**Cash:** Dolores A. Lankford

Cash and Due From: . . . . .	1,343	Deposits: . . . . .	33,377
Federal Funds and Repos: . . . . .	650	Federal Funds and Borrowings: . . . . .	756
Investments: . . . . .	9,548	Other Liabilities: . . . . .	133
Total Loans: . . . . .	24,967	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	807	Total Liabilities: . . . . .	34,266
Other Real Estate: . . . . .	0	Total Equity Capital and Reserves: . . . . .	3,442
Other Assets: . . . . .	393	Total Liabilities and Capital: . . . . .	37,708
Total Assets: . . . . .	37,708	Number of Shares Outstanding: . . . . .	10,000
Total Trust Assets: . . . . .	0		

**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  
FAX: 842-2422  
Population: 3,362

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  
**VP:** Otha Frizzell

**VP:** Bobby Montgomery  
**Cash:** Sheila Rice

Cash and Due From: . . . . . 1,458	Deposits: . . . . . 25,634
Federal Funds and Repos: . . . . . 2,445	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 5,368	Other Liabilities: . . . . . 164
Total Loans: . . . . . 18,836	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 383	Total Liabilities: . . . . . 25,798
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 454	Total Equity Capital and Reserves: . . . 3,146
Total Assets: . . . . . 28,944	Total Liabilities and Capital: . . . . . 28,944
Total Trust Assets: . . . . . 0	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  
FAX: 355-8509  
Population: 3,400

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  
**CEO/Pres:** Gene Keith

**VChm:** Charles F. Poole  
**VP/Cash:** Claudene Stephens

Cash and Due From: . . . . . 657	Deposits: . . . . . 21,892
Federal Funds and Repos: . . . . . 750	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 13,348	Other Liabilities: . . . . . 81
Total Loans: . . . . . 9,656	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 523	Total Liabilities: . . . . . 21,973
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 366	Total Equity Capital and Reserves: . . . 3,327
Total Assets: . . . . . 25,300	Total Liabilities and Capital: . . . . . 25,300
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  
FAX: 253-6947  
Population: 1,989

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/CEO/Pres:** John F. Cross  
**SVP:** Gary Kleck  
**VP:** Jay Smith  
**VP:** Diane McClelland

**VP:** Dave Baker  
**VP:** Sue Clark  
**VP:** Marlene Warzecha  
**Cash:** Reba Pyatt

Cash and Due From: . . . . . 2,626	Deposits: . . . . . 63,322
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 20,537	Other Liabilities: . . . . . 322
Total Loans: . . . . . 46,090	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 543	Total Liabilities: . . . . . 63,644
Other Real Estate: . . . . . 5	
Other Assets: . . . . . 837	Total Equity Capital and Reserves: . . . 6,994
Total Assets: . . . . . 70,638	Total Liabilities and Capital: . . . . . 70,638
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 4,000

**Directors:** James D. Bird, A. J. Clark, Claude C. Cross, John F. Cross, Ruth F. Cross, Tom Dees, Lewis E. Epley, Rex A. Gustin, 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  
FAX: 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/Pres:** A. L. Hoaney

**Cash:** Frances M. Estes

Cash and Due From: . . . . . 640	Deposits: . . . . . 8,843
Federal Funds and Repos: . . . . . 220	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 3,101	Other Liabilities: . . . . . 74
Total Loans: . . . . . 5,638	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 139	Total Liabilities: . . . . . 8,917
Other Real Estate: . . . . . 83	
Other Assets: . . . . . 117	Total Equity Capital and Reserves: . . . 1,021
Total Assets: . . . . . 9,938	Total Liabilities and Capital: . . . . . 9,938
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  
FAX: 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 K. Black

**CEO/Pres:** Dick McLelland

Cash and Due From: . . . . .	2,402	Deposits: . . . . .	56,959
Federal Funds and Repos: . . . . .	995	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	21,909	Other Liabilities: . . . . .	483
Total Loans: . . . . .	35,580	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	2,129	Total Liabilities: . . . . .	57,442
Other Real Estate: . . . . .	240	Total Equity Capital and Reserves: . . . . .	7,413
Other Assets: . . . . .	1,600	Total Liabilities and Capital: . . . . .	64,855
Total Assets: . . . . .	64,855	Number of Shares Outstanding: . . . . .	25,000
Total Trust Assets: . . . . .	0		

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

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

### McIlroy Bank & Trust Fayetteville, AR

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

One McIlroy 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:** Warren Fields

**SVP:** Gary Head  
**SVP:** Kim Simpson  
**Cash:** Larry Roberts

Cash and Due From: . . . . .	10,196	Deposits: . . . . .	203,860
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	14,880
Investments: . . . . .	50,965	Other Liabilities: . . . . .	1,597
Total Loans: . . . . .	175,631	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	3,171	Total Liabilities: . . . . .	220,337
Other Real Estate: . . . . .	315	Total Equity Capital and Reserves: . . . . .	22,447
Other Assets: . . . . .	2,506	Total Liabilities and Capital: . . . . .	242,784
Total Assets: . . . . .	242,784	Number of Shares Outstanding: . . . . .	350,692
Total Trust Assets: . . . . .	0		

**Directors:** Larry Bittle, Frank Broyles, Cary Collier, James C. Glen, Millard Goff, Ann Henry, James D. Mashburn, Paul Pinneo, Charles Scharlau, James Stewart, 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  
FAX: 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.  
**EVP/Cash:** Sheila Harrison

**VP:** David Ramer

Cash and Due From: . . . . . 937	Deposits: . . . . . 38,780
Federal Funds and Repos: . . . . . 740	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 21,672	Other Liabilities: . . . . . 483
Total Loans: . . . . . 17,879	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 431	Total Liabilities: . . . . . 39,263
Other Real Estate: . . . . . 308	
Other Assets: . . . . . 1,490	Total Equity Capital and Reserves: . . . . 4,194
Total Assets: . . . . . 43,457	Total Liabilities and Capital: . . . . . 43,457
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  
FAX: 352-5202  
Population: 4,729

200 W. Fourth Street  
71742

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/Cash:** Wanda Smurl

Cash and Due From: . . . . . 1,963	Deposits: . . . . . 38,102
Federal Funds and Repos: . . . . . 1,881	Federal Funds and Borrowings: . . . . . 2,341
Investments: . . . . . 18,452	Other Liabilities: . . . . . 217
Total Loans: . . . . . 20,848	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,152	Total Liabilities: . . . . . 40,660
Other Real Estate: . . . . . 46	
Other Assets: . . . . . 601	Total Equity Capital and Reserves: . . . . 4,283
Total Assets: . . . . . 44,943	Total Liabilities and Capital: . . . . . 44,943
Total Trust Assets: . . . . . 822	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  
FAX: 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 L. Pratt  
**EVP:** J. C. Campbell  
**CFO/SVP:** Kim Linam

**Cash/Oper:** Donna Garner  
**TO:** Nelle Surguine

Cash and Due From: . . . . .	2,049	Deposits: . . . . .	47,862
Federal Funds and Repos: . . . . .	2,750	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	20,761	Other Liabilities: . . . . .	726
Total Loans: . . . . .	27,180	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,645	Total Liabilities: . . . . .	48,588
Other Real Estate: . . . . .	646		
Other Assets: . . . . .	523	Total Equity Capital and Reserves: . . . . .	6,966
Total Assets: . . . . .	55,554	Total Liabilities and Capital: . . . . .	55,554
Total Trust Assets: . . . . .	307	Number of Shares Outstanding: . . . . .	24,000

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

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

## Planters & Merchants Bank Gillett, AR

Telephone: 548-2211  
FAX: 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  
**VChm:** Frank C. Wolfe

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

Cash and Due From: . . . . .	748	Deposits: . . . . .	16,066
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	415
Investments: . . . . .	3,033	Other Liabilities: . . . . .	127
Total Loans: . . . . .	14,153	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	213	Total Liabilities: . . . . .	16,608
Other Real Estate: . . . . .	120		
Other Assets: . . . . .	406	Total Equity Capital and Reserves: . . . . .	2,065
Total Assets: . . . . .	18,673	Total Liabilities and Capital: . . . . .	18,673
Total Trust Assets: . . . . .	0	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  
FAX: 356-2211  
Population: 1,482

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

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

Trust Department: No

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

**Chm:** Irvin C. Bainum

**CEO/Pres:** Harold A. Smith

Cash and Due From: . . . . .	1,568	Deposits: . . . . .	40,302
Federal Funds and Repos: . . . . .	1,700	Federal Funds and Borrowings: . . . . .	270
Investments: . . . . .	9,183	Other Liabilities: . . . . .	94
Total Loans: . . . . .	31,473	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	826	Total Liabilities: . . . . .	40,666
Other Real Estate: . . . . .	63	Total Equity Capital and Reserves: . . . . .	4,498
Other Assets: . . . . .	351	Total Liabilities and Capital: . . . . .	45,164
Total Assets: . . . . .	45,164	Number of Shares Outstanding: . . . . .	4,000
Total Trust Assets: . . . . .	0		

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

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

**First State Bank  
Gould, AR**

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

340 S. Main Street  
P. O. 665  
71643-0665

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:** Dennis Ferguson  
**VP:** Dwayne Snyder

**VP:** John Shannon  
**Cash:** Donna Robertson

Cash and Due From: . . . . .	985	Deposits: . . . . .	15,640
Federal Funds and Repos: . . . . .	4,795	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	3,152	Other Liabilities: . . . . .	140
Total Loans: . . . . .	7,564	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	572	Total Liabilities: . . . . .	15,780
Other Real Estate: . . . . .	0	Total Equity Capital and Reserves: . . . . .	1,498
Other Assets: . . . . .	210	Total Liabilities and Capital: . . . . .	17,278
Total Assets: . . . . .	17,278	Number of Shares Outstanding: . . . . .	24,000
Total Trust Assets: . . . . .	0		

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

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

**Bank of Gravett  
Gravette, AR**

Telephone: 787-5251  
FAX: 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

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

**VP:** Jim A. Edmondson  
**Cash:** Larry L. Wilmoth  
**AVP:** Rick Pollreis

Cash and Due From: . . . . .	2,760	Deposits: . . . . .	72,821
Federal Funds and Repos: . . . . .	9,545	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	26,540	Other Liabilities: . . . . .	621
Total Loans: . . . . .	44,250	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	649	Total Liabilities: . . . . .	73,442
Other Real Estate: . . . . .	112	Total Equity Capital and Reserves: . . . . .	11,609
Other Assets: . . . . .	1,195	Total Liabilities and Capital: . . . . .	85,051
Total Assets: . . . . .	85,051	Number of Shares Outstanding: . . . . .	4,000
Total Trust Assets: . . . . .	0		

**Directors:** Phillip Chastain, Geroge Cowgur, Albert Dunagin, Jim A. 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  
FAX: 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:** Elizabeth Wilkinson  
**Pres:** Stanhope Wilkinson  
**CFO/Cash/TO:** Edward Wilkinson

**VP:** Tresa Lowe  
**AVP:** Kenny Hollomon

Cash and Due From: . . . . .	1,839	Deposits: . . . . .	82,058
Federal Funds and Repos: . . . . .	770	Federal Funds and Borrowings: . . . . .	726
Investments: . . . . .	46,808	Other Liabilities: . . . . .	482
Total Loans: . . . . .	45,576	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	984	Total Liabilities: . . . . .	83,266
Other Real Estate: . . . . .	123	Total Equity Capital and Reserves: . . . . .	14,245
Other Assets: . . . . .	1,411	Total Liabilities and Capital: . . . . .	97,511
Total Assets: . . . . .	97,511	Number of Shares Outstanding: . . . . .	7,500
Total Trust Assets: . . . . .	719		

**Directors:** Tresa Lowe, 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  
 FAX: 353-2314  
 Population: 2,200

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/VChm:** Fred Reed

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

Cash and Due From: . . . . . 1,254	Deposits: . . . . . 23,530
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 9,202	Other Liabilities: . . . . . 132
Total Loans: . . . . . 14,606	Subordinated Debt: . . . . . 300
Premises and Fixed Assets: . . . . . 889	Total Liabilities: . . . . . 23,962
Other Real Estate: . . . . . 262	
Other Assets: . . . . . 347	Total Equity Capital and Reserves: . . . . . 2,598
Total Assets: . . . . . 26,560	Total Liabilities and Capital: . . . . . 26,560
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 38,338

**Directors:** Charles L. Cabe, 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  
 FAX: 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 M. Wingard

**VP:** Velma J. Farmer  
**Cont:** Linda Stell

Cash and Due From: . . . . . 1,047	Deposits: . . . . . 30,521
Federal Funds and Repos: . . . . . 370	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 18,449	Other Liabilities: . . . . . 129
Total Loans: . . . . . 12,792	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 951	Total Liabilities: . . . . . 30,650
Other Real Estate: . . . . . 20	
Other Assets: . . . . . 433	Total Equity Capital and Reserves: . . . . . 3,412
Total Assets: . . . . . 34,062	Total Liabilities and Capital: . . . . . 34,062
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 22,260

**Directors:** P. E. Barnes, Phil Barnes, Joel W. Foote, Nancy C. Foote, W. E. Foote, Jr., William E. Johnson, Chris Jones, Jack H. Shell, John W. Spivey, Dan M. Wingard, Bobby J. Witherington

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

## Calhoun County Bank Hampton, AR

Telephone: 798-2207  
FAX: 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  
**VP:** Len Harrell

**VP:** Mary A. Johnston  
**VP/Cash:** Shirley Jones  
**VP:** Hazel Smith

Cash and Due From: . . . . .	1,385	Deposits: . . . . .	28,114
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	200
Investments: . . . . .	18,288	Other Liabilities: . . . . .	95
Total Loans: . . . . .	12,932	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	39	Total Liabilities: . . . . .	28,409
Other Real Estate: . . . . .	18		
Other Assets: . . . . .	299	Total Equity Capital and Reserves: . . . . .	4,552
Total Assets: . . . . .	32,961	Total Liabilities and Capital: . . . . .	32,961
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	4,000

**Directors:** L. D. Becton, Phillip J. Foster, Fay Harrell, Len Harrell, Searcy W. Harrell, Jr., B. Dickson Neal, Richard Smith, Jannette Strickland, D. W. Wells, H. M. Welsh

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

## Mercantile Bank Hardy, AR

Telephone: 856-2773  
FAX: 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

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

Cash and Due From: . . . . .	1,386	Deposits: . . . . .	19,994
Federal Funds and Repos: . . . . .	500	Federal Funds and Borrowings: . . . . .	158
Investments: . . . . .	4,485	Other Liabilities: . . . . .	114
Total Loans: . . . . .	14,638	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	804	Total Liabilities: . . . . .	20,266
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	464	Total Equity Capital and Reserves: . . . . .	2,011
Total Assets: . . . . .	22,277	Total Liabilities and Capital: . . . . .	22,277
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	10,400

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

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

## The Bank of Harrisburg Harrisburg, AR

Telephone: 578-2472  
FAX: 578-2049  
Population: 1,943

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 Due From: . . . . . 2,292	Deposits: . . . . . 33,598
Federal Funds and Repos: . . . . . 2,700	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 13,018	Other Liabilities: . . . . . 309
Total Loans: . . . . . 18,839	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 208	Total Liabilities: . . . . . 33,907
Other Real Estate: . . . . . 228	
Other Assets: . . . . . 586	Total Equity Capital and Reserves: . . . 3,964
Total Assets: . . . . . 37,871	Total Liabilities and Capital: . . . . . 37,871
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  
FAX: 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

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

Cash and Due From: . . . . . 4,387	Deposits: . . . . . 99,459
Federal Funds and Repos: . . . . . 700	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 37,787	Other Liabilities: . . . . . 407
Total Loans: . . . . . 63,307	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,934	Total Liabilities: . . . . . 99,866
Other Real Estate: . . . . . 394	
Other Assets: . . . . . 1,875	Total Equity Capital and Reserves: . . . 10,518
Total Assets: . . . . . 110,384	Total Liabilities and Capital: . . . . . 110,384
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 180,000

**Directors:** Bill Baker, Ralph Bowers, Jimmy R. Boze, John O. Campbell, Gary R. Dobson, Richard R. Hudson, Junior Lee, Jerry P. Maland, H. K. McCaleb, Jr., Bert M. Mullens, Ken Reeves, F. S. Stroope, III

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

### Hazen First State Bank Hazen, AR

Telephone: 255-4567  
FAX: 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/Pres:** Jerry Ray Hambrick

**Cash:** Nancy Kocourek

Cash and Due From: . . . . .	767	Deposits: . . . . .	16,523
Federal Funds and Repos: . . . . .	1,475	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	8,655	Other Liabilities: . . . . .	71
Total Loans: . . . . .	6,832	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	200	Total Liabilities: . . . . .	16,594
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	226	Total Equity Capital and Reserves: . . . . .	1,561
Total Assets: . . . . .	18,155	Total Liabilities and Capital: . . . . .	18,155
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	13,308

**Directors:** Vernon Giss, Tommy Hillman, Robert Koch, Robert Petter, W. R. Stephens, Jr.

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

### The Cleburne County Bank Heber Springs, AR

Telephone: 362-2456  
FAX: 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:** Dale Miller

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

Cash and Due From: . . . . .	2,961	Deposits: . . . . .	102,906
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	24
Investments: . . . . .	64,139	Other Liabilities: . . . . .	466
Total Loans: . . . . .	44,677	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	825	Total Liabilities: . . . . .	103,396
Other Real Estate: . . . . .	550		
Other Assets: . . . . .	1,605	Total Equity Capital and Reserves: . . . . .	11,361
Total Assets: . . . . .	114,757	Total Liabilities and Capital: . . . . .	114,757
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:** Concord, Greens Ferry



**Greers Ferry Lake State Bank  
Heber Springs, AR**

Telephone: 362-5883  
FAX: 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:** Wendall Cassell

**VP/Cash:** Patricia H. Davis  
**VP:** Carla P. Stiger

Cash and Due From: . . . . .	974	Deposits: . . . . .	29,888
Federal Funds and Repos: . . . . .	775	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	24,537	Other Liabilities: . . . . .	147
Total Loans: . . . . .	5,647	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	305	Total Liabilities: . . . . .	30,035
Other Real Estate: . . . . .	28		
Other Assets: . . . . .	653	Total Equity Capital and Reserves: . . . . .	2,884
Total Assets: . . . . .	32,919	Total Liabilities and Capital: . . . . .	32,919
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  
FAX: 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  
**SVP:** Jack Barber

**SVP:** Janice Parrott  
**VP:** Cathey Cox

Cash and Due From: . . . . .	1,837	Deposits: . . . . .	45,824
Federal Funds and Repos: . . . . .	180	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	18,241	Other Liabilities: . . . . .	228
Total Loans: . . . . .	27,837	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	977	Total Liabilities: . . . . .	46,052
Other Real Estate: . . . . .	398		
Other Assets: . . . . .	629	Total Equity Capital and Reserves: . . . . .	4,047
Total Assets: . . . . .	50,099	Total Liabilities and Capital: . . . . .	50,099
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	21,000

**Directors:** Harry L. Hastings, Jr., Horace Jewell, Bill G. Lynch, Catherine Owen

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

### Bank of Holly Grove Holly Grove, AR

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

510 Dr. Herd E. Stone Street  
P. O. Box 419  
72069-0419

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 Due From: . . . . .	755	Deposits: . . . . .	21,159
Federal Funds and Repos: . . . . .	500	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	10,080	Other Liabilities: . . . . .	210
Total Loans: . . . . .	12,644	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	114	Total Liabilities: . . . . .	21,369
Other Real Estate: . . . . .	23		
Other Assets: . . . . .	388	Total Equity Capital and Reserves: . . .	3,135
Total Assets: . . . . .	24,504	Total Liabilities and Capital: . . . . .	24,504
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  
FAX: 832-2577  
Population: 796

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

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

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

Cash and Due From: . . . . .	794	Deposits: . . . . .	30,413
Federal Funds and Repos: . . . . .	3,390	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	9,887	Other Liabilities: . . . . .	159
Total Loans: . . . . .	19,282	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	306	Total Liabilities: . . . . .	30,572
Other Real Estate: . . . . .	63		
Other Assets: . . . . .	299	Total Equity Capital and Reserves: . . .	3,449
Total Assets: . . . . .	34,021	Total Liabilities and Capital: . . . . .	34,021
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  
FAX: 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:** W. Darrell Meyer

**EVP:** Ralph E. White  
**SVP:** Jay L. Jones

Cash and Due From: . . . . . 16,690	Deposits: . . . . . 361,131
Federal Funds and Repos: . . . . . 8,200	Federal Funds and Borrowings: . . . . . 1,000
Investments: . . . . . 111,032	Other Liabilities: . . . . . 3,326
Total Loans: . . . . . 253,504	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 6,221	Total Liabilities: . . . . . 365,457
Other Real Estate: . . . . . 1,692	
Other Assets: . . . . . 6,185	Total Equity Capital and Reserves: . . . 38,067
Total Assets: . . . . . 403,524	Total Liabilities and Capital: . . . . . 403,524
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, Jr., Cecil W. Cupp, III, Gerald H. Fisher, Edwin P. Henry, Robert W. Kleinhenz, W. Darrell Meyer, Roy L. Murphy, Jack C. Porter, Jim Randall, Brooks T. Rice, John D. Selig, Ray S. Smith, Jr., Gary Thorson, Ralph E. White

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

## Bank of Hot Springs Hot Springs, AR

Telephone: 624-5501  
FAX: 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 M. Whipple  
**CEO/Pres:** Paul L. Offutt

**EVP:** Donald J. Tackett  
**SVP/Cash:** Makka L. Rutledge

Cash and Due From: . . . . . 3,413	Deposits: . . . . . 103,177
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 2,273
Investments: . . . . . 44,336	Other Liabilities: . . . . . 443
Total Loans: . . . . . 64,834	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,806	Total Liabilities: . . . . . 105,893
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 2,346	Total Equity Capital and Reserves: . . . 10,842
Total Assets: . . . . . 116,735	Total Liabilities and Capital: . . . . . 116,735
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 1,200

**Directors:** G. Latta Bachelor, Eldon Cooley, Dorsey Glover, Jim Latture, Jim McAdams, Paul L. Offutt, Sam Stathakis, Jr., Don Tackett, Ross M. Whipple

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

## First State Bank Huntsville, AR

Telephone: 738-2147  
FAX: 738-1255  
Population: 1,605

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

**VP/Sec:** Bessie Mathias  
**Cash:** Paul Mathias

Cash and Due From: . . . . . 501	Deposits: . . . . . 13,671
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 465
Investments: . . . . . 6,335	Other Liabilities: . . . . . 58
Total Loans: . . . . . 8,102	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 201	Total Liabilities: . . . . . 14,194
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 310	Total Equity Capital and Reserves: . . . 1,255
Total Assets: . . . . . 15,449	Total Liabilities and Capital: . . . . . 15,449
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . 10,000

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

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

## Peoples Bank Imboden, AR

Telephone: 869-2291  
FAX: 869-2179  
Population: 616

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

**Pres:** Bob Downing

Cash and Due From: . . . . . 997	Deposits: . . . . . 27,629
Federal Funds and Repos: . . . . . 1,580	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 6,272	Other Liabilities: . . . . . 74
Total Loans: . . . . . 20,122	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 676	Total Liabilities: . . . . . 27,703
Other Real Estate: . . . . . 61	
Other Assets: . . . . . 425	Total Equity Capital and Reserves: . . . 2,430
Total Assets: . . . . . 30,133	Total Liabilities and Capital: . . . . . 30,133
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . 6,600

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

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

**First Jacksonville Bank and Trust  
Jacksonville, AR**

Telephone: 982-4511  
FAX: 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 T. Wilson

**Cash:** Mary Verser  
**TO:** John McNee

Cash and Due From: . . . . .	5,702	Deposits: . . . . .	123,520
Federal Funds and Repos: . . . . .	1,600	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	64,430	Other Liabilities: . . . . .	939
Total Loans: . . . . .	61,819	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,661	Total Liabilities: . . . . .	124,459
Other Real Estate: . . . . .	58		
Other Assets: . . . . .	2,723	Total Equity Capital and Reserves: . . . . .	13,534
Total Assets: . . . . .	137,993	Total Liabilities and Capital: . . . . .	137,993
Total Trust Assets: . . . . .	43,605	Number of Shares Outstanding: . . . . .	39,120

**Directors:** Harry Dougherty, Bart Gray, Jr., Melda Rice, Kathy Williams, 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  
FAX: 446-2310  
Population: 519

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/CEO:** George G. Gleason, II  
**Pres:** Danny Criner

**SVP/Cash:** George Landrum  
**VP/Sec:** Inas Moseley

Cash and Due From: . . . . .	909	Deposits: . . . . .	37,887
Federal Funds and Repos: . . . . .	450	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	6,251	Other Liabilities: . . . . .	174
Total Loans: . . . . .	32,294	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	669	Total Liabilities: . . . . .	38,061
Other Real Estate: . . . . .	386		
Other Assets: . . . . .	686	Total Equity Capital and Reserves: . . . . .	3,584
Total Assets: . . . . .	41,645	Total Liabilities and Capital: . . . . .	41,645
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	2,340

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

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

### The Arkansas Bank Jonesboro, AR

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

515 West Washington  
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/COO:** Michael Taylor  
**VChm:** Steve Cox  
**EVP:** Larry Hurst

**VP:** Loyce Givson  
**VP:** Mark Turner  
**VP:** Marshall Wheeler

Cash and Due From: . . . . .	3,614	Deposits: . . . . .	94,002
Federal Funds and Repos: . . . . .	1,000	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	62,698	Other Liabilities: . . . . .	706
Total Loans: . . . . .	31,671	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,809	Total Liabilities: . . . . .	94,708
Other Real Estate: . . . . .	220		
Other Assets: . . . . .	3,498	Total Equity Capital and Reserves: . . .	9,802
Total Assets: . . . . .	104,510	Total Liabilities and Capital: . . . . .	104,510
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . .	75,000

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

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

### Citizens Bank of Jonesboro Jonesboro, AR

Telephone: 932-6603  
FAX: 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 Corporation, Jonesboro, AR

**Chm:** Herbert H. McAdams II  
**CEO/Pres:** Danny Williams  
**SVP:** Bill May  
**SVP:** Hal Tunstall

**SVP:** Ken Necessary  
**VP/Cont/Cash:** Terri Brown  
**TO:** David Daniel

Cash and Due From: . . . . .	9,118	Deposits: . . . . .	185,773
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	1,703
Investments: . . . . .	100,535	Other Liabilities: . . . . .	839
Total Loans: . . . . .	91,039	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	4,437	Total Liabilities: . . . . .	188,315
Other Real Estate: . . . . .	833		
Other Assets: . . . . .	2,852	Total Equity Capital and Reserves: . . .	20,499
Total Assets: . . . . .	208,814	Total Liabilities and Capital: . . . . .	208,814
Total Trust Assets: . . . . .	91,465	Number of Shares Outstanding: . . . .	217,000

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

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

## First Bank of Arkansas Jonesboro, AR

Telephone: 931-1000  
FAX: 931-9644  
Population: 46,535

2217 South Caraway Road  
72403-2400

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

Trust Department: No

Bank Holding Company  
Southwest Bancshares, Inc., Jonesboro, AR

**Chm/CEO/Pres:** Wallace W. Fowler  
**EVP:** Mark Fowler

**CFO/Sec:** Lloyd McCracken, Jr.

Cash and Due From: . . . . . 4,004	Deposits: . . . . . 82,293
Federal Funds and Repos: . . . . . 1,100	Federal Funds and Borrowings: . . . . . 1,735
Investments: . . . . . 20,915	Other Liabilities: . . . . . 367
Total Loans: . . . . . 62,421	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 2,398	Total Liabilities: . . . . . 84,395
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 1,703	Total Equity Capital and Reserves: . . . . . 8,146
Total Assets: . . . . . 92,541	Total Liabilities and Capital: . . . . . 92,541
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 10,000

**Directors:** Wayne F. Baker, Jama Fowler, Mark Fowler, Wallace W. Fowler, Raymond Heern, Al Heringer, Sam Hummelstein, Phil Jones, Ben Lamberth, Lloyd McCracken, Jr., Gene Vance, William C. Young

**Branches in Town:** Three    **Other Branches:** Caraway

## Mercantile Bank Jonesboro, AR

Telephone: 935-5521  
FAX: 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  
**EVP:** John Freeman  
**EVP:** Joe Turney

**SVP:** Gary Childers  
**SVP:** Sherry Gray  
**SVP/TO:** Craig Boone

Cash and Due From: . . . . . 9,677	Deposits: . . . . . 225,581
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 4,869
Investments: . . . . . 62,710	Other Liabilities: . . . . . 1,499
Total Loans: . . . . . 169,226	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 5,498	Total Liabilities: . . . . . 231,949
Other Real Estate: . . . . . 486	
Other Assets: . . . . . 12,592	Total Equity Capital and Reserves: . . . . . 28,240
Total Assets: . . . . . 260,189	Total Liabilities and Capital: . . . . . 260,189
Total Trust Assets: . . . . . 64,756	Number of Shares Outstanding: . . . . . 100,000

**Directors:** Marystel Appleton, Roy Cooper, Lynn Greene, Tommy Lawrence, G. L. Lieblong, J. C. Mahon, Dr. Eugene Smith, M. G. (Mabe) Spurlock

**Branches in Town:** Six    **Other Branches:** Bono, Brookland

## Simmons First Bank of Jonesboro Jonesboro, AR

Telephone: 933-8000  
FAX: 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:** Donald W. Stone  
**CEO/Pres:** Ronald B. Jackson

**Cash:** Barry K. Ledbetter

Cash and Due From: . . . . .	4,774	Deposits: . . . . .	64,679
Federal Funds and Repos: . . . . .	965	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	21,812	Other Liabilities: . . . . .	498
Total Loans: . . . . .	42,065	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	660	Total Liabilities: . . . . .	65,177
Other Real Estate: . . . . .	61		
Other Assets: . . . . .	1,102	Total Equity Capital and Reserves: . . . . .	6,262
Total Assets: . . . . .	71,439	Total Liabilities and Capital: . . . . .	71,439
Total Trust Assets: . . . . .	5,604	Number of Shares Outstanding: . . . . .	175,000

**Directors:** Ava Duke, Ronald B. Jackson, J. Thomas May, Jim Scurlock, Donald W. Stone, Gene Thomason, J. C. Vaughn, Jr., Don Vollman, Mark Wimpy

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

## Union State Bank Junction City, AR

Telephone: 924-4552  
FAX: 924-5670  
Population: 3,000

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. Moseley  
**CEO:** John F. Marsh

**Cash:** Barbara Daniels

Cash and Due From: . . . . .	845	Deposits: . . . . .	25,144
Federal Funds and Repos: . . . . .	700	Federal Funds and Borrowings: . . . . .	249
Investments: . . . . .	8,658	Other Liabilities: . . . . .	84
Total Loans: . . . . .	18,080	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	312	Total Liabilities: . . . . .	25,477
Other Real Estate: . . . . .	30		
Other Assets: . . . . .	511	Total Equity Capital and Reserves: . . . . .	3,657
Total Assets: . . . . .	29,134	Total Liabilities and Capital: . . . . .	29,134
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., John F. Marsh, G. R. Mosley, Richard Mosley

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



## FirstBank of Arkansas Kensett, AR

Telephone: 742-3318  
FAX: 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  
**VP:** Gene Trammel

**VP/Cash:** Chris Rainbolt

Cash and Due From: . . . . . 405	Deposits: . . . . . 20,590
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 11,596	Other Liabilities: . . . . . 106
Total Loans: . . . . . 8,559	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,511	Total Liabilities: . . . . . 20,696
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 710	Total Equity Capital and Reserves: . . . 2,085
Total Assets: . . . . . 22,781	Total Liabilities and Capital: . . . . . 22,781
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 500

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

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

## Pine State Bank Kingsland, AR

Telephone: 348-5657  
FAX: 348-1002  
Population: 500

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

**CEO/Pres:** M. Don Smith

**EVP:** Elaine Hopson

Cash and Due From: . . . . . 283	Deposits: . . . . . 8,459
Federal Funds and Repos: . . . . . 440	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 2,370	Other Liabilities: . . . . . 65
Total Loans: . . . . . 5,996	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 106	Total Liabilities: . . . . . 8,524
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 84	Total Equity Capital and Reserves: . . . . 755
Total Assets: . . . . . 9,279	Total Liabilities and Capital: . . . . . 9,279
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 3,059

**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  
FAX: 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

**Chm/CEO:** Roland Willshire  
**Pres:** Gary W. Bunch

**VP/Sec:** Blenda Howard  
**VP/Cash:** Jeanine Villines

Cash and Due From: . . . . . 374	Deposits: . . . . . 15,054
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 405
Investments: . . . . . 3,816	Other Liabilities: . . . . . 72
Total Loans: . . . . . 11,940	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 473	Total Liabilities: . . . . . 15,531
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 232	Total Equity Capital and Reserves: . . . 1,304
Total Assets: . . . . . 16,835	Total Liabilities and Capital: . . . . . 16,835
Total Trust Assets: . . . . . 1,156	Number of Shares Outstanding: . . . . . 800

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

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

## The Bank of Lake Village Lake Village, AR

Telephone: 265-2241  
FAX: 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:** Terence J. Alpe  
**SVP:** Kenneth D. Vandervort  
**SVP:** Dessie Lee Gibbs

**VP/Aud:** Joyce Bell  
**VP:** Doris Rice  
**Cash:** Jackie Gibson

Cash and Due From: . . . . . 2,317	Deposits: . . . . . 40,417
Federal Funds and Repos: . . . . . 785	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 21,535	Other Liabilities: . . . . . 211
Total Loans: . . . . . 21,009	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 238	Total Liabilities: . . . . . 40,628
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 786	Total Equity Capital and Reserves: . . . 6,042
Total Assets: . . . . . 46,670	Total Liabilities and Capital: . . . . . 46,670
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 59,000

**Directors:** Terence J. Alpe, Sam E. Angel, William W. Bunker, Dr. J. P. Burge, Hermon Carlton, David F. Gillison, Sr., David F. Gillison, Jr., Mervin D. Loyd, DDS, 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  
FAX: 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

**VP:** Linda S. Moreland  
**Cash:** Mike Cashion

Cash and Due From: . . . . . 1,267	Deposits: . . . . . 24,273
Federal Funds and Repos: . . . . . 1,500	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 10,849	Other Liabilities: . . . . . 211
Total Loans: . . . . . 13,495	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 143	Total Liabilities: . . . . . 24,484
Other Real Estate: . . . . . 1	
Other Assets: . . . . . 551	Total Equity Capital and Reserves: . . . . . 3,322
Total Assets: . . . . . 27,806	Total Liabilities and Capital: . . . . . 27,806
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, Richard L. Pratt, Joe Dan Yee

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

## River Valley Bank & Trust Lavaca, AR

Telephone: 452-7906  
FAX: 452-7978  
Population: 1,381

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  
**SVP:** Gary Carmack

**SVP:** Paulette Chronister  
**Cash:** Alicia D. Dooly

Cash and Due From: . . . . . 2,264	Deposits: . . . . . 55,748
Federal Funds and Repos: . . . . . 1,650	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 9,228	Other Liabilities: . . . . . 418
Total Loans: . . . . . 47,521	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,237	Total Liabilities: . . . . . 56,166
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 856	Total Equity Capital and Reserves: . . . . . 6,590
Total Assets: . . . . . 62,756	Total Liabilities and Capital: . . . . . 62,756
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 20,849

**Directors:** Leo Anhalt, Boyne Brewer, Gene E. Bruick, Rayburn Green, James N. Patterson, James H. Shields, Jr., Ronald H. Udouj, Henry Withers

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

### Leachville State Bank Leachville, AR

Telephone: 539-6354  
FAX: 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/CEO:** Larry E. Grisham  
**Pres:** Steve May

**VP:** Richard Austin

Cash and Due From: . . . . . 662  
Federal Funds and Repos: . . . . . 0  
Investments: . . . . . 9,058  
Total Loans: . . . . . 16,531  
Premises and Fixed Assets: . . . . . 443  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 566  
Total Assets: . . . . . 27,260  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 20,947  
Federal Funds and Borrowings: . . . . . 3,856  
Other Liabilities: . . . . . 185  
Subordinated Debt: . . . . . 0  
Total Liabilities: . . . . . 24,988  
Total Equity Capital and Reserves: . . . . . 2,272  
Total Liabilities and Capital: . . . . . 27,260  
Number of Shares Outstanding: . . . . . 10,000

**Directors:** Larry E. Grisham, Steve May, Leon Swihart

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

### Little River Bank Lepanto, AR

Telephone: 475-2306  
FAX: 475-3070  
Population: 2,003

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.  
**Cash:** Blanche Nash

**TO:** Henry Watkins

Cash and Due From: . . . . . 1,228  
Federal Funds and Repos: . . . . . 2,675  
Investments: . . . . . 19,488  
Total Loans: . . . . . 9,214  
Premises and Fixed Assets: . . . . . 220  
Other Real Estate: . . . . . 0  
Other Assets: . . . . . 549  
Total Assets: . . . . . 33,374  
Total Trust Assets: . . . . . 1,065

Deposits: . . . . . 27,117  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 220  
Subordinated Debt: . . . . . 0  
Total Liabilities: . . . . . 27,337  
Total Equity Capital and Reserves: . . . . . 6,037  
Total Liabilities and Capital: . . . . . 33,374  
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 Co.  
Lewisville, AR**

Telephone: 921-4244  
FAX: 921-4336  
Population: 1,424

305 Spruce  
P. O. Box 1100  
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:** Venora Hooper

Cash and Due From: . . . . .	1,414	Deposits: . . . . .	25,502
Federal Funds and Repos: . . . . .	960	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	8,068	Other Liabilities: . . . . .	173
Total Loans: . . . . .	17,313	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	408	Total Liabilities: . . . . .	25,675
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	313	Total Equity Capital and Reserves: . . . . .	2,801
Total Assets: . . . . .	28,476	Total Liabilities and Capital: . . . . .	28,476
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	4,000

**Directors:** Phil Alford, Jr., Charles Black, O. M. Covington, Charles H. Moore, Wilma Willbanks

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

**Bank of Lincoln  
Lincoln, AR**

Telephone: 824-3232  
FAX: 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. Cox  
**SVP:** Larry C. Karnes

**SVP:** Darlene Cheatham  
**VP:** Pat Davenport  
**Cash:** Ronnie Rinehart

Cash and Due From: . . . . .	1,636	Deposits: . . . . .	44,756
Federal Funds and Repos: . . . . .	800	Federal Funds and Borrowings: . . . . .	299
Investments: . . . . .	12,465	Other Liabilities: . . . . .	133
Total Loans: . . . . .	33,650	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	335	Total Liabilities: . . . . .	45,188
Other Real Estate: . . . . .	103		
Other Assets: . . . . .	1,133	Total Equity Capital and Reserves: . . . . .	4,934
Total Assets: . . . . .	50,122	Total Liabilities and Capital: . . . . .	50,122
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  
FAX: 376-8894  
Population: 175,795

1008 West Second Street  
72201-2031

Charter Number: 752  
Date: April 17, 1990  
County: Pulaski

Member of Federal Reserve System

Trust Department: No

Bank Holding Company  
Arkansas Bankers' Bancorporation, Inc., Little Rock, AR

**Chm:** Joe S. Hiatt  
**CEO/Pres:** Bill B. May

**Cash:** John E. Lock, Sr.

Cash and Due From: . . . . . 8,657	Deposits: . . . . . 21,031
Federal Funds and Repos: . . . . . 8,430	Federal Funds and Borrowings: . . . . . 11,715
Investments: . . . . . 17,913	Other Liabilities: . . . . . 151
Total Loans: . . . . . 0	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 58	Total Liabilities: . . . . . 32,897
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 158	Total Equity Capital and Reserves: . . . 2,319
Total Assets: . . . . . 35,216	Total Liabilities and Capital: . . . . . 35,216
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 50,000

**Directors:** Lunsford W. Bridges, Martin Carpenter, Tom H. Grumbles, Joe S. Hiatt, Bill B. May, J. M. Park, Lindley V. Smith

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

## Central Bank & Trust Little Rock, AR

Telephone: 374-7777  
FAX: 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  
**SVP/Cash:** Bonnie Crocheron

**SVP:** Roger T. Steging  
**SVP:** Harold Hampton

Cash and Due From: . . . . . 2,249	Deposits: . . . . . 42,771
Federal Funds and Repos: . . . . . 1,065	Federal Funds and Borrowings: . . . . . 500
Investments: . . . . . 17,364	Other Liabilities: . . . . . 265
Total Loans: . . . . . 25,819	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 783	Total Liabilities: . . . . . 43,536
Other Real Estate: . . . . . 34	
Other Assets: . . . . . 612	Total Equity Capital and Reserves: . . . 4,390
Total Assets: . . . . . 47,926	Total Liabilities and Capital: . . . . . 47,926
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 20,000

**Directors:** Joseph B. Ford, Bryan Pitts, George Pitts, Jr., Charles A. Wilson, Robert M. Wilson

**Branches in Town:** One    **Other Branches:** McCrory

**Citizens First Bank  
Little Rock, AR**

Telephone: 376-0555  
FAX: 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  
**EVP:** Steve Leverette

**VP/Cash/Cont:** Carol Carson Ellis  
**VP:** Mike Jones  
**VP:** Bea Worden

Cash and Due From: . . . . .	492	Deposits: . . . . .	43,005
Federal Funds and Repos: . . . . .	400	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	33,955	Other Liabilities: . . . . .	125
Total Loans: . . . . .	10,540	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,309	Total Liabilities: . . . . .	43,130
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	867	Total Equity Capital and Reserves: . . . . .	4,433
Total Assets: . . . . .	47,563	Total Liabilities and Capital: . . . . .	47,563
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	4,000

**Directors:** Edward L. Cullum, Jr., 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  
FAX: 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  
**SVP:** Al Otten

**Sec/Treas:** Catherine Owen  
**VP:** Laura Bogoslavsky  
**Cont/Aud:** Paul Castleberry

Cash and Due From: . . . . .	2,053	Deposits: . . . . .	38,010
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	1,310
Investments: . . . . .	11,246	Other Liabilities: . . . . .	292
Total Loans: . . . . .	26,948	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,904	Total Liabilities: . . . . .	39,612
Other Real Estate: . . . . .	555		
Other Assets: . . . . .	565	Total Equity Capital and Reserves: . . . . .	3,659
Total Assets: . . . . .	43,271	Total Liabilities and Capital: . . . . .	43,271
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	8,000

**Directors:** Harry L. Hastings, Jr., Horace Jewell, Pat Koch, Catherine Owen

**Branches in Town:** None    **Other Branches:** Gravel Ridge, Sherwood (3)

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

Telephone: 661-7700  
FAX: 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 Duncan  
**SVP:** Janet Moore

**SVP:** Judy Beaumont  
**SVP:** Jim Linsky  
**Cash:** Marilyn Pearce  
**TO:** Warren Wiltshire

Cash and Due From: . . . . . 7,023  
Federal Funds and Repos: . . . . . 4,000  
Investments: . . . . . 41,582  
Total Loans: . . . . . 73,457  
Premises and Fixed Assets: . . . . . 9,339  
Other Real Estate: . . . . . 2,359  
Other Assets: . . . . . 3,846  
Total Assets: . . . . . 141,606  
Total Trust Assets: . . . . . 67,597

Deposits: . . . . . 126,448  
Federal Funds and Borrowings: . . . . . 2,755  
Other Liabilities: . . . . . 1,559  
Subordinated Debt: . . . . . 0  
Total Liabilities: . . . . . 130,762  
  
Total Equity Capital and Reserves: . . . 10,844  
Total Liabilities and Capital: . . . . . 141,606  
Number of Shares Outstanding: . . . . . 1,850

**Directors:** Hunter East, 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  
FAX: 289-2330  
Population: 616

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

**Chm:** Warren A. Jennings, Sr.  
**CEO/Pres:** Phillip H. Worthen  
**VP:** Phyllis Bettell

**Cash:** Betty Currence  
**AsstCash:** Barbara Dixon

Cash and Due From: . . . . . 624  
Federal Funds and Repos: . . . . . 2,050  
Investments: . . . . . 8,266  
Total Loans: . . . . . 8,750  
Premises and Fixed Assets: . . . . . 143  
Other Real Estate: . . . . . 12  
Other Assets: . . . . . 323  
Total Assets: . . . . . 20,168  
Total Trust Assets: . . . . . 0

Deposits: . . . . . 17,612  
Federal Funds and Borrowings: . . . . . 0  
Other Liabilities: . . . . . 48  
Subordinated Debt: . . . . . 0  
Total Liabilities: . . . . . 17,660  
  
Total Equity Capital and Reserves: . . . 2,508  
Total Liabilities and Capital: . . . . . 20,168  
Number of Shares Outstanding: . . . . . 2,500

**Directors:** Warren A. Jennings, Sr., Warren Jennings, Jr., Lester McKinley

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



**First State Bank  
Lonoke, AR**

Telephone: 676-3106  
FAX: 676-5046  
Population: 4,022

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:** Neil Bennett, Sr.  
**CEO/Pres:** David R. Estes

**EVP:** Tracy M. French  
**Cash:** Beverly W. Clement

Cash and Due From: . . . . .	2,281	Deposits: . . . . .	59,114
Federal Funds and Repos: . . . . .	345	Federal Funds and Borrowings: . . . . .	2,865
Investments: . . . . .	43,863	Other Liabilities: . . . . .	263
Total Loans: . . . . .	21,443	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	681	Total Liabilities: . . . . .	62,242
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	1,025	Total Equity Capital and Reserves: . . . . .	7,396
Total Assets: . . . . .	69,638	Total Liabilities and Capital: . . . . .	69,638
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	16,000

**Directors:** Neil Bennett, Sr., Neil Bennett, Jr., Wayne Bennett, Sr., Wayne Bennett, Jr., David R. Estes, Joe P. Melton

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

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

Telephone: 235-7000  
FAX: 235-7010  
Population: 12,000

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. Burns  
**Pres/COO:** Mack L. Taylor  
**SVP:** Steve Keith  
**SVP/TO:** Bruce D. Maloch

**SVP/Cash:** Earl Booth  
**VP:** Danny Fitzpatrick  
**VP/Cont:** Kevin W. Pletcher

Cash and Due From: . . . . .	2,940	Deposits: . . . . .	180,577
Federal Funds and Repos: . . . . .	2,925	Federal Funds and Borrowings: . . . . .	5,514
Investments: . . . . .	110,903	Other Liabilities: . . . . .	667
Total Loans: . . . . .	78,776	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	3,491	Total Liabilities: . . . . .	186,758
Other Real Estate: . . . . .	100		
Other Assets: . . . . .	4,462	Total Equity Capital and Reserves: . . . . .	16,839
Total Assets: . . . . .	203,597	Total Liabilities and Capital: . . . . .	203,597
Total Trust Assets: . . . . .	25,354	Number of Shares Outstanding: . . . . .	100,000

**Directors:** T. H. Bradley, Jr., Bob L. Burns, Paul Crumpler, Paul J. English, Steve Keith, C. S. Kincaid, III, Bruce D. Maloch, Bob Neill, Wayne Newton, Ronnie Ribble, Ken Sibley, T. E. Smith, Mack L. Taylor

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

### Bank of Malvern Malvern, AR

Telephone: 332-6966  
FAX: 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: No

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

Chm: Paul L. Offutt  
CEO/Pres: James Ferguson  
EVP: Donald A. Walsh

SVP/Cash: Mary Beth Roseberry  
SVP: Marsha B. Tanner  
VP: Rosemary Butler

Cash and Due From: . . . . .	2,852	Deposits: . . . . .	99,272
Federal Funds and Repos: . . . . .	2,000	Federal Funds and Borrowings: . . . . .	8,472
Investments: . . . . .	42,554	Other Liabilities: . . . . .	414
Total Loans: . . . . .	69,549	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,288	Total Liabilities: . . . . .	108,158
Other Real Estate: . . . . .	876	Total Equity Capital and Reserves: . . . . .	12,769
Other Assets: . . . . .	1,808	Total Liabilities and Capital: . . . . .	120,927
Total Assets: . . . . .	120,927	Number of Shares Outstanding: . . . . .	12,000
Total Trust Assets: . . . . .	0		

**Directors:** Susan Brittain, Guy H. Collins, James Ferguson, Dr. Tom Justus, Joe C. Keith, Paul L. Offutt, Donald A. Walsh, Ross Whipple

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

### Southern State Bank Malvern, AR

Telephone: 332-2462  
FAX: 332-3386  
Population: 9,256

226 South Olive  
P. O. Box 400  
72104-0400

Charter Number: 763  
Date: Dec. 31, 1992  
County: Hot Spring

Trust Department: No

Bank Holding Company  
None

CEO/Pres: W. Henry McClure  
EVP: Layne Sparks

VP: Frank R. McClure

Cash and Due From: . . . . .	196	Deposits: . . . . .	23,896
Federal Funds and Repos: . . . . .	300	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	19,263	Other Liabilities: . . . . .	65
Total Loans: . . . . .	5,666	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	43	Total Liabilities: . . . . .	23,961
Other Real Estate: . . . . .	243	Total Equity Capital and Reserves: . . . . .	2,123
Other Assets: . . . . .	373	Total Liabilities and Capital: . . . . .	26,084
Total Assets: . . . . .	26,084	Number of Shares Outstanding: . . . . .	13,109
Total Trust Assets: . . . . .	0		

**Directors:** Frank R. McClure, George L. McClure, W. Henry McClure, Glenville Rhodes, Layne Sparks, Dr. A. J. Wilks, Chris E. Williams, Nancy M. York

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

## Mercantile Bank Mammoth Spring, AR

Telephone: 625-3235  
FAX: 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: Norma G. Pace

Cash and Due From: . . . . . 1,793	Deposits: . . . . . 25,547
Federal Funds and Repos: . . . . . 1,300	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 10,715	Other Liabilities: . . . . . 174
Total Loans: . . . . . 13,351	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 344	Total Liabilities: . . . . . 25,721
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 1,059	Total Equity Capital and Reserves: . . . 2,841
Total Assets: . . . . . 28,562	Total Liabilities and Capital: . . . . . 28,562
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 8,000

**Directors:** 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  
FAX: 561-3384  
Population: 2,690

319 N. Baltimore  
P. O. Box 540  
72442-0540

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

**VP:** Danny Robbins  
**Sec:** L. E. Townsend  
**Cash:** Norma Jackson

Cash and Due From: . . . . . 1,066	Deposits: . . . . . 14,097
Federal Funds and Repos: . . . . . 975	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 4,201	Other Liabilities: . . . . . 101
Total Loans: . . . . . 9,662	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 150	Total Liabilities: . . . . . 14,198
Other Real Estate: . . . . . 82	
Other Assets: . . . . . 193	Total Equity Capital and Reserves: . . . 2,131
Total Assets: . . . . . 16,329	Total Liabilities and Capital: . . . . . 16,329
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 10,000

**Directors:** James B. Cheadle, Peggy F. Cheadle, Hulen 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  
FAX: 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:** Joseph A. Terry  
**VP:** Paula Coward

**VP:** Lary Walker  
**VP/Cash:** Margo Jones  
**VP/Aud:** Elizabeth Hoopengartner

Cash and Due From: . . . . . 559	Deposits: . . . . . 22,800
Federal Funds and Repos: . . . . . 1,050	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 9,074	Other Liabilities: . . . . . 97
Total Loans: . . . . . 13,303	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 309	Total Liabilities: . . . . . 22,897
Other Real Estate: . . . . . 75	
Other Assets: . . . . . 708	Total Equity Capital and Reserves: . . . 2,181
Total Assets: . . . . . 25,078	Total Liabilities and Capital: . . . . . 25,078
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  
FAX: 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

**VP:** Scott Bond  
**Cash:** Joan Bass

Cash and Due From: . . . . . 2,844	Deposits: . . . . . 32,913
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 2,550
Investments: . . . . . 12,350	Other Liabilities: . . . . . 114
Total Loans: . . . . . 22,001	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,140	Total Liabilities: . . . . . 35,577
Other Real Estate: . . . . . 428	
Other Assets: . . . . . 480	Total Equity Capital and Reserves: . . . 3,666
Total Assets: . . . . . 39,243	Total Liabilities and Capital: . . . . . 39,243
Total Trust Assets: . . . . . 0	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. L. 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  
FAX: 358-4210  
Population: 3,500

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  
**Cash:** Frances Whitlow

Cash and Due From: . . . . . 1,089	Deposits: . . . . . 25,003
Federal Funds and Repos: . . . . . 1,670	Federal Funds and Borrowings: . . . . . 2,550
Investments: . . . . . 17,221	Other Liabilities: . . . . . 225
Total Loans: . . . . . 10,318	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 249	Total Liabilities: . . . . . 27,778
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 311	Total Equity Capital and Reserves: . . . . . 3,080
Total Assets: . . . . . 30,858	Total Liabilities and Capital: . . . . . 30,858
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 2,500

**Directors:** E. Ritter Arnold, Mary Ann Arnold, Frank Brunner, Jr., John A. Brunner, Jr., Louis H. Goad, Daniel B. Hatzenbuehler, Pat Jackson, Phillip Marshall

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

## Searcy County Bank Marshall, AR

Telephone: 448-3341  
FAX: 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.  
**EVP:** Danny G. Horton  
**VP/Cash:** Brenda Harness

**VP:** Mary Jane Horton  
**AVP:** Debbie Watts

Cash and Due From: . . . . . 2,110	Deposits: . . . . . 31,831
Federal Funds and Repos: . . . . . 2,845	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 13,929	Other Liabilities: . . . . . 163
Total Loans: . . . . . 14,122	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 232	Total Liabilities: . . . . . 31,994
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 3,020	Total Equity Capital and Reserves: . . . . . 4,264
Total Assets: . . . . . 36,258	Total Liabilities and Capital: . . . . . 36,258
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  
FAX: 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  
M. D. Thompson & Son, McCrory, AR

**Chm:** John G. Thompson  
**CEO/Pres:** Jerry M. Dyer  
**SVP:** Margaret Collier  
**SVP:** Donny Underwood

**VP/Cash:** Bobby Trotter  
**VP:** Jestene Reynolds  
**TO:** Margaret Collier

Cash and Due From: . . . . .	1,371	Deposits: . . . . .	52,167
Federal Funds and Repos: . . . . .	3,300	Federal Funds and Borrowings: . . . . .	972
Investments: . . . . .	39,505	Other Liabilities: . . . . .	426
Total Loans: . . . . .	15,957	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	245	Total Liabilities: . . . . .	53,565
Other Real Estate: . . . . .	0	Total Equity Capital and Reserves: . . .	7,877
Other Assets: . . . . .	1,064	Total Liabilities and Capital: . . . . .	61,442
Total Assets: . . . . .	61,442	Number of Shares Outstanding: . . . .	20,000
Total Trust Assets: . . . . .	82		

**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  
FAX: 222-6159  
Population: 4,949

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 H. Potter

**Cash:** Steve Wilson  
**TO:** Mike Smith

Cash and Due From: . . . . .	3,040	Deposits: . . . . .	64,040
Federal Funds and Repos: . . . . .	5,700	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	35,714	Other Liabilities: . . . . .	818
Total Loans: . . . . .	30,782	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	358	Total Liabilities: . . . . .	64,858
Other Real Estate: . . . . .	713	Total Equity Capital and Reserves: . .	12,421
Other Assets: . . . . .	972	Total Liabilities and Capital: . . . . .	77,279
Total Assets: . . . . .	77,279	Number of Shares Outstanding: . . . .	160,000
Total Trust Assets: . . . . .	29,537		

**Directors:** Robert Adcock, Bill Bowman, Sam Bowman, Jimmy Lee Buford, Bill Elliott, David Leech, John H. Potter, Mark E. Sherland, Jr., James N. Smith

**Branches in Town:** One    **Other Branches:** Arkansas City, Tillar, Watson

**The Bank of North Arkansas  
Melbourne, AR**

Telephone: 368-4205  
FAX: 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

**EVP:** M. Mike Cone  
**SVP:** Judy D. Sanders

Cash and Due From: . . . . .	1,379	Deposits: . . . . .	57,059
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	1,525
Investments: . . . . .	34,838	Other Liabilities: . . . . .	307
Total Loans: . . . . .	25,900	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	899	Total Liabilities: . . . . .	58,891
Other Real Estate: . . . . .	0	Total Equity Capital and Reserves: . . . . .	5,123
Other Assets: . . . . .	998	Total Liabilities and Capital: . . . . .	64,014
Total Assets: . . . . .	64,014	Number of Shares Outstanding: . . . . .	80,000
Total Trust Assets: . . . . .	0		

**Directors:** W. Wesley Arnold, Harry C. Erwin, Harlin F. Hames, Tommy Hillman, Lloyd T. Jones, Sr., Cole Martin, James E. Miller, John Stephens

**Branches in Town:** None    **Other Branches:** Calico Rock, Horseshoe Bend

**The Union Bank of Mena  
Mena, AR**

Telephone: 394-2211  
FAX: 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/Pres:** Bill R. Philpot

**Cash:** Ruby Lunsford

Cash and Due From: . . . . .	1,878	Deposits: . . . . .	80,668
Federal Funds and Repos: . . . . .	2,700	Federal Funds and Borrowings: . . . . .	153
Investments: . . . . .	26,031	Other Liabilities: . . . . .	442
Total Loans: . . . . .	57,773	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	757	Total Liabilities: . . . . .	81,263
Other Real Estate: . . . . .	131	Total Equity Capital and Reserves: . . . . .	9,558
Other Assets: . . . . .	1,551	Total Liabilities and Capital: . . . . .	90,821
Total Assets: . . . . .	90,821	Number of Shares Outstanding: . . . . .	12,000
Total Trust Assets: . . . . .	0		

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

**Branches in Town:** One    **Other Branches:** Hatfield, Wickes

### MidSouth Bank Monette, AR

Telephone: 486-5493  
FAX: 486-2250  
Population: 1,115

302 W. Drew  
P. O. Box 750  
72447-0750

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/VChm:** Revis G. Stewart  
**EVP:** Terry Frierson

**SVP:** Shirley Bronaugh  
**Cash:** Monda Hutchison

Cash and Due From: . . . . .	2,596	Deposits: . . . . .	73,414
Federal Funds and Repos: . . . . .	3,650	Federal Funds and Borrowings: . . . . .	84
Investments: . . . . .	20,968	Other Liabilities: . . . . .	587
Total Loans: . . . . .	49,855	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,897	Total Liabilities: . . . . .	74,085
Other Real Estate: . . . . .	170		
Other Assets: . . . . .	1,008	Total Equity Capital and Reserves: . . . . .	6,059
Total Assets: . . . . .	80,144	Total Liabilities and Capital: . . . . .	80,144
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	4,000

**Directors:** Shirley Bronaugh, George Delaney, Carolyn Frierson, Terry Frierson, B. R. Harper, Ruth P. Latta, Revis G. Stewart, J. E. Story, Bobby G. Wood

**Branches in Town:** One    **Other Branches:** Jonesboro

### Commercial Bank & Trust Company Monticello, AR

Telephone: 367-6221  
FAX: 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 M. Ryburn  
**CEO/Pres:** Reginald Glover  
**EVP/Cash/Treas:** George T. Harris

**SVP/TO:** Rusty Smith  
**VP:** Gene Gates

Cash and Due From: . . . . .	2,949	Deposits: . . . . .	66,122
Federal Funds and Repos: . . . . .	1,825	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	19,929	Other Liabilities: . . . . .	655
Total Loans: . . . . .	47,039	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	837	Total Liabilities: . . . . .	66,777
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	1,357	Total Equity Capital and Reserves: . . . . .	7,159
Total Assets: . . . . .	73,936	Total Liabilities and Capital: . . . . .	73,936
Total Trust Assets: . . . . .	2,814	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 M. Ryburn, Kim Ward, Frank Wolfe

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



## Union Bank And Trust Company Monticello, AR

Telephone: 367-3453  
FAX: 460-6464  
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  
**EVP/Cash:** Beverly Hudson  
**VP:** Joe Fakouri

**VP:** Byron Hatley  
**VP:** Clay Mitchell  
**TO:** Janet Lloyd

Cash and Due From: . . . . . 3,759	Deposits: . . . . . 81,309
Federal Funds and Repos: . . . . . 8,150	Federal Funds and Borrowings: . . . . . 603
Investments: . . . . . 35,448	Other Liabilities: . . . . . 583
Total Loans: . . . . . 40,832	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,399	Total Liabilities: . . . . . 82,495
Other Real Estate: . . . . . 133	
Other Assets: . . . . . 1,189	Total Equity Capital and Reserves: . . . . . 8,415
Total Assets: . . . . . 90,910	Total Liabilities and Capital: . . . . . 90,910
Total Trust Assets: . . . . . 5,924	Number of Shares Outstanding: . . . . . 80,000

**Directors:** William K. Ball, Brown Calhoun, Frank Carson, Jr., Jonathan H. Davis, Charles F. Dearman, Jr., Robert Dale Handley, Charles E. Jackson, James P. Jett, Zach McClendon, Jr., Wells Moffatt, John Porter Price, Richard Reinhart, David E. Wilkins, Alan G. Williams

**Branches in Town:** One    **Other Branches:** Wilmar

## The Bank of Montgomery County Mount Ida, AR

Telephone: 867-3148  
FAX: 867-4333  
Population: 975

George Street  
P. O. Box 435  
71957-0435

Charter Number: 617  
Date: Nov. 26, 1930  
County: Montgomery

Trust Department: No

Bank Holding Company  
Montgomery County Bancshares, Inc., Little Rock, AR

**Chm/CEO/Pres:** Daniel C. Horton  
**EVP:** Melvin L. Simpson

**SVP:** Marcia Summitt  
**Cash:** Hettie Abernathy

Cash and Due From: . . . . . 1,533	Deposits: . . . . . 41,585
Federal Funds and Repos: . . . . . 100	Federal Funds and Borrowings: . . . . . 667
Investments: . . . . . 14,897	Other Liabilities: . . . . . 129
Total Loans: . . . . . 32,503	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 303	Total Liabilities: . . . . . 42,381
Other Real Estate: . . . . . 178	
Other Assets: . . . . . 850	Total Equity Capital and Reserves: . . . . . 7,983
Total Assets: . . . . . 50,364	Total Liabilities and Capital: . . . . . 50,364
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 4,000

**Directors:** A. L. Banta, Bill Barnes, Joe Brakefield, Jr., Harold Campbell, Bob Gore, 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  
FAX: 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 G. Nelson

**TO:** Paul Johnson

Cash and Due From: . . . . .	4,447	Deposits: . . . . .	158,537
Federal Funds and Repos: . . . . .	4,400	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	95,840	Other Liabilities: . . . . .	927
Total Loans: . . . . .	70,511	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	655	Total Liabilities: . . . . .	159,464
Other Real Estate: . . . . .	190	Total Equity Capital and Reserves: . . .	18,663
Other Assets: . . . . .	2,084	Total Liabilities and Capital: . . . . .	178,127
Total Assets: . . . . .	178,127	Number of Shares Outstanding: . . .	110,000
Total Trust Assets: . . . . .	19,323		

**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  
FAX: 269-2899  
Population: 2,634

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  
**CEO/EVP:** Weldon Duncan

**Pres:** James G. Hinkle  
**VP/Cash:** Ron Sims

Cash and Due From: . . . . .	5,275	Deposits: . . . . .	67,917
Federal Funds and Repos: . . . . .	2,300	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	37,128	Other Liabilities: . . . . .	231
Total Loans: . . . . .	36,014	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	790	Total Liabilities: . . . . .	68,148
Other Real Estate: . . . . .	124	Total Equity Capital and Reserves: . . .	14,979
Other Assets: . . . . .	1,496	Total Liabilities and Capital: . . . . .	83,127
Total Assets: . . . . .	83,127	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  
FAX: 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., Mulberry, AR

**Chm:** Lex Golden  
**CEO/Pres:** Betty Feller

**Cash:** Dianna Millsap

Cash and Due From: . . . . .	604	Deposits: . . . . .	22,942
Federal Funds and Repos: . . . . .	1,725	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	3,999	Other Liabilities: . . . . .	293
Total Loans: . . . . .	17,642	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	412	Total Liabilities: . . . . .	23,235
Other Real Estate: . . . . .	817		
Other Assets: . . . . .	399	Total Equity Capital and Reserves: . . . . .	2,363
Total Assets: . . . . .	25,598	Total Liabilities and Capital: . . . . .	25,598
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	4,000

**Directors:** Lex Golden, Betty Feller, W. J. Medlock

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

**Pike County Bank  
Murfreesboro, AR**

Telephone: 285-2172  
FAX: 285-2755  
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/Pres:** John A. Ross

**SVP/COO:** Brenda Smith  
**Cash:** Brenda Roberts

Cash and Due From: . . . . .	2,456	Deposits: . . . . .	61,819
Federal Funds and Repos: . . . . .	300	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	25,645	Other Liabilities: . . . . .	314
Total Loans: . . . . .	36,427	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,183	Total Liabilities: . . . . .	62,133
Other Real Estate: . . . . .	595		
Other Assets: . . . . .	1,492	Total Equity Capital and Reserves: . . . . .	5,965
Total Assets: . . . . .	68,098	Total Liabilities and Capital: . . . . .	68,098
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	17,200

**Directors:** Irvin C. Bainum, Mark Bainum, Tim Bainum, Thomas Bridgeman, Robert Evans, Buel Hawkins, Cooper Kizzia, John A. Ross, Brenda Smith, George E. Steel, Sr., Bill Spigner

**Branches in Town:** None    **Other Branches:** Mineral Springs, Nashville

## First State Bank of Newport Newport, AR

Telephone: 523-7500  
FAX: 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:** Thomas Hargrove  
**SVP:** Bill Elliott, Jr.  
**SVP/Cash:** Michael D. Tinsley  
**VP:** Mark K. May

**VP:** Carolyn P. Clark  
**VP:** Alfred Couch, Jr.  
**TO:** Laverne Crum

Cash and Due From: . . . . . 2,475	Deposits: . . . . . 53,966
Federal Funds and Repos: . . . . . 300	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 28,211	Other Liabilities: . . . . . 210
Total Loans: . . . . . 25,731	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,206	Total Liabilities: . . . . . 54,176
Other Real Estate: . . . . . 65	
Other Assets: . . . . . 3,962	Total Equity Capital and Reserves: . . . 7,774
Total Assets: . . . . . 61,950	Total Liabilities and Capital: . . . . . 61,950
Total Trust Assets: . . . . . 6,534	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  
FAX: 523-3473  
Population: 7,459

Second and Hazel  
P. O. Box 550  
72112-0550

Charter Number: 694  
Date: March 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:** Ronald L. Kingston  
**VP:** Carla P. Stiger

Cash and Due From: . . . . . 2,149	Deposits: . . . . . 59,582
Federal Funds and Repos: . . . . . 3,715	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 26,376	Other Liabilities: . . . . . 290
Total Loans: . . . . . 31,952	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 624	Total Liabilities: . . . . . 59,872
Other Real Estate: . . . . . 280	
Other Assets: . . . . . 1,415	Total Equity Capital and Reserves: . . . 6,639
Total Assets: . . . . . 66,511	Total Liabilities and Capital: . . . . . 66,511
Total Trust Assets: . . . . . 3,689	Number of Shares Outstanding: . . . . 9,000

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

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

## Bank of Little Rock North Little Rock, AR

Telephone: 376-3523  
FAX: 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/VP:** Lee A. Swearingen

Cash and Due From: . . . . .	2,090	Deposits: . . . . .	31,006
Federal Funds and Repos: . . . . .	1,590	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	6,578	Other Liabilities: . . . . .	202
Total Loans: . . . . .	22,014	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	740	Total Liabilities: . . . . .	31,208
Other Real Estate: . . . . .	479	Total Equity Capital and Reserves: . . .	3,220
Other Assets: . . . . .	937	Total Liabilities and Capital: . . . . .	34,428
Total Assets: . . . . .	34,428	Number of Shares Outstanding: . . .	100,000
Total Trust Assets: . . . . .	0		

**Directors:** J. Harry Leggett, Jr., Eugene L. Maris, James M. 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  
FAX: 688-1095  
Population: 61,741

1 Riverfront Place  
P. O. Box 5581  
72114-5581

Charter Number: 671  
Date: March 21, 1935  
County: Pulaski

Trust Department: Yes

Bank Holding Company  
TCBankshares, Inc., North Little Rock, AR

**Chm/CEO/Pres:** T. E. Renaud  
**EVP:** Robert F. Birch, Jr.

**EVP:** Margaret Eldridge  
**EVP:** Kenneth D. Hammonds

Cash and Due From: . . . . .	28,709	Deposits: . . . . .	728,104
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	30,319
Investments: . . . . .	411,570	Other Liabilities: . . . . .	5,210
Total Loans: . . . . .	350,235	Subordinated Debt: . . . . .	158
Premises and Fixed Assets: . . . . .	17,301	Total Liabilities: . . . . .	763,791
Other Real Estate: . . . . .	1,803	Total Equity Capital and Reserves: . .	59,539
Other Assets: . . . . .	13,712	Total Liabilities and Capital: . . . . .	823,330
Total Assets: . . . . .	823,330	Number of Shares Outstanding: . . .	270,000
Total Trust Assets: . . . . .	170,540		

**Directors:** Dr. Joseph Bates, Martin Borchert, Frank Lyon, Jr., Henry Mariani, Michael H. Means, Eugene E. Pfeifer, III, T. E. Renaud, George M. Rozzell, Jr., Father George W. Tribou, Larry C. Wallace

**Branches in Town:** Six    **Other Branches:** Jacksonville, Little Rock (11), Maumelle, Sherwood

**American State Bank  
Osceola, AR**

Telephone: 655-8374  
FAX: 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/CEO/Pres:** Steve Wilson  
**COO:** Mary Emily Thompson

**Cash:** Alice Griffin

Cash and Due From: . . . . .	912	Deposits: . . . . .	14,771
Federal Funds and Repos: . . . . .	1,490	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	11,132	Other Liabilities: . . . . .	42
Total Loans: . . . . .	3,940	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	286	Total Liabilities: . . . . .	14,813
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	327	Total Equity Capital and Reserves: . . .	3,274
Total Assets: . . . . .	18,087	Total Liabilities and Capital: . . . . .	18,087
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:** One    **Other Branches:** Keiser, Wilson

**The Planters Bank  
Osceola, AR**

Telephone: 563-2265  
FAX: 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:** Sellers B. Norris, II

**Cash:** Nancy Hall

Cash and Due From: . . . . .	1,563	Deposits: . . . . .	37,122
Federal Funds and Repos: . . . . .	2,200	Federal Funds and Borrowings: . . . . .	406
Investments: . . . . .	15,291	Other Liabilities: . . . . .	101
Total Loans: . . . . .	21,546	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,498	Total Liabilities: . . . . .	37,629
Other Real Estate: . . . . .	53		
Other Assets: . . . . .	507	Total Equity Capital and Reserves: . . .	5,029
Total Assets: . . . . .	42,658	Total Liabilities and Capital: . . . . .	42,658
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	20,000

**Directors:** Paul Billings, Steve Cox, Virginia R. Cox, J. A. Crosthwait, Jim Hinkle, Charles J. Lowrance, IV, Dewey Neely, John N. Newcomb, Sellers B. Norris, II, Sloan Rainwater, William I. Rainwater, William I. Rainwater, Jr., Henry J. Swift, Lowell O. Winston, Jr.

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

**Bank of Ozark  
Ozark, AR**

Telephone: 667-2181  
FAX: 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

**CEO:** George G. Gleason, II  
**Dpty CEO:** Linda D. Gleason  
**Pres:** Mark D. Ross  
**SVP/Cash:** Harold D. Beck

**SVP:** R. Darrel Russell  
**SVP:** Betty Thomason  
**VP/TO:** Pamela J. Minshew

Cash and Due From: . . . . .	2,400	Deposits: . . . . .	89,562
Federal Funds and Repos: . . . . .	750	Federal Funds and Borrowings: . . . . .	170
Investments: . . . . .	24,143	Other Liabilities: . . . . .	395
Total Loans: . . . . .	67,513	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	2,116	Total Liabilities: . . . . .	90,127
Other Real Estate: . . . . .	1,205		
Other Assets: . . . . .	1,622	Total Equity Capital and Reserves: . . . . .	9,622
Total Assets: . . . . .	99,749	Total Liabilities and Capital: . . . . .	99,749
Total Trust Assets: . . . . .	8,344	Number of Shares Outstanding: . . . . .	27,399

**Directors:** Larry M. Dicks, Linda D. Gleason, George G. Gleason, II, W. D. Gober, O. Porter Hillard, Mark D. Ross, Gus Shaffer, Kenneth Smith

**Branches in Town:** One    **Other Branches:** Altus

**Peoples Bank  
Paragould, AR**

Telephone: 236-7623  
FAX: 236-7492  
Population: 18,540

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

**CEO/Pres:** Charles F. Luter

**EVP:** Neal Cole

Cash and Due From: . . . . .	1,065	Deposits: . . . . .	21,387
Federal Funds and Repos: . . . . .	200	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	7,295	Other Liabilities: . . . . .	70
Total Loans: . . . . .	15,474	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	742	Total Liabilities: . . . . .	21,457
Other Real Estate: . . . . .	642		
Other Assets: . . . . .	259	Total Equity Capital and Reserves: . . . . .	4,220
Total Assets: . . . . .	25,677	Total Liabilities and Capital: . . . . .	25,677
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	17,811

**Directors:** Preston L. 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  
FAX: 239-3410  
Population: 18,540

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:** Donald I. Purcell  
**CEO/Pres:** Steve Gramling  
**SVP/Cash:** Sandra Wamock

**VP:** David Dudley  
**VP:** Joe Wessell, Jr.  
**TO:** Belinda Dacus

Cash and Due From: . . . . .	4,103	Deposits: . . . . .	94,736
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	1,045
Investments: . . . . .	27,962	Other Liabilities: . . . . .	706
Total Loans: . . . . .	67,730	Subordinated Debt: . . . . .	500
Premises and Fixed Assets: . . . . .	3,868	Total Liabilities: . . . . .	96,987
Other Real Estate: . . . . .	745		
Other Assets: . . . . .	1,639	Total Equity Capital and Reserves: . . . . .	9,060
Total Assets: . . . . .	106,047	Total Liabilities and Capital: . . . . .	106,047
Total Trust Assets: . . . . .	5,828	Number of Shares Outstanding: . . . . .	120,000

**Directors:** Herbert F. Bland, David Dudley, William B. Fisher, Steve Gramling, Frank Guinn, Marlin D. Jackson, Jerry McIntosh, Richard Nutt, Frank Oldham, Jr., Donald I. Purcell, Everett I. Rogers, C. M. Shotts, Vern Ann Shotts, Terry Wilkins

**Branches in Town:** Two    **Other Branches:** Marmaduke

### Southeast Arkansas Bank Parkdale, AR

Telephone: 473-2217  
FAX: 473-2492  
Population: 387

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  
**Pres:** George L. Pugh  
**EVP:** Bruce Timmons

**VP:** Margie Reginelli  
**VP/Cash:** Nita Williamson

Cash and Due From: . . . . .	1,174	Deposits: . . . . .	26,338
Federal Funds and Repos: . . . . .	490	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	9,618	Other Liabilities: . . . . .	78
Total Loans: . . . . .	16,957	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	381	Total Liabilities: . . . . .	26,416
Other Real Estate: . . . . .	88		
Other Assets: . . . . .	428	Total Equity Capital and Reserves: . . . . .	2,720
Total Assets: . . . . .	29,136	Total Liabilities and Capital: . . . . .	29,136
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	16,000

**Directors:** Carl John Bierbaum, J. A. Gibson, Dewayne Haynes, James N. Murphy, Ernest G. O'Neal, Augustus H. Pugh, Frank A. Pugh, George L. Pugh, Leyden Pugh, Thomas R. Pugh, Harrison Ralph, Neill M. Sloan

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



**First State Bank  
Parkin, AR**

Telephone: 755-5401  
FAX: 755-2567  
Population: 1,763

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 G. Wallace  
**VP/Cash:** Brenda F. Williams

**AVP:** Gayle M. Cameron  
**Asst Cash:** Joan S. McKnight

Cash and Due From: . . . . .	861	Deposits: . . . . .	15,067
Federal Funds and Repos: . . . . .	801	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	4,222	Other Liabilities: . . . . .	161
Total Loans: . . . . .	10,458	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	154	Total Liabilities: . . . . .	15,228
Other Real Estate: . . . . .	72		
Other Assets: . . . . .	159	Total Equity Capital and Reserves: . . . . .	1,499
Total Assets: . . . . .	16,727	Total Liabilities and Capital: . . . . .	16,727
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  
FAX: 889-5459  
Population: 1,140

Hwys. 9 & 10, and 60 East  
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:** Robert M. Hill  
**CEO/Pres:** Neal Ainley

**SVP:** Joe Carter  
**Cash:** Marty Satterfield

Cash and Due From: . . . . .	1,078	Deposits: . . . . .	47,545
Federal Funds and Repos: . . . . .	1,635	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	15,626	Other Liabilities: . . . . .	308
Total Loans: . . . . .	32,806	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,326	Total Liabilities: . . . . .	47,853
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	570	Total Equity Capital and Reserves: . . . . .	5,188
Total Assets: . . . . .	53,041	Total Liabilities and Capital: . . . . .	53,041
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	16,000

**Directors:** Neal Ainley, Herby Branscum, Robert M. Hill, Charles Roland

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

**Piggott State Bank  
Piggott, AR**

Telephone: 598-3802  
FAX: 598-2026  
Population: 3,890

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  
**VP/Cash:** Jim Poole

**VP:** J. R. Blackburn

Cash and Due From: . . . . .	3,023	Deposits: . . . . .	33,428
Federal Funds and Repos: . . . . .	400	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	15,981	Other Liabilities: . . . . .	203
Total Loans: . . . . .	16,465	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	541	Total Liabilities: . . . . .	33,631
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	425	Total Equity Capital and Reserves: . . .	3,204
Total Assets: . . . . .	36,835	Total Liabilities and Capital: . . . . .	36,835
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	4,000

**Directors:** Steve Bell, Paula O. Blackwell, James C. Poole

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

**First State Bank  
Plainview, AR**

Telephone: 272-4221  
FAX: 272-4154  
Population: 752

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:** James Bata  
**Cash:** Theogene Wideman

Cash and Due From: . . . . .	1,430	Deposits: . . . . .	24,843
Federal Funds and Repos: . . . . .	270	Federal Funds and Borrowings: . . . . .	400
Investments: . . . . .	4,747	Other Liabilities: . . . . .	121*
Total Loans: . . . . .	19,911	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	135	Total Liabilities: . . . . .	25,364*
Other Real Estate: . . . . .	115		
Other Assets: . . . . .	1,603	Total Equity Capital and Reserves: . . .	2,847
Total Assets: . . . . .	28,211	Total Liabilities and Capital: . . . . .	28,211
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	20,000*

**Directors:** John Clement, Thelma W. Clement, George Tippin, Jimmy W. Weaver, Ralph W. Wilson

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

## Bank of Pocahontas Pocahontas, AR

Telephone: 892-5286  
FAX: 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

**CEO/Pres:** John R. Jackson, Jr.  
**EVP:** Ronald E. Wurtz  
**VP/Cash:** W. H. Holobaugh  
**VP:** Max R. Long

**AVP:** Mary D. Jackson  
**AVP:** Mary Lou Cullison  
**AVP:** Hattie Robinson

Cash and Due From: . . . . . 3,045	Deposits: . . . . . 57,388
Federal Funds and Repos: . . . . . 1,900	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 33,711	Other Liabilities: . . . . . 292
Total Loans: . . . . . 24,550	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 185	Total Liabilities: . . . . . 57,680
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 810	Total Equity Capital and Reserves: . . . 6,521
Total Assets: . . . . . 64,201	Total Liabilities and Capital: . . . . . 64,201
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 5,000

**Directors:** Carol Belford-Lewallen, Frank Bigger, Don R. Cox, Phillip Futrell, John R. Jackson, Jr., Michael L. McNabb

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

## Planters & Stockmen Bank Pocahontas, AR

Telephone: 892-5252  
FAX: 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  
**VP:** Berna Guntharp

**VP:** Rhonda Stone  
**Cash:** Bea Mathews

Cash and Due From: . . . . . 1,143	Deposits: . . . . . 28,994
Federal Funds and Repos: . . . . . 3,075	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 5,270	Other Liabilities: . . . . . 179
Total Loans: . . . . . 21,181	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,108	Total Liabilities: . . . . . 29,173
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 349	Total Equity Capital and Reserves: . . . 2,953
Total Assets: . . . . . 32,126	Total Liabilities and Capital: . . . . . 32,126
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 10,000

**Directors:** A. J. Baltz, Jr., Bill Hurt, III, Jim King, James McCurter, Jeriel A. Summitt, Frank E. Walden

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

**The Peoples Bank  
Portland, AR**

Telephone: 737-2236  
 FAX: 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/Cash:** Tipton Pugh

Cash and Due From: . . . . .	210	Deposits: . . . . .	8,545
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	100
Investments: . . . . .	8,284	Other Liabilities: . . . . .	20
Total Loans: . . . . .	1,115	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	36	Total Liabilities: . . . . .	8,665
Other Real Estate: . . . . .	0	Total Equity Capital and Reserves: . . .	1,246
Other Assets: . . . . .	266	Total Liabilities and Capital: . . . . .	9,911
Total Assets: . . . . .	9,911	Number of Shares Outstanding: . . . . .	4,000
Total Trust Assets: . . . . .	0		

**Directors:** Jack Edwards, Hampton Pugh, Mary Dean Pugh, Tipton Pugh

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

**Portland Bank  
Portland, AR**

Telephone: 737-2226  
 FAX: 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  
**EVP:** Walter Rutledge

**VP/Cash:** Leslie Borgognoni  
**VP:** Millie Austin

Cash and Due From: . . . . .	448	Deposits: . . . . .	13,918
Federal Funds and Repos: . . . . .	65	Federal Funds and Borrowings: . . . . .	1,990
Investments: . . . . .	7,427	Other Liabilities: . . . . .	110
Total Loans: . . . . .	9,317	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	142	Total Liabilities: . . . . .	16,018
Other Real Estate: . . . . .	16	Total Equity Capital and Reserves: . . .	1,589
Other Assets: . . . . .	192	Total Liabilities and Capital: . . . . .	17,607
Total Assets: . . . . .	17,607	Number of Shares Outstanding: . . . . .	20,000
Total Trust Assets: . . . . .	0		

**Directors:** Mack Borgognoni, C. E. Bridewell, Charles F. LaGrone, Benton Newcome, Joel Newcome, Robert D. Pugh, Walter Rutledge, Jerry D. Sadler, Eddie Scherm

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

## The Farmers & Merchants Bank Prairie Grove, AR

Telephone: 846-2115  
FAX: 846-3942  
Population: 1,754

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:** Patricia Morelock

Cash and Due From: . . . . . 1,799	Deposits: . . . . . 69,637
Federal Funds and Repos: . . . . . 3,050	Federal Funds and Borrowings: . . . . . 2,098
Investments: . . . . . 36,953	Other Liabilities: . . . . . 365
Total Loans: . . . . . 39,167	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 536	Total Liabilities: . . . . . 72,100
Other Real Estate: . . . . . 160	
Other Assets: . . . . . 1,869	Total Equity Capital and Reserves: . . . 11,434
Total Assets: . . . . . 83,534	Total Liabilities and Capital: . . . . . 83,534
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  
FAX: 887-6822  
Population: 4,300

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

**Chm/CEO/Pres:** John Warren Brannan, Sr.    **Cash:** James A. Pullen

Cash and Due From: . . . . . 2,269	Deposits: . . . . . 51,336
Federal Funds and Repos: . . . . . 430	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 31,131	Other Liabilities: . . . . . 459
Total Loans: . . . . . 21,405	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 498	Total Liabilities: . . . . . 51,795
Other Real Estate: . . . . . 61	
Other Assets: . . . . . 844	Total Equity Capital and Reserves: . . . 4,843
Total Assets: . . . . . 56,638	Total Liabilities and Capital: . . . . . 56,638
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . 24,000

**Directors:** Jean K. Bolton-Jones, John Warren Brannan, Sr., John Warren Brannan, Jr., Carl Dalrymple, Jr., B. A. Delamar, James E. Franks, Robert L. Godwin, R. K. McCasland, Abb Morman, R. W. Murry, James A. Pullen, John Vansickle

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

### The Bank of Rector Rector, AR

Telephone: 595-3591  
FAX: 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

**Pres:** Ronald L. Benson

Cash and Due From: . . . . .	653	Deposits: . . . . .	26,258
Federal Funds and Repos: . . . . .	2,100	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	10,480	Other Liabilities: . . . . .	157
Total Loans: . . . . .	14,391	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	168	Total Liabilities: . . . . .	26,415
Other Real Estate: . . . . .	0	Total Equity Capital and Reserves: . . . . .	3,007
Other Assets: . . . . .	1,630	Total Liabilities and Capital: . . . . .	29,422
Total Assets: . . . . .	29,422	Number of Shares Outstanding: . . . . .	4,000
Total Trust Assets: . . . . .	0		

**Directors:** Ronald L. Benson, C. Joseph Calvin, Danny L. Ford, Danny Holifield, G. L. Lieblong

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

### Farmers and Merchants Bank Reyno, AR

Telephone: 769-2240  
FAX: 769-2300  
Population: 506

108 W. Main  
P. O. Box 108  
72462-0108

Charter Number: 360  
Date: Dec. 8, 1911  
County: Randolph

Trust Department: Yes

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

**Chm:** Alfred Kerley  
**CEO/Pres/TO:** David Dudley  
**SVP/COO/Cash:** Dora Graham

**VP:** Bev Ducker  
**VP:** R. D. Jackson

Cash and Due From: . . . . .	812	Deposits: . . . . .	14,497
Federal Funds and Repos: . . . . .	725	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	4,515	Other Liabilities: . . . . .	87
Total Loans: . . . . .	8,708	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	653	Total Liabilities: . . . . .	14,584
Other Real Estate: . . . . .	89	Total Equity Capital and Reserves: . . . . .	1,179
Other Assets: . . . . .	261	Total Liabilities and Capital: . . . . .	15,763
Total Assets: . . . . .	15,763	Number of Shares Outstanding: . . . . .	29,584
Total Trust Assets: . . . . .	1,571		

**Directors:** David Dudley, Frank Ellis, G. B. Hambrick, Marlin Jackson, Alfred Kerley, Frank Oldham, Jr., J. A. Rapert, Timothy Scott

**Branches in Town:** None    **Other Branches:** Maynard, Pocahontas

## The Bank of Rison Rison, AR

Telephone: 325-6251  
FAX: 325-7661  
Population: 1,298

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, Jr.

**CEO/Pres:** James R. Hopson

Cash and Due From: . . . . .	1,286	Deposits: . . . . .	14,455
Federal Funds and Repos: . . . . .	520	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	9,975	Other Liabilities: . . . . .	40
Total Loans: . . . . .	4,766	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	53	Total Liabilities: . . . . .	14,495
Other Real Estate: . . . . .	3		
Other Assets: . . . . .	728	Total Equity Capital and Reserves: . . . . .	2,836
Total Assets: . . . . .	17,331	Total Liabilities and Capital: . . . . .	17,331
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	4,000

**Directors:** John W. Elrod, James R. Hopson, Ray B. Martin, James L. Moore, Jr., James L. Moore, III

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

## Farmers and Merchants Bank Rogers, AR

Telephone: 636-4233  
FAX: 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, D.D.S.

**CEO/Pres:** Joe T. Seibold

Cash and Due From: . . . . .	3,981	Deposits: . . . . .	83,474
Federal Funds and Repos: . . . . .	305	Federal Funds and Borrowings: . . . . .	516
Investments: . . . . .	29,501	Other Liabilities: . . . . .	324
Total Loans: . . . . .	56,867	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,279	Total Liabilities: . . . . .	84,314
Other Real Estate: . . . . .	843		
Other Assets: . . . . .	2,666	Total Equity Capital and Reserves: . . . . .	11,128
Total Assets: . . . . .	95,442	Total Liabilities and Capital: . . . . .	95,442
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	135,623

**Directors:** John R. Bland, D.D.S., Charles H. Brannan, John D. Clower, M.D., Clayton J. Eversole, Edwin P. Henry, Robert S. Maloney, III, James L. Pickens, M.D., Evelyn S. Rife, Joe T. Seibold, Don Shores, Lemuel H. Tull

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

## First Western Bank and Trust Company Rogers, AR

Telephone: 631-0107  
FAX: 631-8747  
Population: 24,692

West Walnut & Rife Drive  
P. O. Box 547  
72756-0547

Charter Number: 757  
Date: July 26, 1991  
County: Benton

Trust Department: No

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

**Chm/CEO/Pres:** John T. Hampton  
**VP/Cash:** Nathan E. Gairhan

**AVP:** David J. Hargrave

Cash and Due From: . . . . . 400	Deposits: . . . . . 12,194
Federal Funds and Repos: . . . . . 1,170	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 4,502	Other Liabilities: . . . . . 73
Total Loans: . . . . . 6,650	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 319	Total Liabilities: . . . . . 12,267
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 355	Total Equity Capital and Reserves: . . . 1,129
Total Assets: . . . . . 13,396	Total Liabilities and Capital: . . . . . 13,396
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . 17,000

**Directors:** Paul Becton, Jr., M.D., Bob Crafton, Jeral L. Hampton, John T. Hampton, A. B. Littlefield, Jim Shearin, Howard L. Slinkard, Buddy Sparks, Dale Webster

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

## First Bank of Arkansas Russellville, AR

Telephone: 967-8000  
FAX: 967-4679  
Population: 21,260

800 North Arkansas Avenue  
P. O. Box 3010  
72801-0997

Charter Number: 192<sup>\*\*</sup>  
Date: Sep. 29, 1905  
County: Pope

Member of Federal Reserve System

Trust Department: No

Bank Holding Company  
Southwest Bancshares, Inc., Jonesboro, AR

**Chm:** Wallace W. Fowler

**CEO/Pres:** Roy Reaves

Cash and Due From: . . . . . 3,789	Deposits: . . . . . 104,834 <sup>**</sup>
Federal Funds and Repos: . . . . . 7,800	Federal Funds and Borrowings: . . . . . 3,079
Investments: . . . . . 22,948	Other Liabilities: . . . . . 1,239 <sup>**</sup>
Total Loans: . . . . . 79,828	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 2,464	Total Liabilities: . . . . . 109,152 <sup>**</sup>
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 2,427	Total Equity Capital and Reserves: . . 10,104 <sup>**</sup>
Total Assets: . . . . . 119,256	Total Liabilities and Capital: . . . . . 119,256
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . 10,000 <sup>**</sup>

**Directors:** Wallace W. Fowler, Jama Fowler, Don Helms, Phil Jones, Lloyd McCracken, Roy Reaves, Don Riley

**Branches in Town:** Three    **Other Branches:** Dover, Hector, London



## Bank of Salem Salem, AR

Telephone: 895-2591  
FAX: 895-3825  
Population: 1,500

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:** James E. Burns

Cash and Due From: . . . . . 1,235	Deposits: . . . . . 46,641
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 1,598
Investments: . . . . . 13,408	Other Liabilities: . . . . . 298
Total Loans: . . . . . 35,446	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 706	Total Liabilities: . . . . . 48,537
Other Real Estate: . . . . . 1,498	
Other Assets: . . . . . 1,150	Total Equity Capital and Reserves: . . . . . 4,906
Total Assets: . . . . . 53,443	Total Liabilities and Capital: . . . . . 53,443
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  
FAX: 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  
**VP:** Jerry Davis

**VP:** Gary Fritsche  
**Cash:** Don Fritsche

Cash and Due From: . . . . . 1,372	Deposits: . . . . . 28,261
Federal Funds and Repos: . . . . . 265	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 18,601	Other Liabilities: . . . . . 164
Total Loans: . . . . . 12,344	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 169	Total Liabilities: . . . . . 28,425
Other Real Estate: . . . . . 23	
Other Assets: . . . . . 449	Total Equity Capital and Reserves: . . . . . 4,798
Total Assets: . . . . . 33,223	Total Liabilities and Capital: . . . . . 33,223
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  
FAX: 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

**CEO/Pres:** Reynie Rutledge  
**EVP:** B. Art Rand

**Cash:** Ellen Wilson  
**TO:** Michael C. Hutsell

Cash and Due From: . . . . .	4,495	Deposits: . . . . .	198,398
Federal Funds and Repos: . . . . .	2,000	Federal Funds and Borrowings: . . . . .	228
Investments: . . . . .	95,422	Other Liabilities: . . . . .	904
Total Loans: . . . . .	113,514	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	3,088	Total Liabilities: . . . . .	199,530
Other Real Estate: . . . . .	24		
Other Assets: . . . . .	3,320	Total Equity Capital and Reserves: . . . . .	22,333
Total Assets: . . . . .	221,863	Total Liabilities and Capital: . . . . .	221,863
Total Trust Assets: . . . . .	28,269	Number of Shares Outstanding: . . . . .	24,000

**Directors:** Dr. David Burks, Larry Crain, John McKnight, Wayne Ridout, Dr. P. R. Rodgers, Bill Roussel, Reynie Rutledge, N. T. Rutledge, Jim Tarkington, Alvin VanHook, E. D. Yancey, Albert R. Yarnell

**Branches in Town:** Three    **Other Branches:** Griffithville, Judsonia, McRae, Pangburn

**Grant County Bank  
Sheridan, AR**

Telephone: 942-3145  
FAX: 942-5900  
Population: 3,042

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

**Chm:** D. E. McCoy, Sr.  
**CEO/Pres/TO:** D. E. McCoy, Jr.  
**EVP/Cash:** John D. Manatt

**VP:** Greg Gingerich  
**VP:** Jerry H. Humphries

Cash and Due From: . . . . .	1,019	Deposits: . . . . .	43,015
Federal Funds and Repos: . . . . .	4,940	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	26,152	Other Liabilities: . . . . .	415
Total Loans: . . . . .	15,738	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	508	Total Liabilities: . . . . .	43,430
Other Real Estate: . . . . .	29		
Other Assets: . . . . .	664	Total Equity Capital and Reserves: . . . . .	5,620
Total Assets: . . . . .	49,050	Total Liabilities and Capital: . . . . .	49,050
Total Trust Assets: . . . . .	1,785	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:** Two    **Other Branches:** None

**Arkansas State Bank  
Siloam Springs, AR**

Telephone: 524-8101  
FAX: 524-3307  
Population: 8,143

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

**Chm/CEO:** Ross Stout  
**Pres:** Arthur Morris  
**VP/Cash:** Beverly Lescard  
**VP:** Tommy Free, III

**VP:** Norene Barnes  
**VP:** Reta Foster  
**VP:** Dorothy Harmon  
**TO:** Don DeFreece

Cash and Due From: . . . . .	3,809	Deposits: . . . . .	109,696
Federal Funds and Repos: . . . . .	6,175	Federal Funds and Borrowings: . . . . .	233
Investments: . . . . .	88,201	Other Liabilities: . . . . .	414
Total Loans: . . . . .	23,305	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,284	Total Liabilities: . . . . .	110,343
Other Real Estate: . . . . .	16	Total Equity Capital and Reserves: . . . . .	14,477
Other Assets: . . . . .	2,030	Total Liabilities and Capital: . . . . .	124,820
Total Assets: . . . . .	124,820	Number of Shares Outstanding: . . . . .	72,000
Total Trust Assets: . . . . .	11,493		

**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  
FAX: 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

**Chm/CEO:** Max O. Taylor  
**Pres:** Bob Willett  
**SVP/Cash:** Paulette Bussell

**VP:** J. Drew Tennyson  
**TO:** James B. Yeager

Cash and Due From: . . . . .	2,282	Deposits: . . . . .	67,105
Federal Funds and Repos: . . . . .	915	Federal Funds and Borrowings: . . . . .	600
Investments: . . . . .	39,900	Other Liabilities: . . . . .	543
Total Loans: . . . . .	32,026	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	556	Total Liabilities: . . . . .	68,248
Other Real Estate: . . . . .	359	Total Equity Capital and Reserves: . . . . .	8,942
Other Assets: . . . . .	1,152	Total Liabilities and Capital: . . . . .	77,190
Total Assets: . . . . .	77,190	Number of Shares Outstanding: . . . . .	100,000
Total Trust Assets: . . . . .	272		

**Directors:** Max O. Taylor, J. Drew Tennyson, James M. Tennyson, J. D. Trimble, V, Richard H. Vickers, Bob Willett, James B. Yeager

**Branches in Town:** None    **Other Branches:** El Dorado, Norphlet

## Merchants & Planters Bank Sparkman, AR

Telephone: 678-2251  
FAX: 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

Cash and Due From: . . . . .	482	Deposits: . . . . .	7,653
Federal Funds and Repos: . . . . .	180	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	3,616	Other Liabilities: . . . . .	31
Total Loans: . . . . .	3,920	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	124	Total Liabilities: . . . . .	7,684
Other Real Estate: . . . . .	34		
Other Assets: . . . . .	103	Total Equity Capital and Reserves: . . . . .	775
Total Assets: . . . . .	8,459	Total Liabilities and Capital: . . . . .	8,459
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	3,000

**Directors:** Joseph B. Ford, Charles T. Gaston, Tyrol Q. Carson, George W. DeLaughter, Louis M. Jacks, Ray White

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

## Springdale Bank and Trust Springdale, AR

Telephone: 756-7000  
FAX: 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

**VP:** B. Gail Edmonson  
**Cash:** Diana O'Brien

Cash and Due From: . . . . .	3,015	Deposits: . . . . .	62,677
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	8,422
Investments: . . . . .	7,201	Other Liabilities: . . . . .	449
Total Loans: . . . . .	65,231	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,687	Total Liabilities: . . . . .	71,548
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	686	Total Equity Capital and Reserves: . . . . .	6,272
Total Assets: . . . . .	77,820	Total Liabilities and Capital: . . . . .	77,820
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	83

**Directors:** James Baker, Wayne Britt, Richard P. Calhoun, Sam Fiser, Buddy D. Philpot, Steve Shaddox, Philip Taldo, Willard Walker

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

**Bodcaw Bank  
Stamps, AR**

Telephone: 533-4486  
FAX: 533-4456  
Population: 2,500

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/CEO/Pres:** James R. Nipper  
**VP/Sec:** J. Paul Nipper  
**AVP:** Lenora Downs

**Cash:** Bonnie Moreland  
**Asst Cash:** Brenda Scroggins

Cash and Due From: . . . . .	1,868	Deposits: . . . . .	41,858
Federal Funds and Repos: . . . . .	300	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	35,997	Other Liabilities: . . . . .	332
Total Loans: . . . . .	9,306	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	142	Total Liabilities: . . . . .	42,190
Other Real Estate: . . . . .	21		
Other Assets: . . . . .	774	Total Equity Capital and Reserves: . . . . .	6,218
Total Assets: . . . . .	48,408	Total Liabilities and Capital: . . . . .	48,408
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	10,000

**Directors:** Charles L. Cabe, Jr., Roy Z. Kimbell, James R. Nipper, J. Paul Nipper, Cynthia C. Sanderfur, A. O. Smith, J Woodrow Smith

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

**Bank of Star City  
Star City, AR**

Telephone: 628-4286  
FAX: 628-5274  
Population: 2,138

200 Jefferson  
P. O. 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/Cash:** Anneta R. Moore

Cash and Due From: . . . . .	1,104	Deposits: . . . . .	46,756
Federal Funds and Repos: . . . . .	190	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	21,013	Other Liabilities: . . . . .	163
Total Loans: . . . . .	27,713	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	448	Total Liabilities: . . . . .	46,919
Other Real Estate: . . . . .	8		
Other Assets: . . . . .	555	Total Equity Capital and Reserves: . . . . .	4,112
Total Assets: . . . . .	51,031	Total Liabilities and Capital: . . . . .	51,031
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	15,000

**Directors:** Robert Floyd, Sr., Bill Frizzell, Keith D. Griffin, Lucille Ollar, Pat Riley, Jr., Bennie F. Ryburn, Jr., M. Don Smith, Fred Thornton, Weldon Wynn

**Branches in Town:** None    **Other Branches:** Gould, Pine Bluff

**The Stephens Security Bank  
Stephens, AR**

Telephone: 786-5416  
FAX: 786-5419  
Population: 1,137

105 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

**EVP:** Carol Reaves  
**Cash:** Cheryl Brown

Cash and Due From: . . . . .	521	Deposits: . . . . .	17,876
Federal Funds and Repos: . . . . .	750	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	6,779	Other Liabilities: . . . . .	90
Total Loans: . . . . .	11,418	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	120	Total Liabilities: . . . . .	17,966
Other Real Estate: . . . . .	292	Total Equity Capital and Reserves: . . . . .	2,160
Other Assets: . . . . .	246	Total Liabilities and Capital: . . . . .	20,126
Total Assets: . . . . .	20,126	Number of Shares Outstanding: . . . . .	11,000
Total Trust Assets: . . . . .	0		

**Directors:** Duncan Grayson, Carol Reaves, M. R. Smart, Guy R. Smith, Richard T. Smith, Colon Watson, Jay C. Wilson

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

**Citizens Bank  
Strong, AR**

Telephone: 797-7361  
FAX: 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 Bankshares, Inc., Little Rock, AR

**Chm:** Robert P. Taylor  
**CEO/Pres:** Jeanell Cogburn

**SVP:** Scott M. Fife

Cash and Due From: . . . . .	656	Deposits: . . . . .	13,441
Federal Funds and Repos: . . . . .	675	Federal Funds and Borrowings: . . . . .	230
Investments: . . . . .	7,876	Other Liabilities: . . . . .	103
Total Loans: . . . . .	6,197	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	295	Total Liabilities: . . . . .	13,774
Other Real Estate: . . . . .	0	Total Equity Capital and Reserves: . . . . .	2,353
Other Assets: . . . . .	428	Total Liabilities and Capital: . . . . .	16,127
Total Assets: . . . . .	16,127	Number of Shares Outstanding: . . . . .	8,000
Total Trust Assets: . . . . .	0		

**Directors:** Jeanell Cogburn, Bobby R. Dugal, Scott M. 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  
FAX: 673-6918  
Population: 10,941

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

**Cash:** Carroll Joe Fowler  
**TO:** Richard McMinn

Cash and Due From: . . . . . 3,337	Deposits: . . . . . 109,129
Federal Funds and Repos: . . . . . 3,175	Federal Funds and Borrowings: . . . . . 634
Investments: . . . . . 55,735	Other Liabilities: . . . . . 639
Total Loans: . . . . . 57,523	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 2,070	Total Liabilities: . . . . . 110,402
Other Real Estate: . . . . . 179	
Other Assets: . . . . . 1,633	Total Equity Capital and Reserves: . . . 13,250
Total Assets: . . . . . 123,652	Total Liabilities and Capital: . . . . . 123,652
Total Trust Assets: . . . . . 23,883	Number of Shares Outstanding: . . . . . 91,486

**Directors:** Nicky Hargrove, Roy O. McCollum, III, Don Pattillo, Mickey Pierce, James E. Pond, Robert Seidenstricker, Horace "Pete" Sickel, Billy E. Simpson, Ray Vester

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

## Bank of Trumann Trumann, AR

Telephone: 483-6333  
FAX: 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

**Chm/CEO/Pres:** Clyde Robertson, Jr.  
**EVP:** Wilburn Cole  
**VP:** Carroll D. Anderson

**VP:** Rick Gillette  
**Cash:** Cheryl McMasters  
**AVP:** Shirley Benson

Cash and Due From: . . . . . 1,282	Deposits: . . . . . 49,013
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 1,018
Investments: . . . . . 33,935	Other Liabilities: . . . . . 290
Total Loans: . . . . . 21,515	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 517	Total Liabilities: . . . . . 50,321
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 779	Total Equity Capital and Reserves: . . . 7,707
Total Assets: . . . . . 58,028	Total Liabilities and Capital: . . . . . 58,028
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . . 60,000

**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  
FAX: 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

**Chm:** Wallace W. Fowler  
**CEO/Pres:** James M. Yarbrough  
**EVP:** Harry M. Hill

**SVP/Cash:** Georgia Bailey  
**VP:** Suzanne Sloan

Cash and Due From: . . . . . 1,212	Deposits: . . . . . 40,045
Federal Funds and Repos: . . . . . 2,000	Federal Funds and Borrowings: . . . . . 115
Investments: . . . . . 8,751	Other Liabilities: . . . . . 256
Total Loans: . . . . . 31,155	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 773	Total Liabilities: . . . . . 40,416
Other Real Estate: . . . . . 2	
Other Assets: . . . . . 932	Total Equity Capital and Reserves: . . . 4,409
Total Assets: . . . . . 44,825	Total Liabilities and Capital: . . . . . 44,825
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . 10,000

**Directors:** Mark Brown, Jama Fowler, Mark P. Fowler, Wallace W. Fowler, Harry M. 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  
FAX: 349-5170  
Population: 2,020

106 East Main  
P. O. Box 1000  
72473-1000

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  
**EVP:** Al Morris

**VP:** Drew Sandlin  
**Cash:** Ann Watson

Cash and Due From: . . . . . 1,670	Deposits: . . . . . 27,376
Federal Funds and Repos: . . . . . 2,585	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 13,058	Other Liabilities: . . . . . 184
Total Loans: . . . . . 13,838	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 315	Total Liabilities: . . . . . 27,560
Other Real Estate: . . . . . 143	
Other Assets: . . . . . 479	Total Equity Capital and Reserves: . . . 4,528
Total Assets: . . . . . 32,088	Total Liabilities and Capital: . . . . . 32,088
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . . 4,000

**Directors:** Scotty Armstrong, Bob Penix, Lindley V. Smith

**Branches in Town:** None    **Other Branches:** Grubbs, Newport, Swifton



**First Delta Bank  
Tyronza, AR**

Telephone: 487-2161  
FAX: 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:** Harry J. Webb, Jr.  
**VP:** Loretta Branch

**VP:** Roger Stokes

Cash and Due From: . . . . .	1,681	Deposits: . . . . .	25,739
Federal Funds and Repos: . . . . .	1,785	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	5,128	Other Liabilities: . . . . .	302
Total Loans: . . . . .	19,649	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,099	Total Liabilities: . . . . .	26,041
Other Real Estate: . . . . .	105		
Other Assets: . . . . .	491	Total Equity Capital and Reserves: . . . . .	3,897
Total Assets: . . . . .	29,938	Total Liabilities and Capital: . . . . .	29,938
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	20,000

**Directors:** Albert A. Banks, George 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  
FAX: 474-4630  
Population: 16,000

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/Cash/TO:** Marion H. Riggs  
**SVP:** Luther F. Gordy, III

Cash and Due From: . . . . .	2,897	Deposits: . . . . .	120,661
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	109
Investments: . . . . .	54,805	Other Liabilities: . . . . .	846
Total Loans: . . . . .	70,657	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	2,012	Total Liabilities: . . . . .	121,616
Other Real Estate: . . . . .	140		
Other Assets: . . . . .	2,627	Total Equity Capital and Reserves: . . . . .	11,522
Total Assets: . . . . .	133,138	Total Liabilities and Capital: . . . . .	133,138
Total Trust Assets: . . . . .	997	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:** Alma, Mountainburg

## The Peoples Bank Waldo, AR

Telephone: 693-5551  
FAX: 693-5552  
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

**CEO/Pres:** Harold H. Fincher  
**EVP:** Mary L. Baird  
**VP/Cash:** Jill McClinton

**VP/Aud:** Richard L. Scott  
**VP:** David L. Baird

Cash and Due From: . . . . .	1,648	Deposits: . . . . .	25,664
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	360
Investments: . . . . .	17,063	Other Liabilities: . . . . .	158
Total Loans: . . . . .	9,925	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	144	Total Liabilities: . . . . .	26,182
Other Real Estate: . . . . .	51	Total Equity Capital and Reserves: . . . . .	2,955
Other Assets: . . . . .	306	Total Liabilities and Capital: . . . . .	29,137
Total Assets: . . . . .	29,137	Number of Shares Outstanding: . . . . .	10,000
Total Trust Assets: . . . . .	1,158		

**Directors:** Mary L. Baird, Imogene M. Clark, Richard P. Clark, Pamela L. Davis, Steven Clark Fincher, Dorothy J. Fincher, Harold H. Fincher, Betty E. Harris, Betty L. Scott, G. F. Scott

**Branches in Town:** One    **Other Branches:** Emerson, Magnolia, McNeil

## Bank of Waldron Waldron, AR

Telephone: 637-2161  
FAX: 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  
First National Security Company, DeQueen, AR

**Chm:** John H. Hendrix  
**CEO/Pres/TO:** Greg Bourns  
**SVP:** Robert Akers

**VP/TO:** Debra Fuller  
**Cash:** Linda Tanner

Cash and Due From: . . . . .	1,552	Deposits: . . . . .	56,483
Federal Funds and Repos: . . . . .	1,690	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	26,354	Other Liabilities: . . . . .	443
Total Loans: . . . . .	35,498	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,125	Total Liabilities: . . . . .	56,926
Other Real Estate: . . . . .	270	Total Equity Capital and Reserves: . . . . .	11,012
Other Assets: . . . . .	1,449	Total Liabilities and Capital: . . . . .	67,938
Total Assets: . . . . .	67,938	Number of Shares Outstanding: . . . . .	24,000
Total Trust Assets: . . . . .	221		

**Directors:** Kelly Ashford, Billy Jack Black, Greg Bourns, Jim H. Currier, John H. Hendrix, Larry Mashburn, Rena Owens

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

**The Scott County Bank  
Waldron, AR**

Telephone: 637-3191  
FAX: 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  
Chambers Bancshares, Inc., Danville, AR

**CEO:** John Ed Chambers, III  
**Pres:** Patsy Hawkins

**SVP/Cash:** Trisha Sikes  
**SVP:** Robbie Zimmer

Cash and Due From: . . . . .	1,460	Deposits: . . . . .	39,555
Federal Funds and Repos: . . . . .	2,140	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	10,128	Other Liabilities: . . . . .	371
Total Loans: . . . . .	30,190	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	841	Total Liabilities: . . . . .	39,926
Other Real Estate: . . . . .	108		
Other Assets: . . . . .	458	Total Equity Capital and Reserves: . . . . .	5,399
Total Assets: . . . . .	45,325	Total Liabilities and Capital: . . . . .	45,325
Total Trust Assets: . . . . .	0	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  
FAX: 886-2941  
Population: 4,400

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:** Sloan Rainwater  
**CEO/Pres:** Jim Hinkle  
**VP:** Gary Little

**VP/Cash:** Marilyn K. Davis  
**VP:** Mary E. Sloan

Cash and Due From: . . . . .	2,568	Deposits: . . . . .	43,764
Federal Funds and Repos: . . . . .	5,025	Federal Funds and Borrowings: . . . . .	38
Investments: . . . . .	19,391	Other Liabilities: . . . . .	222
Total Loans: . . . . .	20,895	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	535	Total Liabilities: . . . . .	44,024
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	2,055	Total Equity Capital and Reserves: . . . . .	6,445
Total Assets: . . . . .	50,469	Total Liabilities and Capital: . . . . .	50,469
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	18,000

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

**Branches in Town:** None      **Other Branches:** Lynn, Portia, Smithville

## First State Bank of Warren Warren, AR

Telephone: 226-2601  
FAX: 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:** Freddie M. Mobley  
**VChm:** Bennie Ryburn, Jr.  
**EVP:** Hugh A. Quimby

**SVP:** Jo Jenkins  
**Cash:** Shirley Meggs  
**TO:** Roy W. Ferrell

Cash and Due From: . . . . . 1,684	Deposits: . . . . . 67,850
Federal Funds and Repos: . . . . . 0	Federal Funds and Borrowings: . . . . . 1,109
Investments: . . . . . 30,644	Other Liabilities: . . . . . 312
Total Loans: . . . . . 42,012	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 648	Total Liabilities: . . . . . 69,271
Other Real Estate: . . . . . 118	
Other Assets: . . . . . 950	Total Equity Capital and Reserves: . . . 6,785
Total Assets: . . . . . 76,056	Total Liabilities and Capital: . . . . . 76,056
Total Trust Assets: . . . . . 743	Number of Shares Outstanding: . . . . 59,000

**Directors:** Bill Blann, 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  
FAX: 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

**Cash:** James E. Smith  
**TO:** Mike Shull

Cash and Due From: . . . . . 3,415	Deposits: . . . . . 86,530
Federal Funds and Repos: . . . . . 1,015	Federal Funds and Borrowings: . . . . . 1,001
Investments: . . . . . 52,023	Other Liabilities: . . . . . 483
Total Loans: . . . . . 43,038	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 626	Total Liabilities: . . . . . 88,014
Other Real Estate: . . . . . 1	
Other Assets: . . . . . 1,331	Total Equity Capital and Reserves: . . 13,435
Total Assets: . . . . . 101,449	Total Liabilities and Capital: . . . . . 101,449
Total Trust Assets: . . . . . 11,462	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  
FAX: 684-7392  
Population: 750

Highway 49  
P. O. Box 307  
72479-0307

Charter Number: 276  
Date: April 2, 1909  
County: Poinsett

Trust Department: Yes

Bank Holding Company  
North Arkansas Bancshares, Inc., Jonesboro

**Chm:** Dr. Ernest L. Hogue

**CEO/Pres:** Niles A. Bise

Cash and Due From: . . . . . 1,107	Deposits: . . . . . 32,904
Federal Funds and Repos: . . . . . 3,650	Federal Funds and Borrowings: . . . . . 126
Investments: . . . . . 14,609	Other Liabilities: . . . . . 424
Total Loans: . . . . . 18,043	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 79	Total Liabilities: . . . . . 33,454
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 776	Total Equity Capital and Reserves: . . . . . 4,810
Total Assets: . . . . . 38,264	Total Liabilities and Capital: . . . . . 38,264
Total Trust Assets: . . . . . 2,887	Number of Shares Outstanding: . . . . . 8,000

**Directors:** Niles A. Bise, Charles E. Givens, Dr. Ernest L. Hogue, John Marcus Hogue, G. L. Lieblong, Herbert D. Ziegenhorn

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

## Merchants and Farmers Bank West Helena, AR

Telephone: 572-3481  
FAX: 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  
Security Bancshares, Inc., Des Arc, AR

**Chm:** Sherod S. White  
**CEO/Pres:** Bill Simmons  
**EVP:** James A. Bogle  
**SVP:** Gordon White

**SVP/TO:** E. F. Kalb, Jr.  
**VP/Cash:** Sarah Bradshaw  
**VP:** James E. Boyd, Jr.

Cash and Due From: . . . . . 2,626	Deposits: . . . . . 82,612
Federal Funds and Repos: . . . . . 2,425	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 32,758	Other Liabilities: . . . . . 443
Total Loans: . . . . . 50,929	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,136	Total Liabilities: . . . . . 83,055
Other Real Estate: . . . . . 33	
Other Assets: . . . . . 1,515	Total Equity Capital and Reserves: . . . . . 8,367
Total Assets: . . . . . 91,422	Total Liabilities and Capital: . . . . . 91,422
Total Trust Assets: . . . . . 1,112	Number of Shares Outstanding: . . . . . 20,000

**Directors:** William B. Benton, James E. Boyd, Sr., Winston P. Foster, Jr., Brooks Griffin, David B. Griffin, Jerry Kelley, W. L. Morris, Bill Simmons, Douglas Simmons, Herman H. Storey, James N. Thomason, Sherod S. White

**Branches in Town:** Two    **Other Branches:** Marvell

## Bank of West Memphis West Memphis, AR

Telephone: 732-8000  
FAX: 735-0849  
Population: 30,000

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  
**VChm:** M. E. Black Dunklin  
**EVP:** Robert L. Wright

**SVP:** Paul Neal  
**SVP/Aud/TO:** Arley Knight  
**Cash:** Jo Duncan

Cash and Due From: . . . . . 5,529	Deposits: . . . . . 84,216
Federal Funds and Repos: . . . . . 1,400	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 56,377	Other Liabilities: . . . . . 222
Total Loans: . . . . . 28,982	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 1,099	Total Liabilities: . . . . . 84,438
Other Real Estate: . . . . . 0	
Other Assets: . . . . . 1,603	Total Equity Capital and Reserves: . . . 10,552
Total Assets: . . . . . 94,990	Total Liabilities and Capital: . . . . . 94,990
Total Trust Assets: . . . . . 4,274	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:** Three    **Other Branches:** None

## Wilmot State Bank Wilmot, AR

Telephone: 473-2211  
FAX: 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

**CEO/Pres/Cash:** Kenneth M. Allbritton

Cash and Due From: . . . . . 635	Deposits: . . . . . 8,705
Federal Funds and Repos: . . . . . 3,355	Federal Funds and Borrowings: . . . . . 0
Investments: . . . . . 1,560	Other Liabilities: . . . . . 39
Total Loans: . . . . . 4,667	Subordinated Debt: . . . . . 0
Premises and Fixed Assets: . . . . . 47	Total Liabilities: . . . . . 8,744
Other Real Estate: . . . . . 85	
Other Assets: . . . . . 133	Total Equity Capital and Reserves: . . . 1,738
Total Assets: . . . . . 10,482	Total Liabilities and Capital: . . . . . 10,482
Total Trust Assets: . . . . . 0	Number of Shares Outstanding: . . . 12,000

**Directors:** John B. Currie, John B. Currie, Jr., William J. Currie, William B. deYampert, Thomas F. Scannell, III

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

**Cross County Bank  
Wynne, AR**

Telephone: 238-8171  
FAX: 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

**Cash:** Beth Dildine

Cash and Due From: . . . . .	2,268	Deposits: . . . . .	81,914
Federal Funds and Repos: . . . . .	4,800	Federal Funds and Borrowings: . . . . .	439
Investments: . . . . .	25,639	Other Liabilities: . . . . .	367
Total Loans: . . . . .	55,594	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	1,663	Total Liabilities: . . . . .	82,720
Other Real Estate: . . . . .	4		
Other Assets: . . . . .	1,257	Total Equity Capital and Reserves: . . . . .	8,505
Total Assets: . . . . .	91,225	Total Liabilities and Capital: . . . . .	91,225
Total Trust Assets: . . . . .	701	Number of Shares Outstanding: . . . . .	4,000

**Directors:** Willard G. Burks, Guy E. Fisher, Marvin T. Hagaman, Albert A. Hess, Pete L. Imboden, III, Ken McClanahan, Roger E. Pohlner, Donald L. Reddmann, James A. Richardson

**Branches in Town:** One    **Other Branches:** Cherry Valley, Hickory Ridge

**First Arkansas Bank  
Wynne, AR**

Telephone: 238-2265  
FAX: 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 H. Beasley  
**CEO/Pres:** Dale Beard

**Cash:** Andrea Wood

Cash and Due From: . . . . .	510	Deposits: . . . . .	9,776
Federal Funds and Repos: . . . . .	130	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	3,157	Other Liabilities: . . . . .	207
Total Loans: . . . . .	7,081	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	595	Total Liabilities: . . . . .	9,983
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	157	Total Equity Capital and Reserves: . . . . .	1,647
Total Assets: . . . . .	11,630	Total Liabilities and Capital: . . . . .	11,630
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	2,000

**Directors:** Howard H. 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  
FAX: 449-4866  
Population: 1,207

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

**CEO/Pres:** Judy Loving

**EVP/Cash:** Chole J. Richardson

Cash and Due From: . . . . .	1,273	Deposits: . . . . .	50,960
Federal Funds and Repos: . . . . .	630	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	20,081	Other Liabilities: . . . . .	188
Total Loans: . . . . .	32,594	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	842	Total Liabilities: . . . . .	51,148
Other Real Estate: . . . . .	346		
Other Assets: . . . . .	727	Total Equity Capital and Reserves: . . . . .	5,345
Total Assets: . . . . .	56,493	Total Liabilities and Capital: . . . . .	56,493
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	20,781

**Directors:** Frank Bailey, Fred Berry, Dan Duren, H. C. Hall, Judy Loving, Chloe J. Richardson, Kenneth R. Smith, Susan Wendel

**Branches in Town:** None    **Other Branches:** Bull Shoals



**SEVENTY-NINTH ANNUAL**

**REPORT OF**

**STATE CHARTERED INDUSTRIAL  
LOAN INSTITUTIONS,  
TRUST COMPANIES, AND  
NON PROFIT ORGANIZATIONS**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 1993**

**Arkansas Capital Corporation  
Little Rock, AR**

Telephone: 374-9247  
FAX: 374-9425  
Population: 175,795

225 South Pulaski Street  
72201-1925

Charter Number: 1006  
Date: Aug. 6, 1958  
County: Pulaski

Trust Department: No

Bank Holding Company  
None

**Chm:** D. Patton Rudder

**CEO/Pres:** C. Sam Walls

Cash and Due From: . . . . .	432	Deposits: . . . . .	0
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	548
Investments: . . . . .	5,582	Other Liabilities: . . . . .	110
Total Loans: . . . . .	14,998	Subordinated Debt: . . . . .	15,685
Premises and Fixed Assets: . . . . .	102	Total Liabilities: . . . . .	16,343
Other Real Estate: . . . . .	169		
Other Assets: . . . . .	109	Total Equity Capital and Reserves: . . . . .	5,049
Total Assets: . . . . .	21,392	Total Liabilities and Capital: . . . . .	21,392
Total Trust Assets: . . . . .	0	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, James C. Patridge, Don Pattillo, D. Patton Rudder, William T. Staed, William C. Wilson

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

**Jones Investment & Trust Co.  
Little Rock, AR**

Telephone: 374-5225  
FAX: 374-5100  
Population: 175,795

2323 First Commercial Building  
72201-3441

Charter Number: 302  
Date: Feb. 1, 1910  
County: Pulaski

Trust Department: Yes

Bank Holding Company  
None

**Chm/CEO/Pres:** Bernice Jones

**VP/Sec/Treas:** H. G. Frost, Jr.

Cash and Due From: . . . . .	1,001	Deposits: . . . . .	0
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	10,268	Other Liabilities: . . . . .	1
Total Loans: . . . . .	500	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	33	Total Liabilities: . . . . .	1
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	121	Total Equity Capital and Reserves: . . . . .	11,922
Total Assets: . . . . .	11,923	Total Liabilities and Capital: . . . . .	11,923
Total Trust Assets: . . . . .	0	Number of Shares Outstanding: . . . . .	1,000

**Directors:** H. G. Frost, Jr., John W. Johnson, Bernice Jones

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

**National Credit Corporation  
Little Rock, AR**

Telephone: 371-8769  
FAX: 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. Melton

**VP/Treas:** Alan C. King

Cash and Due From: . . . . .	3	Deposits: . . . . .	0
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	250	Other Liabilities: . . . . .	6
Total Loans: . . . . .	0	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	0	Total Liabilities: . . . . .	6
Other Real Estate: . . . . .	0		
Other Assets: . . . . .	6	Total Equity Capital and Reserves: . . . . .	253
Total Assets: . . . . .	259	Total Liabilities and Capital: . . . . .	259
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

**The Metropolitan Trust Company  
Sherwood, AR**

Telephone: 835-7500  
FAX: 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

**CEO/Pres:** Terry A. Paff

Cash and Due From: . . . . .	34	Deposits: . . . . .	0
Federal Funds and Repos: . . . . .	0	Federal Funds and Borrowings: . . . . .	0
Investments: . . . . .	721	Other Liabilities: . . . . .	681
Total Loans: . . . . .	0	Subordinated Debt: . . . . .	0
Premises and Fixed Assets: . . . . .	0	Total Liabilities: . . . . .	681
Other Real Estate: . . . . .	191		
Other Assets: . . . . .	44	Total Equity Capital and Reserves: . . . . .	309
Total Assets: . . . . .	990	Total Liabilities and Capital: . . . . .	990
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



**LIST OF  
COMMERCIAL BANKS  
BY COUNTY**

**JUNE 30, 1993**

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>Arkansas</b>	DeWitt Bank And Trust Company	DeWitt
	The First National Bank of DeWitt	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers and Merchants Bank	Stuttgart
	First National Bank in Stuttgart	Stuttgart
<b>Ashley</b>	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Southeast Arkansas Bank	Parkdale
	The Peoples Bank	Portland
	Portland 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
	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 in Green Forest	Green Forest
<b>Chicot</b>	Dermott State Bank	Dermott
	First State Bank of Dermott	Dermott
	The Eudora Bank	Eudora
	The Bank of Lake Village	Lake Village
	Simmons First 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>	The Cleburne County Bank	Heber Springs
	First National Bank of Cleburne County	Heber Springs
	Greers Ferry Lake State Bank	Heber Springs
	Heber Springs State 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>	The First National Bank of Conway County	Morrilton
	Morrilton Security Bank, N.A.	Morrilton
<b>Craighead</b>	The Arkansas Bank	Jonesboro
	Citizens Bank of Jonesboro	Jonesboro
	First Bank of Arkansas	Jonesboro
	Mercantile Bank	Jonesboro
	Simmons First Bank of Jonesboro	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

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<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>	The First State Bank of Fordyce	Fordyce
	Fordyce Bank & Trust Company	Fordyce
	Merchants & Planters Bank	Sparkman
<b>Desha</b>	Dumas State Bank	Dumas
	Merchants & Farmers Bank	Dumas
	The First National Bank of McGehee	McGehee
	McGehee Bank	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 of Conway	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 of Hope	Hope
	The First National Bank of Hope	Hope



## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>Hot Spring</b>	Bank of Malvern	Malvern
	The Malvern National Bank	Malvern
	Southern State Bank	Malvern
<b>Howard</b>	First National Bank of Howard County	Dierks
	Citizens National Bank of Nashville	Nashville
	First National Bank of Nashville	Nashville
<b>Independence</b>	The Citizens Bank	Batesville
	TCB The Community Bank of Batesville, N.A.	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
<b>Jackson</b>	First State Bank of Newport	Newport
	Merchants & Planters Bank	Newport
	Bank of Tuckerman	Tuckerman
<b>Jefferson</b>	First National Bank of Altheimer	Altheimer
	Pine Bluff National Bank	Pine Bluff
	Simmons First National Bank of Pine Bluff	Pine Bluff
	Worthen National Bank of Pine Bluff	Pine Bluff
<b>Johnson</b>	Arkansas State Bank	Clarksville
	Farmers Bank and Trust Company	Clarksville
<b>Lafayette</b>	The Bank of Bradley	Bradley
	The First National Bank of Lewisville	Lewisville
	Peoples Bank & Loan Co.	Lewisville
	Bodcaw Bank	Stamps
<b>Lawrence</b>	Peoples Bank	Imboden
	The Arkansas Bank	Walnut Ridge
	First National Bank of Lawrence County	Walnut Ridge
<b>Lee</b>	First National Bank at Marianna	Marianna
<b>Lincoln</b>	First State Bank	Gould
	Bank of Star City	Star City
<b>Little River</b>	Bank of Ashdown, N.A.	Ashdown
	First National Bank in Ashdown	Ashdown

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>Logan</b>	Citizens Bank	Booneville
	First National Bank at Paris	Paris
	Logan County Bank	Scranton
<b>Lonoke</b>	Bank of Cabot	Cabot
	Citizens Bank & Trust	Carlisle
	Bank of England	England
	First State Bank	Lonoke
<b>Madison</b>	First National Bank of Huntsville	Huntsville
	First State Bank	Huntsville
	Madison Bank and Trust	Kingston
<b>Marion</b>	1st Ozark National Bank	Flippin
	The Bank of Yellville	Yellville
<b>Miller</b>	Commercial National Bank of Texarkana	Texarkana
	The State First National Bank of Texarkana	Texarkana
<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
	First Bank 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

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
Phillips	The Delta State Bank	Elaine
	First National Bank of Phillips County	Helena
	Helena National Bank	Helena
	Merchants and Farmers Bank	West Helena
Pike	Bank of Delight	Delight
	The Bank of Glenwood	Glenwood
	Caddo First National Bank	Glenwood
	Pike County Bank	Murfreesboro
Poinsett	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
Polk	First National Bank in Mena	Mena
	The Union Bank of Mena	Mena
Pope	Bank of Atkins	Atkins
	First Bank of Arkansas	Russellville
	First National Bank of Russellville	Russellville
	Worthen National Bank of Russellville	Russellville
Prairie	Farmers & Merchants Bank	Des Arc
	Hazen First State Bank	Hazen
Pulaski	First Jacksonville Bank and Trust	Jacksonville
	Arkansas Bankers' Bank	Little Rock
	Central Bank & Trust	Little Rock
	Citizens First Bank	Little Rock
	Eagle Bank & Trust Company	Little Rock
	First Commercial Bank, N.A.	Little Rock
	Metropolitan National Bank	Little Rock
	One National Bank	Little Rock
	Pulaski Bank And Trust Company	Little Rock
	Worthen National Bank of Arkansas	Little Rock
	Bank of Little Rock	North Little Rock
	National Bank of Arkansas	North Little Rock
The Twin City Bank	North Little Rock	

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<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 of Fort Smith	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 of DeQueen	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
<b>St. Francis</b>	First National Bank of Eastern Arkansas	Forrest City
	Planters Bank and Trust Company	Forrest City
	The Planters National Bank of Hughes	Hughes
<b>Stone</b>	Bank of Mountain View	Mountain View
<b>Union</b>	The Exchange Bank & Trust Company	El Dorado
	The First National Bank of El Dorado	El Dorado
	National Bank of Commerce	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

## COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
<b>Washington</b>	The Bank of Elkins	Elkins
	The Bank of Fayetteville, N.A.	Fayetteville
	Citizens Bank of Northwest Arkansas	Fayetteville
	McIlroy Bank & Trust	Fayetteville
	Worthen National Bank of Northwest Arkansas	Fayetteville
	Bank of Lincoln	Lincoln
	The Farmers & Merchants Bank	Prairie Grove
	The First National Bank of Springdale	Springdale
	Springdale Bank and Trust	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

# MAP OF ARKANSAS COUNTIES



**BANK HOLDING COMPANIES  
WHICH OWN  
COMMERCIAL BANKS  
IN ARKANSAS**

**JUNE 30, 1993**

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Commerce Financial Corporation Alma, AR

BHC Number: 9337  
Telephone: 632-2257  
FAX: 632-2263

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

**CEO/Pres:** John P. Ballentine

**Subsidiaries:**

Commercial Bank at Alma  
Commerce Capital Corporation

Alma, AR  
Alma, AR

### Central Arkansas Bancshares, Inc. Arkadelphia, AR

BHC Number: 6567  
Telephone: 246-8070  
FAX: 246-2117

421 Main Street  
P. O. Box 340  
71923-0340

**Chm/CEO:** Ross M. Whipple

**Pres:** Paul L. Offutt

**Subsidiaries:**

Merchants & Planters Bank & Trust Company  
First Banc Mortgage Company  
Landau II  
Bank of Hot Springs  
Landau III  
Bank of Malvern  
Landau I  
First Banc Securities, Inc.

Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Hot Springs, AR  
Hot Springs, AR  
Hot Springs, AR  
Malvern, AR  
Malvern, AR  
Hot Springs, AR

### Southern Development Bancorporation, Inc. Arkadelphia, AR

BHC Number: 10585  
Telephone: 246-3945  
FAX: 246-2182

605 Main, Suite 202  
71923-6037

**Chm:** Ronald A. Grzywinski

**CEO/Pres:** George P. Surgeon

**Subsidiaries:**

Elk Horn Bank and Trust Company  
Financial Mortgage Corporation  
Opportunity Lands Corporation

Arkadelphia, AR  
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  
FAX: 724-5985

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

Chm/CEO: Juanita Litzelfelner

Pres/Treas: Larry E. Kircher

**Subsidiaries:**

Citizens State Bank  
Citizens State Investments, Inc.

Bald Knob, AR  
Bald Knob, AR

### Sebastian Bankshares, Inc. Barling, AR

BHC Number: 10944  
Telephone: 452-7906  
FAX: 452-7978

227 Fort Street  
P. O. Box 529  
72923-0529

Chm: Ronald H. Udouj

CEO/Pres: James N. Patterson

**Subsidiaries:**

River Valley Bank & Trust  
River Valley Finance Corp.

Lavaca, AR  
Barling, AR

### Citizens Bancshares of Batesville, Inc. Batesville, AR

BHC Number: 8412  
Telephone: 793-4441  
FAX: 698-6299

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

CEO/Pres: Woody Castleberry

**Subsidiaries:**

The Citizens Bank  
Citizens Investments, Inc.

Batesville, AR  
Batesville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Union Bancshares of Benton, Inc. Benton, AR

BHC Number: 8720  
Telephone: 778-0411  
FAX: 776-5433

207 West Conway Street  
P. O. Box 687  
72015-0687

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

**Subsidiaries:**

The Union Bank of Benton  
Arkansas Investment Advisory Service  
Benton Savings & Loan Association

Benton, AR  
Benton, AR  
Benton, AR

### Arvest Bank Group, Inc. Bentonville, AR

BHC Number: 2701  
Telephone: 273-5743  
FAX: 273-7477

125 West Central #218  
72712

**Chm/CEO/Pres:** Jim C. Walton

**Subsidiaries:**

Siloam Springs Bancshares, Inc.  
First National Bank of Siloam Springs  
TRH Bank Group, Inc. (50% Owner)  
Security National Bank & Trust  
McIlroy Bank & Trust  
The Farmers & Merchants Bank  
First National Bank & Trust Company  
Springdale Bank and Trust  
State Bank & Trust, N.A.  
Arvest Trust Company, N.A.

Bentonville, AR  
Siloam Springs, AR  
Norman, OK  
Norman, OK  
Fayetteville, AR  
Prairie Grove, AR  
Rogers, AR  
Springdale, AR  
Tulsa, OK  
Bentonville, AR

### Farmers Bancorp, Inc. Blytheville, AR

BHC Number: 10415  
Telephone: 763-8101  
FAX: 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  
FAX: 675-4690

31 West Main  
P. O. Box 87  
72927-0087

Chm: Jeral L. Hampton

CEO/Pres: John T. Hampton

**Subsidiaries:**

Citizens Bank  
First Western Mortgage, Inc.  
First Western Properties  
First Western Bank and Trust Company  
First Western Loan Company

Booneville, AR  
Booneville, AR  
Booneville, AR  
Rogers, AR  
Booneville, AR

### The Bradley Corporation Bradley, AR

BHC Number: 4611  
Telephone: 894-3322  
FAX: 894-3324

Main Street  
P. O. Box 120  
71826-0120

Chm/CEO/Pres: Lane Pierce

**Subsidiaries:**

The Bank of Bradley  
Twenty-Twenty Hindsight, Inc.

Bradley, AR  
Bradley, AR

### Brinkley Bancshares, Inc. Brinkley, AR

BHC Number: 4873  
Telephone: 734-3133  
FAX: 734-3001

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

Chm/CEO: A. H. Rusher

Pres: Gus Rusher

**Subsidiaries:**

Bank of Brinkley  
Fred Rusher Agency, Inc.

Brinkley, AR  
Brinkley, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### FirstBank Group, Inc. Brinkley, AR

BHC Number: 11608  
Telephone: 734-1300  
FAX: 734-1305

800 North 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  
FAX: 843-2964

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

Chm: Howell M. Thompson

CEO/Pres: James M. Park

**Subsidiaries:**

Bank of Cabot

Cabot, AR

### Sharp Bancshares, Inc. Cave City, AR

BHC Number: 7420  
Telephone: 283-5301  
FAX: 283-6466

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

Chm/CEO: Eugene Street

**Subsidiaries:**

Bank of Cave City  
Bank of Evening Shade  
"As Old As Dirt, Inc."

Cave City, AR  
Evening Shade, 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  
FAX: 965-2205

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

Chm/CEO: Joe S. Hiatt

Pres: Michael F. Flynn

**Subsidiaries:**

American State Bank

Charleston, AR

### Clarendon Holding Co. Clarendon, AR

BHC Number: 7059  
Telephone: 747-3319  
FAX: 747-3498

297 Madison  
P. O. Box 280  
72029-0280

Chm: James B. Sharp

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  
FAX: 754-7398

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

Chm/CEO/Pres: C. W. Kelly

**Subsidiaries:**

Arkansas State Bank  
ASB Properties

Clarksville, AR  
Clarksville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Clinton Bancshares, Inc. Clinton, AR

BHC Number: 7291  
Telephone: 745-2441  
FAX: 745-2441 Ext. 30

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

Chm/CEO: Charles W. Sharp

**Subsidiaries:**

Clinton State Bank  
Bank Properties, Inc.

Clinton, AR  
Clinton, AR

### Evergreen Bancshares, Inc. Crossett, AR

BHC Number: 8879  
Telephone: 364-5131  
FAX: 364-6329

310 Main Street  
P.O. Box 638  
71635-0638

Chm/CEO/Pres: Richard E. Griffin

**Subsidiaries:**

First State Bank

Crossett, AR

### Chambers Bancshares, Inc. Danville, AR

BHC Number: 9675  
Telephone: 495-2236  
FAX: 495-7765

901 Main  
P. O. Box 609  
72833-0609

Chm/CEO/Pres: John Ed Chambers, III

**Subsidiaries:**

Bank of Amity  
Danville State Bank  
Scott County Bank  
River Valley Appraisal

Amity, AR  
Danville, AR  
Waldron, AR  
Danville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Bank of Dardanelle Bankshares, Inc. Dardanelle, AR

BHC Number: 8849  
Telephone: 229-3311  
FAX: 229-4180

102 N. Front Street  
P. O. Box 577  
72834-0090

Chm/CEO/Pres: H. M. Orsburn

**Subsidiaries:**  
Bank of Dardanelle

Dardanelle, AR

### First State Bancshares, Inc. DeQueen, AR

BHC Number: 12344  
Telephone: 642-4423  
FAX: 642-2847

Third and Heynecker Streets  
P. O. Box 970  
71832-0970

Chm: Lou Gray

CEO: Art Melson

**Subsidiaries:**  
First State Bank of DeQueen

DeQueen, AR

### First National Security Company DeQueen, Arkansas

BHC Number: 11272  
Telephone: 642-2212  
FAX: 642-7959

Third & Gilson  
P. O. Box 980  
71832-0980

Chm: John H. Hendrix

CEO/Pres: Larry Mashburn

**Subsidiaries:**  
Bank of Ashdown, N.A.  
First National Bank of DeQueen  
First National Bank of Howard County  
Citizens National Bank of Nashville  
Bank of Waldron

Ashdown, AR  
DeQueen, AR  
Dierks, AR  
Nashville, AR  
Waldron, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### DBT Financial Corporation DeWitt, AR

BHC Number: 9398  
Telephone: 946-3531  
FAX: 946-2815

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

Chm: Elmer A. Ferguson

CEO/Pres: Nancy F. Rasco

**Subsidiaries:**

DeWitt Bank and Trust Company  
First Arkansas Insurance of DeWitt

DeWitt, AR  
DeWitt, AR

### DeWitt First Bankshares, Corporation DeWitt, AR

BHC Number: 7051  
Telephone: 946-3551  
FAX: 946-1562

W. Cross and Jefferson  
P. O. Box 511  
72042-0511

CEO/Pres: Warren A. Jennings

**Subsidiaries:**

The First National Bank of DeWitt  
Bank of Lockesburg

DeWitt, AR  
Lockesburg, AR

### Decatur Bancshares, Inc. Decatur, AR

BHC Number: 11686  
Telephone: 752-3281  
FAX: 752-8154

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

Chm: Lloyd E. Peterson

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  
FAX: 538-5468

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

Chm/CEO/Pres: John M. Baxter

**Subsidiaries:**

Dermott State Bank

Dermott, AR

### Dermott Bancshares, Inc. Dermott, AR

BHC Number: 9166  
Telephone: 538-3221  
FAX: 538-3787

110 East Peddicord  
P. O. Drawer O  
71638-0815

Chm: R. H. Dennington

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  
FAX: 256-4582

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

Chm: Henry L. Nichols

CEO/Pres: Sherod S. White

**Subsidiaries:**

Farmers & Merchants Bank  
Merchants & Farmers Bank

Des Arc, AR  
West Helena, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Dumas Bancshares, Inc. Dumas, AR

BHC Number: 5859  
Telephone: 382-4204  
FAX: 382-2084

Hwy 65 & 54  
P. O. Box 915  
71639-0700

Chm: Merle F. Peterson

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  
FAX: 382-5901

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

Chm/CEO/Pres: Loral M. Adcock

**Subsidiaries:**  
Merchants & Farmers Bank

Dumas, AR

### Earle Bankshares, Inc. Earle, AR

BHC Number: 6895  
Telephone: 792-8613  
FAX: 735-8860

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

Chm: W. P. "Buddy" Morrison

CEO/Pres: John E. 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  
FAX: 643-2651

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

**Chm/CEO/Pres:** Joel L. Bunch

**Subsidiaries:**  
The Bank of Elkins

Elkins, AR

### **Delta Bancshares, Inc. Eudora, AR**

BHC Number: 5343  
Telephone: 355-8311  
FAX: 355-8509

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

**Chm/Pres:** W. K. Grubbs

**Subsidiaries:**  
The Eudora Bank

Eudora, AR

### **FBT Bancshares, Inc. Fordyce, AR**

BHC Number: 6896  
Telephone: 352-3107  
FAX: 352-5202

200 W. 4th Street  
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  
FAX: 548-2213

320 Main  
P. O. Box 357  
72055-0357

Chm: Kenneth Smith

CEO/Pres: Larry E. Bauer

**Subsidiaries:**

Planters & Merchants Bank  
D & M Real Estate, Inc.

Gillett, AR  
Gillett, AR

### Bainum Bancorp Glenwood, AR

BHC Number: 10985  
Telephone: 356-2121  
FAX: 356-2211

Broadway & Pulliam  
P. O. Box O  
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  
FAX: 996-6700

125 W. Center Street  
P. O. Box 610  
72936-0610

Chm: Elizabeth Wilkinson

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  
FAX: 462-3992

510 Dr. Herd E. Stone Street  
P. O. Box 419  
72069-0419

Chm: John B. Moore, Jr.

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  
FAX: 777-5597

Second and Walnut Streets  
P. O. Box 520  
71801-0520

CEO/Pres: Thomas E. Hays, Jr.

**Subsidiaries:**

Bank of Blevins

The First National Bank of Hope

Blevins, AR

Hope, AR

### Pioneer Bancshares, Inc. of Horatio, Arkansas Horatio, AR

BHC Number: 9388  
Telephone: 832-2501  
FAX: 832-2577

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

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  
FAX: 623-4688

1801 Central Avenue, Suite B  
71901

Chm/CEO/Pres: Richard T. Smith

**Subsidiaries:**

Bank of Salem  
The Stephens Security Bank  
SABCO Insurance Agency

Salem, AR  
Stephens, AR  
Salem, AR

### BTS Bancshares, Inc. Huntsville, AR

BHC Number: 11986  
Telephone: 738-2147  
FAX: 738-1255

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

Chm: Sam Mathias

CEO/Pres: Tom Mathias

**Subsidiaries:**

First State Bank

Huntsville, AR

### Spring Rivers Bancshares, Inc. Imboden, AR

BHC Number: 10793  
Telephone: 869-2291  
FAX: 869-2179

Hwy 63  
P. O. Box 850  
72434-0850

Chm/CEO/Pres: Charles F. 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  
FAX: 982-5769

600 West Main Street  
P. O. Box 827  
72076-0827

Chm/CEO/Pres: Kenneth Pat Wilson

#### Subsidiaries:

First Jacksonville Bank and Trust  
First Jacksonville Mortgage Corporation

Jacksonville, AR  
Jacksonville, AR

### Citizens Bancshares Corporation Jonesboro, AR

BHC Number: 3265  
Telephone: 932-6603  
FAX: 933-4303

Citizens Bank Bldg., 7th Floor  
P.O. Box 1800  
72401-2838

Chm/CEO: Herbert H. McAdams, II

#### Subsidiaries:

Citizens Bank of Jonesboro  
Citizens Real Estate

Jonesboro, AR  
Jonesboro, AR

### Southwest Bancshares, Inc. Jonesboro, AR

BHC Number: 11677  
Telephone: 972-9093  
FAX: 935-8306

139 Southwest Drive  
72401

Chm/CEO: Wallace W. Fowler

Pres: Phil Jones

#### Subsidiaries:

First Bank of Arkansas  
First Bank of Arkansas  
First State Bank of Arkansas  
First Arkansas Bank

Jonesboro, AR  
Russellville, AR  
Trumann, AR  
Wynne, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Southeast Arkansas Bank Corporation Lake Village, AR

BHC Number: 9140  
Telephone: 265-2241  
FAX: 265-2125

101 Main Street  
P. O. Box 727  
71653-0727

**Chm/CEO:** Charles H. Weissinger, Jr.

**Pres/COO:** Terence J. Alpe

**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  
FAX: 539-2213

110 N. Main Street  
P. O. Box 140  
72438-0140

**CEO/Pres:** Larry E. Grisham

**Subsidiaries:**

Leachville State Bank

Leachville, AR

### Peoples Bancshares, Inc. Lewisville, AR

BHC Number: 10259  
Telephone: 921-4244  
FAX: 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  
FAX: 824-5703

West Side Square  
P. O. Box 1000  
72744-1000

**Chm/CEO/Pres:** Loyd R. Swope

**Subsidiaries:**

Bank of Lincoln  
Lincoln Insurance Agency

Lincoln, AR  
Lincoln, AR

### Arkansas Bankers' Bancorporation, Inc. Little Rock, AR

BHC Number: 11533  
Telephone: 371-0535  
FAX: 376-8894

1008 West Second Street  
72201-2031

**Chm:** Joe S. Hiatt

**CEO/Pres:** Bill B. May

**Subsidiaries:**

Arkansas Bankers' Bank

Little Rock, AR

### Carlisle Bancshares, Inc. Little Rock, AR

BHC Number: 8621  
Telephone: 376-2128  
FAX: 374-1968

300 Spring Bldg, Suite 1010  
72201-2449

**Chm:** Winthrop P. Rockefeller

**CEO/Pres:** Barry McKuin

**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  
FAX: 372-5688

320 W. Capital Avenue  
P. O. Box 1951  
72201-1951

Chm: Robert P. Taylor

CEO/Pres: Ted Davis

**Subsidiaries:**

Citizens First State Bank  
The Exchange Bank & Trust Company  
The First State Bank of Fordyce  
Harris Abstract & Title Company  
Citizens First Bank  
Citizens Bank  
Consolidated Data Services

Arkadelphia, AR  
El Dorado, AR  
Fordyce, AR  
Fordyce, AR  
Little Rock, AR  
Strong, AR  
El Dorado, AR

### Farmers Investment Corporation Little Rock, AR

BHC Number: 6754  
Telephone: 661-7700  
FAX: 661-7857

5800 R. Street  
P. O. Box 7299  
72217-7299

Chm/CEO/Pres: James C. East

**Subsidiaries:**

Farmers Bank and Trust Company  
FBT Property Company  
Valley Mortgage Company

Clarksville, AR  
Clarksville, AR  
Clarksville, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### First Commercial Corporation Little Rock, AR

BHC Number: 4192  
Telephone: 371-7000  
FAX: 371-7413

400 West Capital  
P. O. Box 1471  
72203-1471

Chm/CEO/Pres: Barnett Grace

**Subsidiaries:**

ABT Bancshares Corporation	Hot Springs, AR
Arkansas Bank & Trust Company	Hot Springs, AR
Advantage Corporation	Hot Springs, AR
Pinnacle Corporation	Hot Springs, AR
FCC Texas, Inc.	Little Rock, AR
Lufkin National Bank	Lufkin, TX
Tyler Bank & Trust, N.A.	Tyler, TX
TRH Bank Group, Inc. (50% Owner)	Norman, OK
Security National Bank & Trust	Norman, OK
Benton State Bank	Benton, AR
BSB Properties, Inc.	Benton, AR
First National Bank of Conway	Conway, AR
The Security Bank	Harrison, AR
First Commercial Bank, 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
First City National Bank	Memphis, TN
First Commercial Bank of Memphis, N.A.	Memphis, TN
First Commercial Trust Company, N.A.	Little Rock, AR
Baker & Hill	Little Rock, AR

### Lake Hamilton Enterprises, Inc. Little Rock, AR

BHC Number: 1191  
Telephone: 562-3894  
FAX: 562-2611

7000 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  
FAX: 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  
FAX: 374-1968

300 Spring Building, Suite 1010  
72201-2449

**Chm:** G. R. Mosley

**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  
FAX: 374-2079

1601 Main Street  
P. O. Box 1583  
72203-1583

**Chm:** Robert M. Wilson

**Pres:** George Pitts, Jr.

**Subsidiaries:**  
Central Bank & Trust  
Central Mortgage Corp.

Little Rock, AR  
Little Rock, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Pulaski Investment Corporation Little Rock, AR

BHC Number: 2109  
Telephone: 661-7700  
FAX: 661-7857

5800 R Street  
P. O. Box 7299  
72217-7299

**Chm/CEO/Pres:** James C. East

**Subsidiaries:**

Pulaski Bank And Trust Company  
Northwest Title Services, Inc.  
Directors Properties, Inc.  
Lenders Title Company  
Pulaski Building, Inc.  
Pulaski Capital Markets, Inc.  
Pulaski Mortgage Company  
Pulaski Mortgage Services, Inc.

Little Rock, AR  
Fayetteville, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR

### State Holding Company Little Rock, AR

BHC Number: 7810  
Telephone: 663-2453  
FAX: 666-3420

1000 S. Rodney Parham  
P. O. Box 22120  
72221-2120

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

**CEO/Pres:** Cathy Owen

**Subsidiaries:**

Heber Springs State Bank  
Eagle Development Company North  
Eagle Bank & Trust Company  
Eagle Development Company South

Heber Springs, AR  
Heber Springs, AR  
Little Rock, AR  
Little Rock, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Worthen Banking Corporation Little Rock, AR

BHC Number: 123  
Telephone: 378-1521  
FAX: 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 Northwest Arkansas	Fayetteville, AR
Worthen National Bank of Harrison	Harrison, AR
Worthen National Bank of Hot Springs	Hot Springs, AR
Worthen National Bank of Arkansas	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 Texas	Austin, TX
WHS Appraisal Corporation	Hot Springs, AR
Consumers Protective Life Insurance Company	Little Rock, AR
National Credit Corporation	Little Rock, AR
Worthen Development Corporation	Little Rock, AR
Worthen Financial Corporation	Little Rock, AR
Worthen Investments, Inc.	Little Rock, AR
Worthen Mortgage Company	Little Rock, AR
Worthen Services Corporation	Little Rock, AR
Worthen Trust Company, Inc., N.A.	Little Rock, AR

### Lonoke Bancshares, Inc. Lonoke, AR

BHC Number: 11479  
Telephone: 676-3106  
FAX: 676-5046

101 E. Front Street  
P. O. Box 320  
72086-0320

Chm: Neil Bennett, Sr.

CEO/Pres: David R. Estes

**Subsidiaries:**

First State Bank	Lonoke, AR
First State Land Company, Inc.	Lonoke, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Magnolia Banking Corporation Magnolia, AR

BHC Number: 8951  
Telephone: 235-7000  
FAX: 235-7010

200 East Main Street  
P. O. Box 250  
71753-0250

Chm/CEO/Pres: Bob L. Burns

**Subsidiaries:**

Farmers Bank and Trust Company  
Magnolia Properties, Inc.

Magnolia, AR  
Magnolia, AR

### Mansfield Bankstock, Inc. Mansfield, AR

BHC Number: 7877  
Telephone: 928-4418  
FAX: 928-5149

101 S. Sebascott  
P. O. Box 387  
72944-0387

Chm: J. Michael Shaw

CEO/Pres: Joe Terry

**Subsidiaries:**

Bank of Mansfield

Mansfield, AR

### First Citizens Bancshares Company Marion, AR

BHC Number: 7966  
Telephone: 739-4421  
FAX: 739-1305

115 Block Street  
P. O. Box 300  
72364-0300

Chm/CEO: Forrest N. Jenkins

Pres: Joe Taylor, III

**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  
FAX: 358-4210

210 Frisco Street  
P. O. Box 160  
72365-0160

Chm: E. Ritter Arnold

CEO/Pres: John A. Brunner, Jr.

**Subsidiaries:**

Marked Tree Bank

Marked Tree, AR

### M. D. Thompson & Son Co. McCrory, AR

BHC Number: 1195  
Telephone: 731-2526  
FAX: None

105 S. Edmonds Avenue  
P. O. Box 388  
72101-0388

Pres: John G. Thompson

**Subsidiaries:**

Bank of McCrory

McCrory, AR

### Southeast Financial Bankstock Corporation McGehee, AR

BHC Number: 4372  
Telephone: 222-3151  
FAX: 222-6159

301 N. 2nd  
P. O. Box 787  
71654-0787

CEO: Sam Bowman

Pres: Bill Bowman

**Subsidiaries:**

McGehee Bank  
McGehee Realty  
Smith Abstract

McGehee, AR  
McGehee, AR  
McGehee, AR



## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Union Bankshares, Inc. Mena, AR

BHC Number: 7540  
Telephone: 394-2211  
FAX: 394-3809

515 Janssen Avenue  
P. O. Box 898  
71953-0898

Chm: Edward W. Stevenson

CEO/Pres: Bill R. Philpot

**Subsidiaries:**

The Union Bank of Mena

Mena, AR

### MSB Shares, Inc. Monette, AR

BHC Number: 12027  
Telephone: 486-5493  
FAX: 486-2250

302 W. Drew  
P. O. Box 750  
72447-0750

Chm: Carolyn Frierson

VChm: Revis G. Stewart

**Subsidiaries:**

MidSouth Bank

Monette, AR

### Drew Bancshares, Inc. Monticello, AR

BHC Number: 6128  
Telephone: 367-6221  
FAX: 367-7700

212 W. Gaines  
P. O. Box 150  
71655-0150

Chm: Virginia M. Ryburn

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  
FAX: 460-6464

102 W. McCloy  
P. O. Box 270  
71655-0270

Chm/CEO: Zach McClendon, Jr.

Pres: James P. Jett

**Subsidiaries:**  
Union Bank And Trust Company

Monticello, AR

### Pine State Bancshares, Inc. Monticello, AR

BHC Number: 12060  
Telephone: 367-3580  
FAX: None

101 North Main  
P. O. Box 418  
71655-0418

Chm/CEO: M. Don Smith

Pres: James W. Searcy

**Subsidiaries:**  
Pine State Bank

Kingsland, AR

### Baxter County Bancshares, Inc. Mountain Home, AR

BHC Number: 11012  
Telephone: 425-2166  
FAX: None

9th & Baker Street  
P. O. Drawer B  
72653-0458

CEO/Pres: D. Eugene Fortson

**Subsidiaries:**  
Peoples Bank And Trust Company  
Peoples Real Estate Management, Inc.

Mountain Home, AR  
Mountain Home, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Acme Holding Company, Inc. Mulberry, AR

BHC Number: 9566  
Telephone: 997-1154  
FAX: 997-1161

311 Main Street  
P. O. Drawer A  
72947-0480

CEO/Pres: Lex Golden

**Subsidiaries:**

Bank of Mulberry  
General Enterprises  
West 2nd St. Partnership

Mulberry, AR  
Mulberry, AR  
Mulberry, AR

### Bainum Bancorp II Murfreesboro, AR

BHC Number: 11306  
Telephone: 285-2172  
FAX: 285-3335

101 N. Washington  
P. O. Box 279  
71958-0279

Chm/CEO/Pres: Irvin C. Bainum

**Subsidiaries:**

Pike County Bank  
Pike County Insurance Agency  
Piek County Insurance Agency

Murfreesboro, AR  
Glenwood, AR  
Murfreesboro, AR

### M & P Community Bancshares, Inc. Newport, AR

BHC Number: 11282  
Telephone: 523-3601  
FAX: 523-3473

Second and Hazel Streets  
P. O. Box 550  
72112-0550

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  
FAX: 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  
FAX: 688-1095

#1 Riverfront Place  
P. O. Box 5581  
72119-5581

**Chm:** Frank Lyon, Jr.

**CEO/Pres:** T. E. Renaud

**Subsidiaries:**

TCB The Community Bank of Arkansas, N.A.  
1st Ozark National Bank  
First National Bank of Cleburne County  
The First National Bank of Conway County  
The Twin City Bank  
Twin City Capital Corporation  
Twin City Mortgage Corporation  
First National Bank of Crawford County

Batesville, AR  
Flippin, AR  
Heber Springs, AR  
Morrilton, AR  
North Little Rock, AR  
North Little Rock, 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  
FAX: 667-5166

Commercial at Sixth  
P. O. Box 196  
72949-0196

Chm/CEO: George G. Gleason, II

**Subsidiaries:**

Bankstock One, Inc.	Ozark, AR
Bank of Ozark	Ozark, AR
Bankstock Two, Inc.	Ozark, AR
Arkansas Valley Bank	Dardanelle, AR
Newco Corporation	Ozark, AR
Newton County Bank	Jasper, AR
Ozark Commercial Corporation	Ozark, AR
Ozark Financial Services	Ozark, AR

### First Paragould Bankshares, Inc. Paragould, AR

BHC Number: 7509  
Telephone: 239-8521  
FAX: 239-2265

Second and Court Streets  
P. O. Box 700  
72451-0700

Chm: Larry Brewer

CEO/Pres: William E. Brewer

**Subsidiaries:**

Corning Bank	Corning, AR
First National Bank	Paragould, AR
First Services of Northeast, AR, Inc.	Paragould, AR

### Mid South Bancshares, Inc. Paragould, AR

BHC Number: 8419  
Telephone: 239-9571  
FAX: 239-3194

West Court & Pruett Street  
P. O. Box 670  
72450-0670

CEO/Pres: Steve Gramling

**Subsidiaries:**

Security Bank	Paragould, AR
Security Investment Services, Inc.	Paragould, AR
Security Real Estate	Paragould, AR
Farmers and Merchants Bank	Reyno, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Parkin Bancorp, Inc. Parkin, AR

BHC Number: 9786  
Telephone: 755-5401  
FAX: 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  
FAX: 889-2966

Court House Square  
P. O. Box 189  
72126-0189

**CEO/Pres:** Herby Branscum, Jr.

**Subsidiaries:**  
The Perry County Bank

Perryville, AR

### Piggott Bankstock, Inc. Piggott, AR

BHC Number: 6242  
Telephone: 598-3802  
FAX: 598-2026

212 W. Cherry Street  
P. O. Box 307  
72454-0307

**Chm/CEO/Pres:** Paula O. Blackwell

**Subsidiaries:**  
Piggott State Bank

Piggott, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Simmons First National Corporation Pine Bluff, AR

BHC Number: 1190  
Telephone: 541-1000  
FAX: 541-1123

501 Main Street  
P. O. Box 7009  
71611-7009

Chm/CEO: W. E. Ayres

Pres: J. Thomas May

**Subsidiaries:**

Simmons First Bank of Jonesboro  
Simmons First Bank of Lake Village  
Simmons First National Bank of Pine Bluff  
Arkansas Fund  
Simmons First Mortgage Co.

Jonesboro, AR  
Lake Village, AR  
Pine Bluff, AR  
Pine Bluff, AR  
Little Rock, AR

### Clement Bancshares, Inc. Plainview, AR

BHC Number: 4074  
Telephone: 272-4221  
FAX: 272-4154

200 Main Street  
P. O. Box 277  
72857-0277

Chm/CEO/Pres: John Clement

**Subsidiaries:**

First State Bank  
Nimrod Real Estate, Inc.

Plainview, AR  
Plainview, AR

### Pocahontas Bankstock, Inc. Pocahontas, AR

BHC Number: 11700  
Telephone: 892-5286  
FAX: 892-8381

101 Broadway  
P. O. Box 467  
72455-0467

CEO/Pres: John R. Jackson, Jr.

**Subsidiaries:**

Bank of Pocahontas

Pocahontas, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Walden Holding Company Pocahontas, AR

BHC Number: 11441  
Telephone: 892-5252  
FAX: 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  
FAX: 737-2816

Main Street  
P. O. Box 178  
71663-0178

Chm: Hampton Pugh

CEO/Pres: Tipton Pugh

**Subsidiaries:**

The Peoples Bank

Portland, AR

### Portland Bankshares, Inc. Portland, AR

BHC Number: 9641  
Telephone: 737-2226  
FAX: 737-4263

Main Street  
P. O. Box 68  
71663-0068

Chm: Robert D. Pugh

CEO/Pres: Jerry D. Sadler

**Subsidiaries:**

Portland Bank

Portland, AR



## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### First State Holding Company of Prescott Prescott, AR

BHC Number: 4108  
Telephone: 887-2688  
FAX: 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  
FAX: 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

### GCB Bancshares, Inc. Sheridan, AR

BHC Number: 6743  
Telephone: 942-3145  
FAX: 942-5900

101 North Oak Street  
P. O. Box 67  
72150-0067

**Chm:** D. E. McCoy, Sr.

**CEO/Pres:** D. E. McCoy, Jr.

**Subsidiaries:**  
Grant County Bank

Sheridan, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Smackover Bancshares, Inc. Smackover, AR

BHC Number: 6166  
Telephone: 725-3051  
FAX: 725-3049

708 North Broadway  
P. O. Box 107  
71762-0107

Chm/CEO: Max O. Taylor

Pres: Bob Willett

**Subsidiaries:**  
Smackover State Bank

Smackover, AR

### Star City Bancshares, Inc. Star City, AR

BHC Number: 8507  
Telephone: 628-4286  
FAX: 628-5274

200 S. Jefferson  
P. O. Drawer 69  
71667-0069

Chm: M. Don Smith

CEO/Pres: Bennie F. Ryburn, Jr.

**Subsidiaries:**  
Bank of Star City

Star City, AR

### InvestArk Bankshares, Inc. Stuttgart, AR

BHC Number: 8271  
Telephone: 673-3545  
FAX: 673-1977

412 S. Main  
P. O. Drawer 908  
72160-0908

Chm/CEO: Harry C. Erwin

Pres: Cole Martin

**Subsidiaries:**  
The Bank of North Arkansas  
First National Bank in Stuttgart

Melbourne, AR  
Stuttgart, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### The Farmers and Merchants Bankshares, Inc. Stuttgart, AR

BHC Number: 7425  
Telephone: 673-6911  
FAX: 673-6918

708 S. Main  
P. O. Drawer 947  
72160-0947

Chm: Roy O. McCollum, III

CEO/Pres: Don Pattillo

**Subsidiaries:**

The Farmers and Merchants Bank

Stuttgart, AR

### Rainbow Investment Company, Inc. Tuckerman, AR

BHC Number: 10219  
Telephone: 349-5155  
FAX: 349-5170

106 East Main Street  
P. O. Box 1000  
72473

Chm/CEO/Pres: Lindley V. Smith, Jr.

**Subsidiaries:**

Bank of Tuckerman

Tuckerman, AR

### Tyronza Bancshares, Inc. Tyronza, AR

BHC Number: 9474  
Telephone: 487-2161  
FAX: 487-2069

Main and Oak Streets  
P. O. Box 395  
72386-0395

Chm: George E. Beley

CEO/Pres: Harry J. Webb, Jr.

**Subsidiaries:**

First Delta Bank

Tyronza, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Vista Bancorporation Van Buren, AR

BHC Number: 10813  
Telephone: 474-1201  
FAX: 474-4630

3110 Alma Highway  
P.O. Box 469  
72956-0469

**Chm/CEO/Pres:** James G. Williamson, Jr.

**Subsidiaries:**

Citizens Bank & Trust Company  
PMF, Inc.

Van Buren, AR  
Van Buren, AR

### Golden Oaks Bancshares, Inc. Waldo, AR

BHC Number: 6568  
Telephone: 693-5551  
FAX: 693-5552

101 Main Street  
P. O. Box 426  
71770-0426

**CEO/Pres:** Harold H. Fincher

**Subsidiaries:**

The Peoples Bank

Waldo, AR

### Bradley Bancshares, Inc. Warren, AR

BHC Number: 5515  
Telephone: 226-2601  
FAX: 226-2253

104 South Main Street  
P. O. Box 29  
71671-0029

**Chm:** Virginia M. Ryburn

**CEO/Pres:** Freddie M. Mobley

**Subsidiaries:**

First State Bank of Warren  
Data Processing Service Corporation

Warren, AR  
Warren, AR

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### **Bancshares of West Memphis, Inc. West Memphis, AR**

BHC Number: 7168  
Telephone: 732-8000  
FAX: 735-0849

626 East Broadway  
P. O. Box 2128  
72303-2128

Chm: George H. Dunklin

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  
FAX: 238-7030

500 N. Falls Boulevard  
P. O. Box 189  
72396-0189

Chm/CEO: Howard H. Beasley

**Subsidiaries:**  
First Arkansas Bank

Wynne, AR

### **Cross County Bancshares, Inc. Wynne, AR**

BHC Number: 8492  
Telephone: 238-8171  
FAX: 238-4052

1 Cross County Plaza  
P. O. Box 9  
72396-0009

Chm: Willard G. Burks

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  
FAX: 449-4866

Madison and Church  
P. O. Box 325  
72687-0325

**CEO/Pres:** Judy Loving

**Subsidiaries:**

The Bank of Yellville  
Bank of Yellville Real Estate Investment  
and Development Company

Yellville, AR  
Yellville, AR

### Citizens Holding Company Muskogee, OK

BHC Number: 4606  
Telephone: (918) 683-6611  
FAX: (918) 684-6466

Broadway at Fourth  
P. O. Box 1967  
74402-1967

**Chm:** L. F. Rooney, III

**CEO/Pres:** Richard K. Black

**Subsidiaries:**

Citizens Bank of Northwest Arkansas  
Big Bear, Inc.  
Citizens National Bank & Trust

Fayetteville, AR  
Fayetteville, AR  
Muskogee, OK

# BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

## Union Planters Corporation Memphis, Tennessee

BHC Number: 247  
Telephone: (901) 383-6000  
FAX: (901) 383-2939

7130 Goodlett Farms Parkway  
P. O. Box 387  
38147-0387

Chm/CEO/Pres: Benjamin W. Rawlins, Jr.

### Subsidiaries:

North Arkansas Bancshares, Inc	Jonesboro, AR
Mercantile Bank	Hardy, AR
Mercantile Bank	Jonesboro, AR
Mercantile Realty, Inc.	Jonesboro, AR
Mercantile Bank	Mammoth Springs, AR
Searcy County Bank	Marshall, AR
First State Bank	Newport, AR
The Bank of Rector	Rector, AR
The Bank of Weiner	Weiner, AR
Mercantile Corporation	Jonesboro, AR
Advance Data	Jonesboro, AR
Southeastern Bancshares, Inc.	Alexandria, TN
DeKalb County Bank and Trust Company	Alexandria, TN
First State Bancshares, Inc.	Somerville, TN
First State Bank	Somerville, TN
Steiner Bank	Birmingham, AL
Guardian Realty Company	Birmingham, AL
Planters Life Insurance Company	Memphis, TN
United Southern Bank	Clarksdale, MS
First National Bank	New Albany, MS
Pickett County Bank and Trust Company	Byrdstown, TN
Citizens Bank	Cookeville, TN
First National Bank of Crossville	Crossville, TN
Cumberland City Bank	Cumberland City, TN
Savetrust Federal Savings Bank	Dyersburg, TN
First Service Corporation	Dyersburg, TN
Bank of Roane County	Harriman, TN
First Citizens Bank of Hohenwald	Hohenwald, TN
Merchants State Bank	Humbolt, TN
Bank of East Tennessee	Knoxville, TN
Southeastern Credit Life Insurance Company	Knoxville, TN
Security Trust Federal Savings and Loan Association	Knoxville, TN
Commerce Capital Corporation	Knoxville, TN
S. T. Service Corporation	Knoxville, TN
First Cumberland Bank	Madison, TN
First Federal Savings Bank of Maryville	Maryville, TN
Foothills Financial Services	Maryville, TN

## BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

### Union Planters Corporation Memphis, Tennessee

(Continued)

**Subsidiaries:**

Union Planters National Bank	Memphis, TN
Brenner Steed, Inc.	Memphis, TN
Chickasaw Capital Corporation	Memphis, TN
Investment Group Mortgage Corporation	Memphis, TN
Farmers Union Bank	Ripley, TN
Bank of Trenton and Trust Company	Trenton, TN
Fairless Hinton and Harbert, Inc.	Trenton, TN
Citizens Bank and Trust Company	Wartburg, TN
Bank of Commerce	Woodbury, TN
Southwestern Investment Company	Memphis, TN
Union Planters - Great Acquisition Corporation	Memphis, TN
Union Planters Investment Bankers Association	Memphis, TN
UMIC, Inc.	Memphis, TN
UMIC Securities Corporation	Memphis, TN
Union Planters Investment Bankers Group, Inc.	Memphis, TN



# BANK HOLDING COMPANIES WHICH OWN ONLY NATIONAL BANKS

## JUNE 30, 1993

First Sharp County Bancshares, Inc.	Ash Flat, AR
Siloam Springs Bancshares, Inc.	Bentonville, AR
First Delta Bankshares, 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
One National Bancshares, Inc.	Little Rock, AR
Rogers Bancshares, Inc.	Little Rock, AR
Metropolitan National Bancshares, Inc.	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
First Bancshares of Eastern Arkansas, Inc.	West Memphis, AR
First National Corporation of Wynne	Wynne, AR

## ABBREVIATIONS

<b>Chm:</b>	<b>Chairman of the Board</b>
<b>CEO:</b>	<b>Chief Executive Officer</b>
<b>VChm:</b>	<b>Vice Chairman</b>
<b>Pres:</b>	<b>President</b>
<b>EVP:</b>	<b>Executive Vice President</b>
<b>SVP:</b>	<b>Senior Vice President</b>
<b>CFO:</b>	<b>Chief Financial Officer</b>
<b>COO:</b>	<b>Chief Operating Office</b>
<b>VP:</b>	<b>Vice President</b>
<b>Cash:</b>	<b>Cashier</b>
<b>Cont:</b>	<b>Controller</b>
<b>AVP:</b>	<b>Assistant Vice President</b>
<b>Aud:</b>	<b>Auditor</b>
<b>TO:</b>	<b>Trust Officer</b>
<b>Treas:</b>	<b>Treasurer</b>
<b>Sec:</b>	<b>Secretary</b>
<b>Asst:</b>	<b>Assistant</b>
<b>Dpty:</b>	<b>Deputy</b>
<b>Mkt:</b>	<b>Marketing</b>
<b>Oper:</b>	<b>Operations</b>