

REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1994



JIM GUY TUCKER
Governor

BILL J. FORD
Bank Commissioner

Eightieth Annual

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 1994

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1994

STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 1994

Honorable Jim Guy Tucker
Governor of Arkansas
Little Rock, Arkansas

Governor Tucker:

The Eightieth Annual Report of the Bank Commissioner of Arkansas is hereby submitted 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, 1994.

The Department supervised 187 financial institutions as of June 30, 1994, including 181 state chartered commercial banks, two trust companies, one industrial loan institution, one non-profit corporation, and two county industrial development corporations. During fiscal year 1994, one state chartered institution was merged into an existing state chartered bank. One new charter was issued as a result of the conversion of a national banking institution to a state chartered bank. The assets of all institutions supervised totaled \$13,108,026,000 at fiscal year end with \$13,070,935,000 representing the total assets of the state chartered commercial banks, a 7.53 percent increase over the \$12,156,137,000 reported one year ago. In addition to the institutions noted above, the Department also supervised 118 bank holding companies which own state chartered banks, and 85 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. 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 ensure the continuance of safe and sound financial practices in state chartered banking institutions.

Cordially,

Bill J. Ford
Bank Commissioner

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LEGAL HOLIDAYS

New Year's January 1

Robert E. Lee's Birthday Third Monday in January

Martin Luther King's Birthday Third Monday in January

George Washington's Birthday Third Monday in February

Memorial Day Last Monday in May

Independence Day July 4

Labor Day First Monday in September

Veteran's Day November 11

Thanksgiving Day Fourth Thursday in November

Christmas Eve December 24

Christmas Day December 25

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

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A. J. Reap	October 3, 1918	March 22, 1919
3.	W. T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S. J. Dean	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr.	December 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. Bob Willett
Smackover State Bank
P. O. Drawer 107
Smackover, Arkansas 71762
TELEPHONE: 725-3051
TERM EXPIRES: 12-31-94

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

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

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

Mr. John Collins
1600 South Arch
Little Rock, Arkansas 72206
TELEPHONE: 376-8296
TERM EXPIRES: 12-31-98

Ms. Joy Drummonds
107 West Henson
Springdale, Arkansas 72764
TELEPHONE: 751-2183
TERM EXPIRES: 12-31-98

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 Julian E. Rainey - 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)
 M. Diane Ivy - Regional Supervisor (Hot Springs)

H. Wilks Marshall - Assistant Chief Examiner

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

Jacqueline Williams (Manager) and Benjamin Bigger - 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

Mitch L. Vire - Administrator / Christi L. Barker and Edward B. Thurston - 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 II
Martha A. Harris - Executive/Administrative Secretary
Barbara A. Mahoney - Legal Secretary
Terri M. Morgan - Accounting Administrative Secretary
Marilyn R. Myers - Administrative Assistant I
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
Jack M. Otten - Financial Examiner II
John W. Ashby - Financial Examiner II
Stanley J. Roberts - Financial Examiner I
David M. Hannah - Financial Examiner I
Donnalee T. Griswold - Financial Examiner Trainee
Ron E. Branscum - 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 - Bank Senior Examiner
Blake W. Whitley - Bank Senior Examiner
John A. Menotti - Financial Examiner II
Todd D. Smith - Financial Examiner I
Stacey D. Walter - Financial Examiner I
Brent W. Godwin - Financial Examiner I

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 - Bank Senior Examiner
Charles M. Stoddard - Financial Examiner II
Gary W. Bush - Financial Examiner I
Catherine L. Watson - 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 - Bank Senior Examiner
Paula K. Wilson - Financial Examiner II
Richard S. Plotkin - Financial Examiner II
James E. Brain - Financial Examiner I
James W. Wisener, Jr. - Financial Examiner I

LITTLE ROCK

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

TRUST/COMPLIANCE

Thomas M. Narrell - Trust/Compliance Supervisor
Cindy L. Clanton - Bank Senior Examiner
Jennifer M. Griffin - Financial Examiner I
J. R. Andrews - Financial Examiner I

BANK HOLDING COMPANY

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

NEW BANK CHARTERS APPROVED

FIRST STUTTGART BANK AND
TRUST COMPANY
P. O. Drawer 908
Stuttgart, Arkansas 72160-0908

(Conversion from national charter
approved October 21, 1993.)

NEW BRANCHES APPROVED

NAME OF BANK	NEW BRANCH LOCATION
Citizens First Bank Arkadelphia	108 North 26th Arkadelphia
Citizens First Bank Arkadelphia	144 Valley Street Caddo Valley
Citizens Bank Beebe	400 West Center Street Beebe
Citizens Bank Beebe	114 North Second Cabot
Citizens Bank Booneville	1663 East Main Booneville
Arkansas State Bank Clarksville	508 East Walnut Paris
Bank of Dardanelle Dardanelle	2424 West Main Street Russellville
Citizens First Bank El Dorado	9652 Strong Highway Strong
Citizens Bank of Northwest Arkansas Fayetteville	2025 North Crossover Road Fayetteville

NAME OF BANK	NEW BRANCH LOCATION
McIlroy Bank & Trust Fayetteville	Highway 62 West Supercenter Fayetteville
Fordyce Bank & Trust Company Fordyce	103 West Magnolia Rison
The Bank of Glenwood Glenwood	Highway 270 and Cedar Street Mount Ida
Farmers Bank Greenwood	1308 West Center Greenwood
Mercantile Bank & Hardy	Highway 62 & 175 Hardy
First Jacksonville Bank and Trust Jacksonville	3166 Highway 367 South Cabot
Newton County Bank Jasper	HC 75, Box 21-B Marshall
First Bank of South Arkansas Junction City	1120 Washington Street Camden
Pine State Bank Kingsland	Third and Pine Streets Rison
River Valley Bank & Trust Lavaca	Main Street Charleston
River Valley Bank & Trust Lavaca	617 Broadway Van Buren
River Valley Bank & Trust Lavaca	2321 Industrial Park Road Van Buren
Buffalo Island Bank Leachville	214 East Kentucky Caraway
Central Bank & Trust Little Rock	3711 McCain Boulevard North Little Rock
Farmers Bank and Trust Company Magnolia	2106 North Jackson Magnolia

NAME OF BANK	NEW BRANCH LOCATION
Farmers Bank and Trust Company Magnolia	15064 Highway 132 Taylor
Bank of Malvern Malvern	Highway 84 West at Highway 7 Bismark
Union Bank And Trust Company Monticello	400 North Main Warren
Bank of Mountain View Mountain View	Highway 66 West Mountain View
Pike County Bank Murfreesboro	Highway 4 Dierks
Merchants & Planters Bank Newport	101 North Edmonds McCrary
The Twin City Bank North Little Rock	812 Oak Street Conway
The Twin City Bank North Little Rock	North First Street at Northgate Drive Jacksonville
Bank of Ozark Ozark	1010 West Main Clarksville
Southeast Arkansas Bank Parkdale	Highway 65 Eudora
The Perry County Bank Perryville	Highway 113 Bigelow
Bank of Pocahontas Pocahontas	1608 Highway 67 South Pocahontas
Portland Bank Portland	533 West Gaines Street Monticello
Springdale Bank and Trust Springdale	2100 South Thompson Springdale
The Farmers and Merchants Bank Stuttgart	Buena Vista Street Des Arc

NAME OF BANK	NEW BRANCH LOCATION
First Bank of Arkansas Trumann	405 North Illinois Harrisburg
The Scott County Bank Waldron	1200 Highway 71 North, Suite 100 Mena
The Arkansas Bank Walnut Ridge	Highway 63 West Imboden
First State Bank of Warren Warren	Highway 4 & 167 Hampton
The Bank of Yellville Yellville	Highway 412/62 East Flippin

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 1993 through June 30, 1994.

RECEIPTS

Cash Balance June 30, 1993	\$1,443,363.09
Examination and Assessment Fees	4,103,184.92
Charter and Amendment Fees	9,200.00
Teller's Facility Application and all Protest Fees	178,000.00
Miscellaneous Fees	10,375.68
Reimbursement for M & R Sales	6,183.75
Warrant Cancellations	2,873.70
Refund to Expenditure	6,626.03
Voided Warrants	151.70
Total Receipts	<u>4,316,595.78</u>
	\$5,759,958.87

DISBURSEMENTS

Salaries	2,235,584.27
Maintenance and General Operation	677,505.09
S.S., Retirement and Insurance Matching	563,595.78
Professional Services and Fees	77,956.08
Conference Fees and Travel	154,348.48
Capital Outlay	205,403.64
Data Processing	15,430.37
Proceeds from M & R	6,183.75
Service Charge by State Treasurer	64,355.78
Total Disbursements	4,000,363.24
Cash Balance June 30, 1994	<u>1,759,595.63</u>
	\$5,759,958.87

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

Cottrell L. Webster 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 and Customer Support
Martha L. Perine	Vice President Accounting and Personnel
Michael D. Renfro	General Auditor Audit
Kristi D. Short	Vice President Electronic Services
William J. Sneed	Vice President Support Services
Randall C. Sumner	Vice President Credit, Community Affairs and Account Monitoring

FEDERAL RESERVE BANK OF ST. LOUIS DISTRICT NO. 8

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

Karl W. Ashman Vice President and Manager
Thomas R. Callaway Assistant Vice President
Marilyn K. Corona Operations Officer

Memphis Branch
200 North Main Street
P. O. Box 407
Memphis, Tennessee 38101-0407
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 Ryskamp District Counsel
 Thomas M. Blyedbal Director for Administration
 Edward Graves Director for Bank Analysis
 Gene Ferner Director for Compliance
 William J. Suman Director for Regional Bank Supervision

Oklahoma City Field Office
 500 N. Akard
 1600 Lincoln Plaza
 Dallas, Texas 75201-3394
 Telephone Number: (214) 720-7006
 Fax Number: (214) 720-7008

Kenneth I. Myers Field Office Director

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

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 Compliance
and 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

Dan G. Bailey Executive Director

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

Curtis Hutchins First Vice President
 Chairman, President & Chief Executive Officer
 Fordyce Bank & Trust Company, Fordyce

Howard M. Qualls Second Vice President
 President & Chief Executive Officer
 The State First National Bank of Texarkana, Texarkana

Jim Jordan Treasurer
 President & Chief Executive Officer
 Merchants and Planters Bank, N.A., Camden

ARKANSAS BANKERS ASSOCIATION

YOUNG BANKER SECTION OFFICERS

Richard Munoz President
Branch Manager
The City National Bank of Fort Smith, Fort Smith

Todd B. Trimble Senior Vice President
Assistant Vice President
Horatio State Bank, Horatio

Kristi Norris Vice President
Assistant Vice President
The Twin City Bank, North Little Rock

Patrick Stegall Secretary
Assistant Vice President
The First National Bank of Wynne, Wynne

Lisa Kimbrell Education Coordinator
Administration/Funds Management
Simmons First National Bank, Pine Bluff

Brad Joyce Treasurer
Assistant Vice President
Arkansas State Bank, Clarksville

ARKANSAS COMMUNITY BANKERS ASSOCIATION

P. O. Box 206
Hot Springs, Arkansas 71951-0206
Telephone Number: (800) 771-1634
Fax Number: (501) 525-0637

Richard G. Trammell Executive Director

Eugene L. Maris President
Chairman
Bank of Little Rock, North Little Rock

Jim S. Gowen, Sr. Vice President
Chairman
Merchants & Planters Bank, Newport

Michael F. Flynn Secretary
President
American State Bank, Charleston

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

James P. Jett Chairman
President & Chief Executive Officer
Union Bank and Trust Company, Monticello

Andrew T. Melton Vice Chairman
Executive Vice President & Chief Financial Officer
Worthen Banking Corporation, Little Rock

Ross M. Whipple Treasurer
Chairman
Central Arkansas Bancshares, Inc., Arkadelphia

**CONSOLIDATED REPORT OF CONDITION OF THE
181 STATE CHARTERED COMMERCIAL BANKS
June 30, 1994
(000's omitted)**

ASSETS

1.	Cash and Balances due from depository institutions:	
	a. Noninterest-bearing balances and currency and coin	\$483,605
	b. Interest-bearing balances	90,419
2.	Securities:	
	a. Held-to-maturity securities	2,167,451
	b. Available-for-sale securities	2,507,239
3.	a. Federal funds sold	151,976
	b. Securities purchased under agreement to resell	3,550
4.	Loans and lease financing receivables:	
	a. Loans and leases, net of unearned income	7,219,308
	b. Less: Allowances for loan and lease losses	105,228
	c. Less: Allocated transfer risk reserve	0
	d. Loans and leases, net of unearned income allowance, and reserve	7,114,080
5.	Assets held in trading accounts	69,839
6.	Premises and Fixed Assets (including capitalized leases)	230,102
7.	Other real estate owned	23,762
8.	Investments in unconsolidated subsidiaries and associated companies	1,378
9.	Customers liability to this bank on acceptances outstanding	0
10.	Intangible assets	33,665
11.	Other assets	193,869
12.	Total assets	\$13,070,935

LIABILITIES

13.	Deposits:	
	a. In domestic offices	\$11,390,145
	(1) Noninterest-bearing	1,519,265
	(2) Interest-bearing	9,870,880
	b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
	(1) Noninterest-bearing	0
	(2) Interest-bearing	0
14.	a. Federal funds purchased	109,748
	b. Securities sold under agreement to repurchase	117,489
15.	Demand notes issued to the U.S. Treasury	6,587
16.	Other borrowed money	140,583
17.	Mortgage indebtedness and obligations under capitalized leases	3,437
18.	Bank's liability on acceptances executed and outstanding	0
19.	Notes and debentures subordinated to deposits	400
20.	Other liabilities	69,763
21.	Total liabilities	11,838,152
22.	Limited-life preferred stock	0

EQUITY CAPITAL

23.	Perpetual preferred stock	12,416
24.	Common stock	100,026
25.	Surplus	391,728
26.	a. Undivided profits and capital reserves	756,466
	b. Net unrealized holding gains (losses) on available-for-sale securities (27,853)	
27.	Cumulative foreign currency translation adjustment	0
28.	Total equity capital	1,232,783
29.	Total liabilities, limited-life preferred stock and equity capital	\$13,070,935

**CONSOLIDATED STATEMENT OF
CONDITION OF THE
85 STATE CHARTERED TRUST DEPARTMENTS
June 30, 1994
(000's omitted)**

ASSETS

1. Noninterest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	\$4,906
b. Other institutions	632
2. Interest Bearing Deposits:	
a. Own Bank and Affiliate Institutions	91,734
b. Other Institutions	48,516
3. U.S. Government and Agency Obligations	304,970
4. State, County and Municipal Obligations	80,275
5. Other Short-Term Obligations	46,633
6. Other Notes and Bonds	55,290
7. Stocks	134,696
8. Collective Investment Fund Units	51,030
9. Real Estate Mortgages	7,483
10. Real Estate	60,009
11. Miscellaneous Assets	25,787
12. Suspense Accounts	1,124
13. Other	35,809
14. Total assets	\$948,894

LIABILITIES

Trusts and Estates:

15. Employee Benefit	\$165,919
a. (Number of Accounts)	1,227
16. Personal Trusts	257,857
a. (Number of Accounts)	1,440
17. Estates and Guardianships	
a. (Number of Accounts)	268

Agencies:

18. Employee Benefit	165,229
a. (Number of Accounts)	1,824
19. All Other	193,126
a. (Number of Accounts)	1,391

Collective Investment Funds:

20. Employee Benefit	7,532
a. (Number of Accounts)	181
21. All Other	5,082
a. (Number of Accounts)	2
22. Corporate Trust Accounts	100,909
a. (Number of Accounts)	989
23. Corporate Agency Accounts	50,963
a. (Number of Accounts)	174
24. Profit Accounts	1,039
25. Suspense Accounts	1,238
26. Total Liabilities	\$948,894

**CONSOLIDATED REPORT OF CONDITION OF THE
76 NATIONAL BANKS
June 30, 1994
(in millions)**

ASSETS

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$780
b. Interest-bearing balances	38
2. Securities:	
a. Held-to-maturity securities	2,941
b. Available-for-sale securities	1,960
3. a. Federal funds sold	240
b. Securities purchased under agreement to resell	3
4. Loans and lease financing receivables:	
a. Loans and leases, net of unearned income	6,893
b. Less: Allowances for loan and lease losses	109
c. Less: Allocated transfer risk reserve	0
d. Loans and leases, net of unearned income allowance, and reserve	6,784
5. Assets held in trading accounts	2
6. Premises and fixed assets (including capitalized leases)	247
7. Other real estate owned	14
8. Investments in unconsolidated subsidiaries and associated companies	2
9. Customers liability to this bank on acceptances outstanding	4
10. Intangible assets	49
11. Other assets	224
12. Total assets	\$13,288

LIABILITIES

13. Deposits:	
a. In domestic offices	\$11,488
(1) Noninterest-bearing	2,046
(2) Interest-bearing	9,442
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
(1) Noninterest-bearing	0
(2) Interest-bearing	0
14. a. Federal funds purchased	123
b. Securities sold under agreement to repurchase	192
15. Demand notes issued to the U.S. Treasury	85
16. Other borrowed money	86
17. Mortgage indebtedness and obligations under capitalized leases	19
18. Bank's liability on acceptances executed and outstanding	4
19. Notes and debentures subordinated to deposits	1
20. Other liabilities	86
21. Total liabilities	12,084
22. Limited-life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	1
24. Common stock	80
25. Surplus	343
26. a. Undivided profits and capital reserves	801
b. Net unrealized holding gains (losses) on available-for-sale securities	(21)
27. Cumulative foreign currency translation adjustment	0
28. Total equity capital	1,204
29. Total liabilities, limited-life preferred stock and equity capital	\$13,288

CAPITAL TO AVERAGE ASSETS RATIOS

June 30, 1994

BANK	CITY	RATIO
Commercial Bank at Alma	Alma	9.28
First National Bank of Altheimer	Altheimer	21.79
Bank of Amity	Amity	10.74
Citizens First Bank	Arkadelphia	9.23
Elk Horn Bank and Trust Company	Arkadelphia	8.77
Merchants & Planters Bank & Trust Company	Arkadelphia	8.86
First National Bank of Sharp County	Ash Flat	11.34
Bank of Ashdown, N.A.	Ashdown	12.49
The First National Bank in Ashdown	Ashdown	12.86
Bank of Atkins	Atkins	10.93
The Bank of Augusta	Augusta	15.23
Citizens State Bank	Bald Knob	8.57
The Citizens Bank	Batesville	8.68
TCB The Community Bank of Arkansas, N.A.	Batesville	6.50
Worthen National Bank of Batesville	Batesville	8.70
Bank of Bearden	Bearden	20.21
Charter State Bank	Beebe	8.17
Citizens Bank	Beebe	11.77
Benton State Bank	Benton	8.16
The Union Bank of Benton	Benton	8.42
Arkansas National Bank	Bentonville	28.69
Bank of Bentonville	Bentonville	10.82
The First National Bank of Berryville	Berryville	14.86
Bank of Blevins	Blevins	10.03
Farmers Bank And Trust Company	Blytheville	11.94
The First National Bank in Blytheville	Blytheville	11.04
Citizens Bank	Booneville	9.08
The Bank of Bradley	Bradley	10.03
Bank of Brinkley	Brinkley	15.62
FirstBank of Arkansas	Brinkley	8.33
Bank of Cabot	Cabot	9.28
The First National Bank of Izaard County	Calico Rock	16.61
Merchants and Planters Bank, N.A.	Camden	10.02
Worthen National Bank of South Arkansas	Camden	8.72

BANK	CITY	RATIO
Citizens Bank & Trust	Carlisle	11.17
Bank of Cave City	Cave City	7.21
American State Bank	Charleston	9.56
The Merchants and Planters Bank	Clarendon	8.35
Arkansas State Bank	Clarksville	8.71
Farmers Bank and Trust Company	Clarksville	9.05
Clinton State Bank	Clinton	8.01
First National Bank	Clinton	8.98
First Community Bank	Conway	14.64
The First National Bank of Conway	Conway	8.74
Worthen National Bank of Conway	Conway	9.31
Corning Bank	Corning	11.50
First National Bank of Crossett	Crossett	11.07
First State Bank	Crossett	9.15
Danville State Bank	Danville	12.94
Arkansas Valley Bank	Dardanelle	8.04
Bank of Dardanelle	Dardanelle	12.27
First State Bank of DeQueen	DeQueen	10.42
The First National Bank of DeQueen	DeQueen	11.82
DeWitt Bank And Trust Company	DeWitt	18.36
The First National Bank of DeWitt	DeWitt	9.92
Decatur State Bank	Decatur	15.57
Bank of Delight	Delight	10.13
Dermott State Bank	Dermott	12.03
First Community Bank of S.E. Arkansas	Dermott	11.00
Farmers & Merchants Bank	Des Arc	20.23
First National Bank of Howard County	Dierks	14.99
Dumas State Bank	Dumas	11.09
Merchants & Farmers Bank	Dumas	13.52
First Southern Bank	Earle	16.46
The Delta State Bank	Elaine	14.41
Citizens First Bank	El Dorado	8.02
The First National Bank of El Dorado	El Dorado	10.63
National Bank of Commerce of El Dorado	El Dorado	8.60
The Bank of Elkins	Elkins	9.18
Bank of England	England	11.47
The Eudora Bank	Eudora	11.65
Bank of Eureka Springs	Eureka Springs	9.72
Bank of Evening Shade	Evening Shade	10.11
Citizens Bank of Northwest Arkansas	Fayetteville	9.54

BANK	CITY	RATIO
McIlroy Bank & Trust	Fayetteville	9.93
The Bank of Fayetteville, N.A.	Fayetteville	8.33
Worthen National Bank of Northwest Arkansas	Fayetteville	9.19
1st Ozark National Bank	Flippin	9.04
Citizens First Bank	Fordyce	9.80
Fordyce Bank & Trust Company	Fordyce	9.47
First National Bank of Eastern Arkansas	Forrest City	10.23
Planters Bank and Trust Company	Forrest City	12.29
The City National Bank of Fort Smith	Fort Smith	9.95
The First National Bank of Fort Smith	Fort Smith	11.81
The Merchants National Bank of Fort Smith	Fort Smith	8.42
Planters & Merchants Bank	Gillett	10.82
The Bank of Glenwood	Glenwood	10.08
Caddo First National Bank	Glenwood	8.11
First State Bank	Gould	8.93
Bank of Gravett	Gravette	13.78
The First National Bank in Green Forest	Green Forest	13.41
Farmers Bank	Greenwood	16.17
First State Bank of Gurdon	Gurdon	9.75
Farmers Bank	Hamburg	9.57
Calhoun County Bank	Hampton	12.98
Mercantile Bank	Hardy	7.67
The Bank of Harrisburg	Harrisburg	10.82
The Security Bank	Harrison	8.30
Worthen National Bank of Harrison	Harrison	8.72
Hazen First State Bank	Hazen	8.65
The Cleburne County Bank	Heber Springs	9.79
First National Bank of Cleburne County	Heber Springs	8.26
Greers Ferry Lake State Bank	Heber Springs	8.38
Heber Springs State Bank	Heber Springs	7.89
First National Bank of Phillips County	Helena	7.65
Helena National Bank	Helena	7.80
Bank of Holly Grove	Holly Grove	13.34
The Citizens National Bank of Hope	Hope	10.58
The First National Bank of Hope	Hope	14.50
Horatio State Bank	Horatio	10.56
Arkansas Bank and Trust Company	Hot Springs	8.56
Bank of Hot Springs	Hot Springs	9.18
Worthen National Bank of Hot Springs	Hot Springs	9.07
The Planters National Bank of Hughes	Hughes	12.34
The First National Bank of Huntsville	Huntsville	13.59

BANK	CITY	RATIO
First State Bank	Huntsville	6.86
Peoples Bank	Imboden	8.42
First Jacksonville Bank and Trust	Jacksonville	12.28
Newton County Bank	Jasper	8.39
The Arkansas Bank	Jonesboro	7.64
Citizens Bank of Jonesboro	Jonesboro	10.65
First Bank of Arkansas	Jonesboro	8.22
Mercantile Bank	Jonesboro	8.70
Simmons First Bank of Jonesboro	Jonesboro	9.16
First Bank of South Arkansas	Junction City	8.68
First Bank of Arkansas	Kensett	8.41
Pine State Bank	Kingsland	8.24
Madison Bank and Trust	Kingston	7.88
The Bank of Lake Village	Lake Village	13.08
Simmons First Bank of Lake Village	Lake Village	10.81
River Valley Bank & Trust	Lavaca	10.88
Buffalo Island Bank	Leachville	8.51
Little River Bank	Lepanto	19.41
The First National Bank of Lewisville	Lewisville	10.77
Peoples Bank & Loan Co.	Lewisville	10.52
Bank of Lincoln	Lincoln	9.95
Arkansas Bankers' Bank	Little Rock	7.63
Central Bank & Trust	Little Rock	9.46
Citizens First Bank	Little Rock	9.28
Eagle Bank & Trust Company	Little Rock	9.42
First Commercial Bank, N.A.	Little Rock	8.03
Metropolitan National Bank	Little Rock	7.45
One National Bank	Little Rock	13.79
Pulaski Bank And Trust Company	Little Rock	7.51
Worthen National Bank of Arkansas	Little Rock	8.40
Bank of Lockesburg	Lockesburg	13.80
First State Bank	Lonoke	11.20
Farmers Bank and Trust Company	Magnolia	7.98
First National Bank of Magnolia	Magnolia	10.66
Bank of Malvern	Malvern	11.16
The Malvern National Bank	Malvern	10.31
Southern State Bank	Malvern	8.32
Mercantile Bank	Mammoth Spring	7.51
The Merchants and Planters Bank	Manila	14.04
Bank of Mansfield	Mansfield	9.48
First National Bank at Marianna	Marianna	12.14

BANK	CITY	RATIO
Citizens Bank	Marion	8.78
Marked Tree Bank	Marked Tree	10.55
Searcy County Bank	Marshall	8.37
Bank of McCrory	McCrory	13.30
The First National Bank of McGehee	McGehee	13.15
McGehee Bank	McGehee	16.67
The Bank of North Arkansas	Melbourne	8.28
First National Bank in Mena	Mena	10.90
The Union Bank of Mena	Mena	10.32
MidSouth Bank	Monette	7.94
Commercial Bank & Trust Company	Monticello	9.78
Union Bank And Trust Company	Monticello	9.40
The First National Bank of Conway County	Morrilton	7.90
Morrilton Security Bank, N.A.	Morrilton	7.81
The Bank of Montgomery County	Mount Ida	14.79
First National Bank and Trust Company	Mountain Home	11.81
Peoples Bank And Trust Company	Mountain Home	8.28
Bank of Mountain View	Mountain View	17.78
Bank of Mulberry	Mulberry	9.58
Pike County Bank	Murfreesboro	8.44
Citizens National Bank of Nashville	Nashville	11.34
The First National Bank of Nashville	Nashville	10.13
Worthen National Bank of Newark	Newark	7.89
First State Bank of Newport	Newport	8.38
Merchants & Planters Bank	Newport	10.26
Bank of Little Rock	North Little Rock	9.04
National Bank of Arkansas	North Little Rock	8.50
The Twin City Bank	North Little Rock	7.55
American State Bank	Osceola	16.51
First National Bank in Osceola	Osceola	12.42
The Planters Bank	Osceola	11.36
Bank of Ozark	Ozark	8.98
First National Bank	Paragould	12.65
Peoples Bank	Paragould	14.68
Security Bank	Paragould	8.57
The First National Bank at Paris	Paris	8.53
Southeast Arkansas Bank	Parkdale	9.20
First State Bank	Parkin	8.27
The Perry County Bank	Perryville	7.91
Piggott State Bank	Piggott	8.82
Pine Bluff National Bank	Pine Bluff	7.06

BANK	CITY	RATIO
Simmons First National Bank of Pine Bluff	Pine Bluff	9.68
Worthen National Bank of Pine Bluff	Pine Bluff	8.89
First State Bank	Plainview	10.28
Bank of Pocahontas	Pocahontas	10.32
Planters and Stockmen Bank	Pocahontas	8.89
The Peoples Bank	Portland	10.85
Portland Bank	Portland	9.58
The Farmers & Merchants Bank	Prairie Grove	9.63
Bank of Prescott	Prescott	7.22
The Bank of Rector	Rector	7.87
Farmers and Merchants Bank	Reyno	8.80
The Bank of Rison	Rison	15.14
Farmers and Merchants Bank	Rogers	8.27
First National Bank and Trust Company	Rogers	6.78
First Western Bank and Trust Company	Rogers	7.76
First Bank of Arkansas	Russellville	7.88
First National Bank of Russellville	Russellville	8.05
Worthen National Bank of Russellville	Russellville	8.95
Bank of Salem	Salem	8.63
Logan County Bank	Scranton	13.80
First National Bank	Searcy	11.25
First Security Bank	Searcy	11.27
First National Bank of Sheridan	Sheridan	11.47
Grant County Bank	Sheridan	7.52
Arkansas State Bank	Siloam Springs	11.34
First National Bank	Siloam Springs	7.28
Smackover State Bank	Smackover	11.20
Merchants & Planters Bank	Sparkman	9.19
The First National Bank of Springdale	Springdale	12.89
Springdale Bank and Trust	Springdale	7.61
Bodcaw Bank	Stamps	12.71
Bank of Star City	Star City	8.29
The Stephens Security Bank	Stephens	9.36
The Farmers and Merchants Bank	Stuttgart	9.38
First Stuttgart Bank and Trust Company	Stuttgart	11.04
Commercial National Bank of Texarkana	Texarkana	10.71
The State First National Bank of Texarkana	Texarkana	10.93
Bank of Trumann	Trumann	13.30
First Bank of Arkansas	Trumann	8.62
Bank of Tuckerman	Tuckerman	14.93
First Delta Bank	Tyrone	12.97

BANK	CITY	RATIO
Citizens Bank & Trust Company	Van Buren	9.13
First National Bank of Crawford County	Van Buren	8.19
The Peoples Bank	Waldo	9.78
Bank of Waldron	Waldron	13.28
The Scott County Bank	Waldron	12.13
The Arkansas Bank	Walnut Ridge	9.92
The First National Bank of Lawrence County	Walnut Ridge	11.27
First State Bank of Warren	Warren	9.17
Warren Bank and Trust Company	Warren	13.79
Bank of Weiner	Weiner	9.38
Merchants and Farmers Bank	West Helena	8.87
Bank of West Memphis	West Memphis	10.69
Fidelity National Bank of West Memphis	West Memphis	7.60
First National Bank in West Memphis	West Memphis	12.30
Wilmot State Bank	Wilmot	16.31
Cross County Bank	Wynne	8.77
First Bank of Arkansas	Wynne	9.13
The First National Bank of Wynne	Wynne	9.02
The Bank of Yellville	Yellville	10.42

NATIONAL BANKS

June 30, 1994

(000's omitted)

BANK	CITY	ASSETS
First National Bank of Altheimer	Altheimer	10,830
First National Bank of Sharp County	Ash Flat	111,965
Bank of Ashdown, N.A.	Ashdown	45,695
The First National Bank in Ashdown	Ashdown	51,740
TCB The Community Bank of Arkansas, N.A.	Batesville	40,493
Worthen National Bank of Batesville	Batesville	159,972
Arkansas National Bank	Bentonville	16,792
The First National Bank of Berryville	Berryville	120,668
The First National Bank in Blytheville	Blytheville	120,869
The First National Bank of Izard County	Calico Rock	65,659
Merchants and Planters Bank, N.A.	Camden	90,126
Worthen National Bank of South Arkansas	Camden	115,879
First National Bank	Clinton	53,409
The First National Bank of Conway	Conway	225,784
Worthen National Bank of Conway	Conway	196,093
First National Bank of Crossett	Crossett	97,486
The First National Bank of DeQueen	DeQueen	91,745
The First National Bank of DeWitt	DeWitt	74,240
First National Bank of Howard County	Dierks	35,100
The First National Bank of El Dorado	El Dorado	279,704
National Bank of Commerce of El Dorado	El Dorado	126,400
The Bank of Fayetteville, N.A.	Fayetteville	110,554
Worthen National Bank of Northwest Arkansas	Fayetteville	521,178
1st Ozark National Bank	Flippin	46,890
First National Bank of Eastern Arkansas	Forrest City	177,298
The City National Bank of Fort Smith	Fort Smith	323,300
The First National Bank of Fort Smith	Fort Smith	502,548
The Merchants National Bank of Fort Smith	Fort Smith	296,076
Caddo First National Bank	Glenwood	59,226
The First National Bank in Green Forest	Green Forest	109,842
Worthen National Bank of Harrison	Harrison	88,418
First National Bank of Cleburne County	Heber Springs	65,734
First National Bank of Phillips County	Helena	94,348

BANK	CITY	ASSETS
Helena National Bank	Helena	86,302
The Citizens National Bank of Hope	Hope	203,988
The First National Bank of Hope	Hope	100,152
Worthen National Bank of Hot Springs	Hot Springs	281,900
The Planters National Bank of Hughes	Hughes	18,289
The First National Bank of Huntsville	Huntsville	70,767
The First National Bank of Lewisville	Lewisville	20,009
First Commercial Bank, N.A.	Little Rock	1,363,577
Metropolitan National Bank	Little Rock	243,205
One National Bank	Little Rock	111,780
Worthen National Bank of Arkansas	Little Rock	1,678,370
First National Bank of Magnolia	Magnolia	201,328
The Malvern National Bank	Malvern	147,071
First National Bank at Marianna	Marianna	39,120
The First National Bank of McGehee	McGehee	30,351
First National Bank in Mena	Mena	92,336
The First National Bank of Conway County	Morrilton	82,733
Morrilton Security Bank, N.A.	Morrilton	59,817
First National Bank and Trust Company	Mountain Home	186,192
Citizens National Bank of Nashville	Nashville	36,830
The First National Bank of Nashville	Nashville	75,768
Worthen National Bank of Newark	Newark	11,418
National Bank of Arkansas	North Little Rock	34,801
First National Bank in Osceola	Osceola	58,907
First National Bank	Paragould	202,188
The First National Bank at Paris	Paris	59,767
Pine Bluff National Bank	Pine Bluff	122,868
Simmons First National Bank of Pine Bluff	Pine Bluff	572,954
Worthen National Bank of Pine Bluff	Pine Bluff	236,879
First National Bank and Trust Company	Rogers	347,847
First National Bank of Russellville	Russellville	183,825
Worthen National Bank of Russellville	Russellville	142,132
First National Bank	Searcy	216,652
First National Bank of Sheridan	Sheridan	21,815
First National Bank	Siloam Springs	144,324
The First National Bank of Springdale	Springdale	338,537
Commercial National Bank of Texarkana	Texarkana	92,309
The State First National Bank of Texarkana	Texarkana	416,063
First National Bank of Crawford County	Van Buren	125,328
The First National Bank of Lawrence County	Walnut Ridge	70,863
Fidelity National Bank of West Memphis	West Memphis	54,099
First National Bank in West Memphis	West Memphis	56,428
The First National Bank of Wynne	Wynne	122,374

Eightieth Annual

REPORT OF THE

ONE HUNDRED EIGHTY ONE

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 1994

Commercial Bank at Alma Alma, AR

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

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

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

Trust Department: No

Bank Holding Company
First United Bancshares, Inc., El Dorado, AR

CEO/Pres: Jimmy V. Fincher
EVP: William N. Brasher, III
VP/Cash: Mary Beth Jesson

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

Cash and Due From:	1,107	Deposits:	39,052
Federal Funds and Repos:	325	Federal Funds and Borrowings:	0
Investments:	15,475	Other Liabilities:	326
Total Loans:	24,449	Subordinated Debt:	0
Premises and Fixed Assets:	1,392	Total Liabilities:	39,378
Other Real Estate:	0		
Other Assets:	2,293	Total Equity Capital and Reserves:	5,663
Total Assets:	45,041	Total Liabilities and Capital:	45,041
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, Jimmy V. Fincher, John A. Griffin, Jim Harwood, 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

P. O. Box 38
Public Square
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/Pres: Patsy Hawkins
VP/Cash: Diane Owens

VP: Danny Maxey
VP: Wilma Harris

Cash and Due From:	1,815	Deposits:	46,341
Federal Funds and Repos:	2,600	Federal Funds and Borrowings:	0
Investments:	22,558	Other Liabilities:	392
Total Loans:	24,289	Subordinated Debt:	0
Premises and Fixed Assets:	170	Total Liabilities:	46,733
Other Real Estate:	0		
Other Assets:	613	Total Equity Capital and Reserves:	5,312
Total Assets:	52,045	Total Liabilities and Capital:	52,045
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: John Ed Chambers, III, Danny Dunlap, Ernie Dunlap, Patsy Hawkins, Jimmy Jones, Joe Maxey, Morris Oakley, Cleda Olds, Hazel Richardson, Jimmy Williams

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

Citizens First Bank Arkadelphia, AR

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

P. O. Box 218
5th and Main Street
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
VP: Kevin Norton
VP: John French

VP: Penny Manning
Cash: Carol Wilson
AVP: Gina Daniel

Cash and Due From:	2,738	Deposits:	43,067
Federal Funds and Repos:	0	Federal Funds and Borrowings:	265
Investments:	17,127	Other Liabilities:	572
Total Loans:	26,372	Subordinated Debt:	0
Premises and Fixed Assets:	638	Total Liabilities:	43,904
Other Real Estate:	61		
Other Assets:	1,423	Total Equity Capital and Reserves:	4,455
Total Assets:	48,359	Total Liabilities and Capital:	48,359
Total Trust Assets:	0	Number of Shares Outstanding:	30,000

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

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

Elk Horn Bank and Trust Company Arkadelphia, AR

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

P. O. Box 248
601 Main Street
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: Jimmy Franklin
SVP: Bill Fowler

SVP: Steve Nipper
TO: Beth Marshall

Cash and Due From:	2,673	Deposits:	87,425
Federal Funds and Repos:	0	Federal Funds and Borrowings:	4,616
Investments:	50,733	Other Liabilities:	382
Total Loans:	44,186	Subordinated Debt:	0
Premises and Fixed Assets:	2,462	Total Liabilities:	92,423
Other Real Estate:	7		
Other Assets:	1,087	Total Equity Capital and Reserves:	8,725
Total Assets:	101,148	Total Liabilities and Capital:	101,148
Total Trust Assets:	1,044	Number of Shares Outstanding:	24,000

Directors: Thomas B. Barksdale, James H. Blanton, Harold G. Echols, Robert Fisher, Ronald A. Grzywinski, James W. Harrington, J. Hugh Lookadoo, Mary Jo Mann, Wayne D. Pollard, Roy 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

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

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

Trust Department: Yes

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

Chm: Ross M. Whipple
CEO/Pres/TO: Steve L. DeMott

EVP: Tom Calhoon
Cash: Dell Beene

Cash and Due From: 2,720
Federal Funds and Repos: 0
Investments: 33,943
Total Loans: 58,751
Premises and Fixed Assets: 4,012
Other Real Estate: 131
Other Assets: 1,639
Total Assets: 101,196
Total Trust Assets: 2,594

Deposits: 83,839
Federal Funds and Borrowings: 7,984
Other Liabilities: 529
Subordinated Debt: 0
Total Liabilities: 92,352

Total Equity Capital and Reserves: . . . 8,844
Total Liabilities and Capital: 101,196
Number of Shares Outstanding: 12,000

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

Branches in Town: One **Other Branches:** Gurdon

Bank of Atkins Atkins, AR

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

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

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

Trust Department: No

Bank Holding Company
None

Chm/CEO: David M. Mitchell
Pres: Alton Cash

VP/Cash: Dorothy Wiley
VP: Ida Abernathy

Cash and Due From: 1,585
Federal Funds and Repos: 1,000
Investments: 5,496
Total Loans: 14,369
Premises and Fixed Assets: 245
Other Real Estate: 89
Other Assets: 409
Total Assets: 23,193
Total Trust Assets: 0

Deposits: 20,429
Federal Funds and Borrowings: 157
Other Liabilities: 74
Subordinated Debt: 0
Total Liabilities: 20,660

Total Equity Capital and Reserves: . . . 2,533
Total Liabilities and Capital: 23,193
Number of Shares Outstanding: 12,500

Directors: Alton Cash, 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

P. O. Box Y
100 S. Second Street
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:	1,417	Deposits:	30,714
Federal Funds and Repos:	2,400	Federal Funds and Borrowings:	0
Investments:	16,337	Other Liabilities:	115
Total Loans:	15,634	Subordinated Debt:	0
Premises and Fixed Assets:	180	Total Liabilities:	30,829
Other Real Estate:	0		
Other Assets:	446	Total Equity Capital and Reserves:	5,585
Total Assets:	36,414	Total Liabilities and Capital:	36,414
Total Trust Assets:	96	Number of Shares Outstanding:	8,000

Directors: Franklin Collier, Dr. Steve Collier, W. P. Daniel, W. P. Daniel, Jr., Charles Eldridge, John R. Eldridge, R. E. Gregory, R. E. Gregory, Jr., Ronnie Jones, 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

P. O. Box 200
306 South Elm Street
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/Cash: Peggy Reed

Cash and Due From:	1,734	Deposits:	34,688
Federal Funds and Repos:	400	Federal Funds and Borrowings:	0
Investments:	17,675	Other Liabilities:	220
Total Loans:	16,835	Subordinated Debt:	0
Premises and Fixed Assets:	778	Total Liabilities:	34,908
Other Real Estate:	338		
Other Assets:	485	Total Equity Capital and Reserves:	3,337
Total Assets:	38,245	Total Liabilities and Capital:	38,245
Total Trust Assets:	1,746	Number of Shares Outstanding:	4,000

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

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

The Citizens Bank Batesville, AR

Telephone: 793-4441
FAX: 698-6299
Population: 9,853

P. O. Box 2156
Third and College Streets
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
Cash: Greg Shaver

TO: Robin Brock

Cash and Due From: 8,779
Federal Funds and Repos: 900
Investments: 56,157
Total Loans: 117,006
Premises and Fixed Assets: 4,285
Other Real Estate: 1,353
Other Assets: 2,336
Total Assets: 190,816
Total Trust Assets: 15,411

Deposits: 169,077
Federal Funds and Borrowings: 4,997
Other Liabilities: 397
Subordinated Debt: 0
Total Liabilities: 174,471

Total Equity Capital and Reserves: . . . 16,345
Total Liabilities and Capital: 190,816
Number of Shares Outstanding: 16,500

Directors: Woody Castleberry, Dr. Lackey Moody, Doyle Rogers, Noel Sims, Kay Southerland

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

Bank of Bearden Bearden, AR

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

P. O. Box 135
Second and Cedar Streets
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/Cash: Susan Lusby

Cash and Due From: 2,464
Federal Funds and Repos: 3,825
Investments: 6,111
Total Loans: 11,046
Premises and Fixed Assets: 86
Other Real Estate: 0
Other Assets: 132
Total Assets: 23,664
Total Trust Assets: 0

Deposits: 18,932
Federal Funds and Borrowings: 0
Other Liabilities: 72
Subordinated Debt: 0
Total Liabilities: 19,004

Total Equity Capital and Reserves: . . . 4,660
Total Liabilities and Capital: 23,664
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

Charter State Bank Beebe, AR

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

P. O. Box 2000
1500 W. DeWitt Henry
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: Garland Kirkpatrick
SVP: David Miller

VP/Cash: Marilyn Cole
VP: Mark Lay

Cash and Due From: 3,194	Deposits: 41,092
Federal Funds and Repos: 2,000	Federal Funds and Borrowings: 0
Investments: 21,128	Other Liabilities: 1,326
Total Loans: 17,244	Subordinated Debt: 0
Premises and Fixed Assets: 686	Total Liabilities: 42,418
Other Real Estate: 137	
Other Assets: 2,023	Total Equity Capital and Reserves: . . . 3,994
Total Assets: 46,412	Total Liabilities and Capital: 46,412
Total Trust Assets: 0	Number of Shares Outstanding: 50,000

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

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

Citizens Bank Beebe, AR

Telephone: 882-6411
FAX: 882-8500
Population: 4,455

P. O. Drawer T
114 N. Main
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. Darrel Hall
EVP: J. Fred Campbell

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

Cash and Due From: 2,434	Deposits: 53,467
Federal Funds and Repos: 150	Federal Funds and Borrowings: 358
Investments: 16,743	Other Liabilities: 307
Total Loans: 40,497	Subordinated Debt: 0
Premises and Fixed Assets: 845	Total Liabilities: 54,132
Other Real Estate: 123	
Other Assets: 563	Total Equity Capital and Reserves: . . . 7,223
Total Assets: 61,355	Total Liabilities and Capital: 61,355
Total Trust Assets: 0	Number of Shares Outstanding: 20,000

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

Branches in Town: Two **Other Branches:** Cabot

Benton State Bank Benton, AR

Telephone: 778-0431
FAX: 778-6447
Population: 18,177

P. O. Box 9
146 W. South Street
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: Barbara Weaver
SVP: Harry McCormick

Cash and Due From: 19,526
Federal Funds and Repos: 0
Investments: 63,257
Total Loans: 117,557
Premises and Fixed Assets: 2,116
Other Real Estate: 69
Other Assets: 1,998
Total Assets: 204,523
Total Trust Assets: 0

Deposits: 185,489
Federal Funds and Borrowings: 1,681
Other Liabilities: 677
Subordinated Debt: 0
Total Liabilities: 187,847
Total Equity Capital and Reserves: . . . 16,676
Total Liabilities and Capital: 204,523
Number of Shares Outstanding: 10,000

Directors: Mrs. W. R. Alsobrook, Roy Bishop, Calvin Brown, Russell Coleman, Edwin Henry, A. B. Holiman, Jr., W. W. Jones, Malcolm Lawrence, D. W. May, W. L. Tucker, Larry Whitley

Branches in Town: Four **Other Branches:** Bryant

The Union Bank of Benton Benton, AR

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

P. O. Box 687
207 West Conway
72018-0687

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

Trust Department: Yes

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

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

SVP/Cash: Debra Keen
TO: Ray Pennington

Cash and Due From: 3,761
Federal Funds and Repos: 0
Investments: 44,764
Total Loans: 48,849
Premises and Fixed Assets: 1,167
Other Real Estate: 116
Other Assets: 990
Total Assets: 99,647
Total Trust Assets: 3,090

Deposits: 84,429
Federal Funds and Borrowings: 6,468
Other Liabilities: 472
Subordinated Debt: 0
Total Liabilities: 91,369
Total Equity Capital and Reserves: . . . 8,278
Total Liabilities and Capital: 99,647
Number of Shares Outstanding: 72,940

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: One **Other Branches:** Bryant

Bank of Bentonville Bentonville, AR

Telephone: 273-3331
FAX: 271-1315
Population: 11,790

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

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

Trust Department: Yes

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

Chm: Jim C. Walton
CEO/Pres: Donald E. Walker
EVP: Jim Cargill

SVP: Kenny Hancock
VP/Cash: Karen Clark
VP: Sharon Stucky

Cash and Due From: 20,427	Deposits: 327,796
Federal Funds and Repos: 0	Federal Funds and Borrowings: 27,107
Investments: 109,161	Other Liabilities: 2,399
Total Loans: 259,576	Subordinated Debt: 0
Premises and Fixed Assets: 5,050	Total Liabilities: 357,302
Other Real Estate: 0	
Other Assets: 4,550	Total Equity Capital and Reserves: . . . 41,462
Total Assets: 398,764	Total Liabilities and Capital: 398,764
Total Trust Assets: 0	Number of Shares Outstanding: 78,400

Directors: Edward F. Adair, George Billingsley, Ralph Dunn, Kirk Dupps, David Glass, Max McGaugh, Gary Newman, Joe Peters, Harriett Phillips, Donald E. Walker, Jim C. Walton

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

Bank of Blevins Blevins, AR

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

P. O. Box 158
Main Street
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: 423	Deposits: 12,787
Federal Funds and Repos: 475	Federal Funds and Borrowings: 0
Investments: 6,657	Other Liabilities: 58
Total Loans: 6,271	Subordinated Debt: 0
Premises and Fixed Assets: 288	Total Liabilities: 12,845
Other Real Estate: 0	
Other Assets: 144	Total Equity Capital and Reserves: . . . 1,413
Total Assets: 14,258	Total Liabilities and Capital: 14,258
Total Trust Assets: 0	Number of Shares Outstanding: 8,050

Directors: Thomas E. Hays, Jr., Charles E. Sharpe, Jr., 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

P. O. Box 688
400 W. Main
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: Glenda Eubanks
VP: Mike Huffman
VP/TO: Ron Dawson

Cash and Due From: 5,166
Federal Funds and Repos: 2,680
Investments: 49,165
Total Loans: 50,648
Premises and Fixed Assets: 1,447
Other Real Estate: 2,626
Other Assets: 2,034
Total Assets: 113,766
Total Trust Assets: 22,941

Deposits: 99,985
Federal Funds and Borrowings: 0
Other Liabilities: 310
Subordinated Debt: 0
Total Liabilities: 100,295

Total Equity Capital and Reserves: . . 13,471
Total Liabilities and Capital: 113,766
Number of Shares Outstanding: 40,000

Directors: Steve Bell, Dale Briggs, Glen Cook, Alvin Huffman, III, Paul 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

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

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

Trust Department: Yes

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

Chm/CEO/Pres: Jeral L. Hampton

VP/Cash: Carolyn Holt

Cash and Due From: 2,265
Federal Funds and Repos: 0
Investments: 33,433
Total Loans: 46,908
Premises and Fixed Assets: 1,115
Other Real Estate: 390
Other Assets: 1,737
Total Assets: 85,848
Total Trust Assets: 0

Deposits: 75,950
Federal Funds and Borrowings: 1,372
Other Liabilities: 725
Subordinated Debt: 0
Total Liabilities: 78,047

Total Equity Capital and Reserves: . . . 7,801
Total Liabilities and Capital: 85,848
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: 585

P. O. Box 120
Main Street
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: 490	Deposits: 9,553
Federal Funds and Repos: 375	Federal Funds and Borrowings: 0
Investments: 2,290	Other Liabilities: 29
Total Loans: 7,117	Subordinated Debt: 0
Premises and Fixed Assets: 296	Total Liabilities: 9,582
Other Real Estate: 2	
Other Assets: 116	Total Equity Capital and Reserves: 1,104
Total Assets: 10,686	Total Liabilities and Capital: 10,686
Total Trust Assets: 0	Number of Shares Outstanding: 10,000

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

P. O. Box 727
130 S. New Orleans
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: 2,443	Deposits: 55,752
Federal Funds and Repos: 500	Federal Funds and Borrowings: 0
Investments: 39,718	Other Liabilities: 305
Total Loans: 22,465	Subordinated Debt: 0
Premises and Fixed Assets: 458	Total Liabilities: 56,057
Other Real Estate: 0	
Other Assets: 1,201	Total Equity Capital and Reserves: . . . 10,728
Total Assets: 66,785	Total Liabilities and Capital: 66,785
Total Trust Assets: 0	Number of Shares Outstanding: 24,000

Directors: J. H. Carroll, John E. Deen, Jr., Steve Fowler, Doug Hunt, A. 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

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

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

Trust Department: No

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

Chm: Daniel C. Horton
CEO/Pres: Harold Hardwick

VP/Cash: Judy Brown

Cash and Due From: 603	Deposits: 21,112
Federal Funds and Repos: 1,200	Federal Funds and Borrowings: 539
Investments: 5,959	Other Liabilities: 84
Total Loans: 14,078	Subordinated Debt: 0
Premises and Fixed Assets: 1,144	Total Liabilities: 21,735
Other Real Estate: 174	
Other Assets: 640	Total Equity Capital and Reserves: . . . 2,063
Total Assets: 23,798	Total Liabilities and Capital: 23,798
Total Trust Assets: 0	Number of Shares Outstanding: 91,500

Directors: Harold Hardwick, Tommy Hillman, Daniel C. Horton, Barry McKuin, Ben Myers, Dewey Snowden, Ralph Wilson

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

Bank of Cabot Cabot, AR

Telephone: 843-3575
FAX: 843-0463
Population: 8,319

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

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

Trust Department: Yes

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

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

VP: Freda Joyner
AVP: Doris Hargrove
TO: Jan C. McGough

Cash and Due From: 4,870	Deposits: 109,657
Federal Funds and Repos: 1,570	Federal Funds and Borrowings: 3,404
Investments: 46,472	Other Liabilities: 739
Total Loans: 67,655	Subordinated Debt: 0
Premises and Fixed Assets: 2,336	Total Liabilities: 113,800
Other Real Estate: 2	
Other Assets: 1,957	Total Equity Capital and Reserves: . . . 11,062
Total Assets: 124,862	Total Liabilities and Capital: 124,862
Total Trust Assets: 675	Number of Shares Outstanding: 25,000

Directors: Dearl Dixon, Jerry Jones, Jack M. Lowman, Mark L. Magie, James M. Park, Joe W. Park, Jr., Joe W. Park, Sr., Gerald H. Shock, William G. Thompson, Steve P. Tipton, 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

P. O. Box 69
118 N. Court
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

Cash: Janet Pasley
TO: M. Gaines Young, Jr.

Cash and Due From: 2,109
Federal Funds and Repos: 100
Investments: 19,225
Total Loans: 35,242
Premises and Fixed Assets: 361
Other Real Estate: 36
Other Assets: 900
Total Assets: 57,973
Total Trust Assets: 13,659

Deposits: 46,346
Federal Funds and Borrowings: 5,067
Other Liabilities: 230
Subordinated Debt: 0
Total Liabilities: 51,643

Total Equity Capital and Reserves: 6,330
Total Liabilities and Capital: 57,973
Number of Shares Outstanding: 39,000

Directors: Tommy Hillman, Daniel C. Horton, Barry L. McKuin, 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

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

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

Trust Department: Yes

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

Chm/CEO/Pres/TO: Eugene Street
EVP: James M. Street

Cash: Wanda Daniel

Cash and Due From: 1,602
Federal Funds and Repos: 0
Investments: 15,622
Total Loans: 24,261
Premises and Fixed Assets: 278
Other Real Estate: 134
Other Assets: 437
Total Assets: 42,334
Total Trust Assets: 2,577

Deposits: 33,873
Federal Funds and Borrowings: 5,200
Other Liabilities: 165
Subordinated Debt: 0
Total Liabilities: 39,238

Total Equity Capital and Reserves: 3,096
Total Liabilities and Capital: 42,334
Number of Shares Outstanding: 4,000

Directors: Samuel F. Beller, Clifton Crabtree, Margie Pettersen, Bruce Street, 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

P. O. Box 128
400 East Main Street
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

Cash: Angie Haynes

Cash and Due From: 1,424
Federal Funds and Repos: 205
Investments: 22,954
Total Loans: 42,099
Premises and Fixed Assets: 1,231
Other Real Estate: 64
Other Assets: 3,773
Total Assets: 71,750
Total Trust Assets: 561

Deposits: 63,049
Federal Funds and Borrowings: 1,376
Other Liabilities: 274
Subordinated Debt: 0
Total Liabilities: 64,699

Total Equity Capital and Reserves: . . . 7,051
Total Liabilities and Capital: 71,750
Number of Shares Outstanding: 12,000

Directors: Michael F. Flynn, J. Sherman Hiatt, Joe S. Hiatt, Joe O. Larkin, W. Joe Medlock

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

The Merchants and Planters Bank Clarendon, AR

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

P. O. Box 280
297 Madison
72029-0280

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

Trust Department: No

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

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

Cash: Estelle Catlett

Cash and Due From: 1,080
Federal Funds and Repos: 0
Investments: 17,858
Total Loans: 4,407
Premises and Fixed Assets: 215
Other Real Estate: 4
Other Assets: 504
Total Assets: 24,068
Total Trust Assets: 0

Deposits: 21,911
Federal Funds and Borrowings: 0
Other Liabilities: 98
Subordinated Debt: 0
Total Liabilities: 22,009

Total Equity Capital and Reserves: . . . 2,059
Total Liabilities and Capital: 24,068
Number of Shares Outstanding: 6,000

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

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

Arkansas State Bank Clarksville, AR

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

P. O. Box 100
Cravens & Sevier
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: 3,486
Federal Funds and Repos: 0
Investments: 42,763
Total Loans: 78,260
Premises and Fixed Assets: 2,306
Other Real Estate: 0
Other Assets: 1,604
Total Assets: 128,419
Total Trust Assets: 0

Deposits: 110,595
Federal Funds and Borrowings: 6,137
Other Liabilities: 515
Subordinated Debt: 0
Total Liabilities: 117,247
Total Equity Capital and Reserves: 11,172
Total Liabilities and Capital: 128,419
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

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

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

Trust Department: Yes

Bank Holding Company
Farmers Investment Corporation, Little Rock, AR

Chm: James C. East
CEO: Joe A. Woodson
Pres: Ernest Lee White
SVP: Ron Collins

VP/Cash: Nina Mason
VP: Harold Johnson
VP: Rebecca Dougan
TO: Cindy Herron

Cash and Due From: 2,677
Federal Funds and Repos: 1,200
Investments: 34,625
Total Loans: 30,147
Premises and Fixed Assets: 607
Other Real Estate: 1,220
Other Assets: 1,214
Total Assets: 71,690
Total Trust Assets: 1,170

Deposits: 64,835
Federal Funds and Borrowings: 0
Other Liabilities: 344
Subordinated Debt: 0
Total Liabilities: 65,179
Total Equity Capital and Reserves: 6,511
Total Liabilities and Capital: 71,690
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: 745-2418
Population: 2,213

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

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

Trust Department: Yes

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

CEO/Pres: Charles W. Sharp

VP/Cash: Eileen Smiley

Cash and Due From: 5,340
Federal Funds and Repos: 100
Investments: 30,993
Total Loans: 25,788
Premises and Fixed Assets: 686
Other Real Estate: 391
Other Assets: 824
Total Assets: 64,122
Total Trust Assets: 0

Deposits: 58,635
Federal Funds and Borrowings: 200
Other Liabilities: 144
Subordinated Debt: 0
Total Liabilities: 58,979
Total Equity Capital and Reserves: . . . 5,143
Total Liabilities and Capital: 64,122
Number of Shares Outstanding: 4,000

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

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

First Community Bank Conway, AR

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

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

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

Member of Federal Reserve System

Trust Department: No

Bank Holding Company
None

Chm: John Hawks, Jr.
CEO/Pres: Marcus J. McCain
SVP: Wanda Fulmer

VP/Cash: Lee Milligan
VP: Sammy L. Spears

Cash and Due From: 1,411
Federal Funds and Repos: 1,050
Investments: 10,326
Total Loans: 33,037
Premises and Fixed Assets: 631
Other Real Estate: 0
Other Assets: 442
Total Assets: 46,897
Total Trust Assets: 0

Deposits: 39,998
Federal Funds and Borrowings: 0
Other Liabilities: 324
Subordinated Debt: 0
Total Liabilities: 40,322
Total Equity Capital and Reserves: . . . 6,575
Total Liabilities and Capital: 46,897
Number of Shares Outstanding: 54,000

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: 3,500

P. O. Box 439
501 W. Second
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/Cash: William Allen
VP: Bob Lockwood
VP: Louise Coleman

Cash and Due From: 1,765
Federal Funds and Repos: 0
Investments: 11,247
Total Loans: 43,923
Premises and Fixed Assets: 572
Other Real Estate: 0
Other Assets: 908
Total Assets: 58,415
Total Trust Assets: 0

Deposits: 49,822
Federal Funds and Borrowings: 1,575
Other Liabilities: 298
Subordinated Debt: 0
Total Liabilities: 51,695
Total Equity Capital and Reserves: ... 6,720
Total Liabilities and Capital: 58,415
Number of Shares Outstanding: 10,000

Directors: Larry Brewer, William E. Brewer, Mike Ford, Dr. 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

P. O. Box 638
123 Main
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: Jerry Ray Hambrick

SVP/Cash: Cheryl Goodwin
SVP: Jeanie Parker

Cash and Due From: 2,087
Federal Funds and Repos: 0
Investments: 5,644
Total Loans: 20,419
Premises and Fixed Assets: 338
Other Real Estate: 0
Other Assets: 701
Total Assets: 29,189
Total Trust Assets: 0

Deposits: 25,939
Federal Funds and Borrowings: 325
Other Liabilities: 251
Subordinated Debt: 0
Total Liabilities: 26,515
Total Equity Capital and Reserves: ... 2,674
Total Liabilities and Capital: 29,189
Number of Shares Outstanding: 100,000

Directors: Bill G. Barnett, Richard E. Griffin, Marolyn Lloyd, Mike McDaniels, James S. Nolley, Betty Ripley, Don R. Rodgers

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

Danville State Bank Danville, AR

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

P. O. Box 609
901 Main
72833-0609

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

Trust Department: No

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

CEO: John Ed Chambers, III
Pres: Edward J. Taylor

Cash: Odean Parker

Cash and Due From: 2,200
Federal Funds and Repos: 300
Investments: 22,867
Total Loans: 78,699
Premises and Fixed Assets: 1,056
Other Real Estate: 89
Other Assets: 1,416
Total Assets: 106,627
Total Trust Assets: 0

Deposits: 91,929
Federal Funds and Borrowings: 86
Other Liabilities: 545
Subordinated Debt: 0
Total Liabilities: 92,560

Total Equity Capital and Reserves: . . . 14,067
Total Liabilities and Capital: 106,627
Number of Shares Outstanding: 10,000

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

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

Arkansas Valley Bank Dardanelle, AR

Telephone: 229-2151
FAX: 229-4598
Population: 3,912

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

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

Trust Department: No

Bank Holding Company
None

Chm: John Ed Chambers, III
CEO/Pres: Edward J. Taylor
VP: Judy Elliott

VP: Mike Jacimore
VP: Nancy Moore
Cash: Dorothy Geibe

Cash and Due From: 1,160
Federal Funds and Repos: 1,600
Investments: 15,170
Total Loans: 16,285
Premises and Fixed Assets: 484
Other Real Estate: 0
Other Assets: 629
Total Assets: 35,328
Total Trust Assets: 0

Deposits: 32,268
Federal Funds and Borrowings: 0
Other Liabilities: 155
Subordinated Debt: 0
Total Liabilities: 32,423

Total Equity Capital and Reserves: . . . 2,905
Total Liabilities and Capital: 35,328
Number of Shares Outstanding: 78,329

Directors: John Ed Chambers, III, Larry M. Dicks, Ray L. Ferguson, Gene D. Ring, Rennae Sims, Edward J. Taylor, Leslie F. Thone, William Thornsberry

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

Bank of Dardanelle Dardanelle, AR

Telephone: 229-3311
FAX: 229-4180
Population: 3,912

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

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

Trust Department: No

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

Chm/CEO/Pres: Ronald L. Taylor

Cash: Janelle Parker

Cash and Due From: 1,435	Deposits: 56,048
Federal Funds and Repos: 895	Federal Funds and Borrowings: 0
Investments: 39,134	Other Liabilities: 244
Total Loans: 21,582	Subordinated Debt: 0
Premises and Fixed Assets: 401	Total Liabilities: 56,292
Other Real Estate: 0	
Other Assets: 766	Total Equity Capital and Reserves: . . . 7,921
Total Assets: 64,213	Total Liabilities and Capital: 64,213
Total Trust Assets: 0	Number of Shares Outstanding: 8,000

Directors: Thomas C. Berryhill, Bunny Bullock, William R. Bullock, Fanny B. George, Evelyn H. Jones, Dee Berryhill Longenbaugh, H. M. Orsburn, Ronald L. Taylor, Noel VanDover

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

First State Bank of DeQueen DeQueen, AR

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

P. O. Box 970
Third & Heynecker
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 Ellen Gray
CEO/Pres: Keith Melson

VP: Noel Bard
Cash: Barbara Kitchens

Cash and Due From: 218	Deposits: 25,277
Federal Funds and Repos: 700	Federal Funds and Borrowings: 0
Investments: 12,978	Other Liabilities: 93
Total Loans: 13,754	Subordinated Debt: 0
Premises and Fixed Assets: 428	Total Liabilities: 25,370
Other Real Estate: 22	
Other Assets: 295	Total Equity Capital and Reserves: . . . 3,025
Total Assets: 28,395	Total Liabilities and Capital: 28,395
Total Trust Assets: 0	Number of Shares Outstanding: 76,000

Directors: Gary Bell, Lou Ellen Gray, R. S. Harris, Art Melson, Keith Melson, Ron Moore, Edward Revels, Dennis Smiley, Don Stemple, Doug Suttle

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

DeWitt Bank And Trust Company DeWitt, AR

Telephone: 946-3531

FAX: 946-2815

Population: 3,553

P. O. Drawer 71

Second and Jefferson Streets

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/Aud:** Terry L. McCullars**VP/TO:** Dean Bell**Cash:** Carolyn Williams

Cash and Due From: 2,055

Federal Funds and Repos: 0

Investments: 37,608

Total Loans: 45,706

Premises and Fixed Assets: 469

Other Real Estate: 31

Other Assets: 1,297

Total Assets: 87,166

Total Trust Assets: 24,719

Deposits: 69,431

Federal Funds and Borrowings: 1,100

Other Liabilities: 477

Subordinated Debt: 0

Total Liabilities: 71,008

Total Equity Capital and Reserves: . . . 16,158

Total Liabilities and Capital: 87,166

Number of Shares Outstanding: 54,000

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

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

Decatur State Bank Decatur, AR

Telephone: 752-3281

FAX: 752-8154

Population: 976

P. O. Box 38

Hwy. 59 N.

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 Gaylean**VP:** Bill Montgomery**VP:** Brenda Sprinkles**Cash:** Wanda Tormey

Cash and Due From: 3,328

Federal Funds and Repos: 4,600

Investments: 6,800

Total Loans: 45,081

Premises and Fixed Assets: 871

Other Real Estate: 0

Other Assets: 443

Total Assets: 61,123

Total Trust Assets: 0

Deposits: 51,819

Federal Funds and Borrowings: 0

Other Liabilities: 333

Subordinated Debt: 0

Total Liabilities: 52,152

Total Equity Capital and Reserves: . . . 8,971

Total Liabilities and Capital: 61,123

Number of Shares Outstanding: 70,000

Directors: Vernon L. Austin, Larry D. Curran, Tom M. Edminston, L. Victor Evans, Paul Gaylean, 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

P. O. Box 68
2nd and Antioch
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: 1,238
Federal Funds and Repos: 200
Investments: 27,153
Total Loans: 22,788
Premises and Fixed Assets: 232
Other Real Estate: 25
Other Assets: 1,087
Total Assets: 52,723
Total Trust Assets: 0

Deposits: 46,453
Federal Funds and Borrowings: 0
Other Liabilities: 544
Subordinated Debt: 0
Total Liabilities: 46,997

Total Equity Capital and Reserves: . . . 5,726
Total Liabilities and Capital: 52,723
Number of Shares Outstanding: 18,750

Directors: Clarence Anthony, Gary Chambliss, 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: 5,127

P. O. Box C
108 Speedway East
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
AVP/Cash: Debbie Foyil

AVP/Aud: Henry Lay
AVP: Sandra Hagood
AVP: Andrea Davidson
TO: Janie Campbell

Cash and Due From: 707
Federal Funds and Repos: 0
Investments: 12,833
Total Loans: 4,328
Premises and Fixed Assets: 293
Other Real Estate: 52
Other Assets: 585
Total Assets: 18,798
Total Trust Assets: 81

Deposits: 15,727
Federal Funds and Borrowings: 441
Other Liabilities: 258
Subordinated Debt: 0
Total Liabilities: 16,426

Total Equity Capital and Reserves: . . . 2,372
Total Liabilities and Capital: 18,798
Number of Shares Outstanding: 18,000

Directors: John Arnn, Jeff Baxter, John M. Baxter, W. A. Baxter, Frank Henry, Clarence Horton, Bernard Levi, Larry Levi, Greg Miller

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

First Community Bank of S.E. Arkansas Dermott, AR

Telephone: 538-3221

FAX: 538-3787

Population: 5,127

P. O. Drawer O

Freeman & Peddicord

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: 1,097
Federal Funds and Repos: 0
Investments: 9,598
Total Loans: 13,603
Premises and Fixed Assets: 262
Other Real Estate: 0
Other Assets: 789
Total Assets: 25,349
Total Trust Assets: 0

Deposits: 20,206
Federal Funds and Borrowings: 2,212
Other Liabilities: 201
Subordinated Debt: 0
Total Liabilities: 22,619

Total Equity Capital and Reserves: . . . 2,730
Total Liabilities and Capital: 25,349
Number of Shares Outstanding: 15,000

Directors: R. H. Dennington, Robert B. Gibson, Tom 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

P. O. Box 369

110 S. Third Street

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
AVP: Cliff Childers

Cash and Due From: 1,348
Federal Funds and Repos: 0
Investments: 14,681
Total Loans: 20,784
Premises and Fixed Assets: 336
Other Real Estate: 4
Other Assets: 590
Total Assets: 37,743
Total Trust Assets: 11,801

Deposits: 27,898
Federal Funds and Borrowings: 2,125
Other Liabilities: 216
Subordinated Debt: 0
Total Liabilities: 30,239

Total Equity Capital and Reserves: . . . 7,504
Total Liabilities and Capital: 37,743
Number of Shares Outstanding: 78,819

Directors: V. O. Calhoun, George Ford, Donald Guess, Henry L. Nichols, L. A. Richmond, Bill Simmons, John Stephens, III, 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

P. O. Box 915
Hwy. 65 & 54
71639-0915

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:	1,163	Deposits:	22,265
Federal Funds and Repos:	1,935	Federal Funds and Borrowings:	0
Investments:	7,840	Other Liabilities:	248
Total Loans:	13,290	Subordinated Debt:	0
Premises and Fixed Assets:	509	Total Liabilities:	22,513
Other Real Estate:	0		
Other Assets:	543	Total Equity Capital and Reserves:	2,767
Total Assets:	25,280	Total Liabilities and Capital:	25,280
Total Trust Assets:	232	Number of Shares Outstanding:	30,000

Directors: Dennis H. Ferguson, A. O. French, James R. Hall, Howard R. Harris, Dorothy 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

P. O. Box 187
130 W. Waterman Street
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:	43,665
Federal Funds and Repos:	75	Federal Funds and Borrowings:	0
Investments:	24,895	Other Liabilities:	213
Total Loans:	22,297	Subordinated Debt:	0
Premises and Fixed Assets:	718	Total Liabilities:	43,878
Other Real Estate:	3		
Other Assets:	966	Total Equity Capital and Reserves:	6,962
Total Assets:	50,840	Total Liabilities and Capital:	50,840
Total Trust Assets:	15,363	Number of Shares Outstanding:	40,000

Directors: 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: 735-0472
Population: 3,600

P. O. Box 248
801 Commerce Street
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
Cash: Mary F. Davis

Cash and Due From:	2,451	Deposits:	35,188
Federal Funds and Repos:	2,100	Federal Funds and Borrowings:	0
Investments:	18,410	Other Liabilities:	573
Total Loans:	17,952	Subordinated Debt:	0
Premises and Fixed Assets:	948	Total Liabilities:	35,761
Other Real Estate:	242		
Other Assets:	743	Total Equity Capital and Reserves:	7,085
Total Assets:	42,846	Total Liabilities and Capital:	42,846
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

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

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

Citizens First Bank El Dorado, AR

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

P. O. Box 641
214 N. Washington
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/Cash: Yvonne Eudy
SVP: Carolyn Beavers

SVP: Ken Goudy
SVP: Scott Fife
TO: David Henry

Cash and Due From:	4,432	Deposits:	111,731
Federal Funds and Repos:	0	Federal Funds and Borrowings:	9,111
Investments:	59,274	Other Liabilities:	981
Total Loans:	64,206	Subordinated Debt:	0
Premises and Fixed Assets:	2,939	Total Liabilities:	121,823
Other Real Estate:	0		
Other Assets:	3,478	Total Equity Capital and Reserves:	12,506
Total Assets:	134,329	Total Liabilities and Capital:	134,329
Total Trust Assets:	31,073	Number of Shares Outstanding:	40,000

Directors: Ted Davis, George Haefner, Noland Hagood, Edward Hurley, D. R. James, Clara Jones, Rodney Landes, Bill McGuire, John Meadows, Dr. Jim Sheppard, John Sinclair, Robert P. Taylor, Jeff Teague, Gerald Young

Branches in Town: Two **Other Branches:** Huttig, Strong

The Delta State Bank Elaine, AR

Telephone: 827-3397
FAX: 827-3377
Population: 843

P. O. Box 395
128 Main Street
72333-0395

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

Trust Department: No

Bank Holding Company
First Delta Corporation, Helena, AR

CEO/Pres/Cash: Mary Louise Demoret Fiser

Cash and Due From:	481	Deposits:	2,867
Federal Funds and Repos:	700	Federal Funds and Borrowings:	0
Investments:	1,281	Other Liabilities:	6
Total Loans:	874	Subordinated Debt:	0
Premises and Fixed Assets:	7	Total Liabilities:	2,873
Other Real Estate:	0		
Other Assets:	8	Total Equity Capital and Reserves:	478
Total Assets:	3,351	Total Liabilities and Capital:	3,351
Total Trust Assets:	0	Number of Shares Outstanding:	1,600

Directors: W. H. Brandon, Mary Louise Demoret Fiser, Bart R. Lindsey, David Solomon

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

The Bank of Elkins Elkins, AR

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

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

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

Trust Department: No

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

Chm/CEO: Joel L. Bunch
Pres: Joyce R. Bunch
EVP: Johnnie J. Qualls

VP: Sarah L. Bunch
VP: Randy Harper
Cash: Dolores A. Lankford

Cash and Due From:	765	Deposits:	36,751
Federal Funds and Repos:	1,025	Federal Funds and Borrowings:	2,304
Investments:	8,966	Other Liabilities:	153
Total Loans:	30,888	Subordinated Debt:	0
Premises and Fixed Assets:	954	Total Liabilities:	39,208
Other Real Estate:	0		
Other Assets:	410	Total Equity Capital and Reserves: . . .	3,800
Total Assets:	43,008	Total Liabilities and Capital:	43,008
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

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

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

**Bank of England
England, AR**

Telephone: 842-2555	P. O. Box 70	Charter Number: 48
FAX: 842-2422	123 S. Main Street	Date: Aug. 8, 1898
Population: 3,362	72046-0070	County: Lonoke

Trust Department: No

Bank Holding Company
None

Chm/CEO/Pres: Gary Canada	Cash: Sheila Rice
EVP: Hanna B. Canada	

Cash and Due From:	1,115	Deposits:	23,091
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,500
Investments:	6,237	Other Liabilities:	140
Total Loans:	19,652	Subordinated Debt:	0
Premises and Fixed Assets:	340	Total Liabilities:	24,731
Other Real Estate:	0		
Other Assets:	485	Total Equity Capital and Reserves: . . .	3,098
Total Assets:	27,829	Total Liabilities and Capital:	27,829
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Gary Canada, Hanna B. Canada, Samuel C. Cobb, Otha E. Frizzell

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

**The Eudora Bank
Eudora, AR**

Telephone: 355-8311	P. O. Box 270	Charter Number: 629
FAX: 355-8509	111 N. Main Street	Date: Dec. 23, 1930
Population: 3,400	71640-0270	County: Chicot

Trust Department: No

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

Chm: W. K. Grubbs	VChm: Charles F. Poole
CEO/Pres: Gene Keith	VP/Cash: Claudene Stephens

Cash and Due From:	1,147	Deposits:	23,106
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,600
Investments:	14,720	Other Liabilities:	83
Total Loans:	12,222	Subordinated Debt:	0
Premises and Fixed Assets:	460	Total Liabilities:	25,789
Other Real Estate:	0		
Other Assets:	491	Total Equity Capital and Reserves: . . .	3,251
Total Assets:	29,040	Total Liabilities and Capital:	29,040
Total Trust Assets:	0	Number of Shares Outstanding:	14,000

Directors: Robert D. Avery, W. K. Grubbs, Roger 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: 1,900

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

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

Trust Department: No

Bank Holding Company
None

Chm/CEO/Pres: John F. Cross
EVP: Gary Kleck

SVP: Jay Smith
Cash: Reba Pyatt

Cash and Due From: 1,770
Federal Funds and Repos: 0
Investments: 19,226
Total Loans: 57,579
Premises and Fixed Assets: 626
Other Real Estate: 2
Other Assets: 955
Total Assets: 80,158
Total Trust Assets: 0

Deposits: 65,509
Federal Funds and Borrowings: 6,646
Other Liabilities: 382
Subordinated Debt: 0
Total Liabilities: 72,537
Total Equity Capital and Reserves: 7,621
Total Liabilities and Capital: 80,158
Number of Shares Outstanding: 4,000

Directors: James D. Bird, A. J. Clark, Claud C. Cross, John F. Cross, Ruth F. Cross, Tom Dees, Lewis E. Epley, Jr., Rex A. Gustin, Dorothy F. Mathews, Michael 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

P. O. Box 130
Hwy 167 South
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: 441
Federal Funds and Repos: 370
Investments: 3,955
Total Loans: 6,008
Premises and Fixed Assets: 133
Other Real Estate: 0
Other Assets: 131
Total Assets: 11,038
Total Trust Assets: 0

Deposits: 9,883
Federal Funds and Borrowings: 0
Other Liabilities: 57
Subordinated Debt: 0
Total Liabilities: 9,940
Total Equity Capital and Reserves: 1,098
Total Liabilities and Capital: 11,038
Number of Shares Outstanding: 6,200

Directors: Samuel F. Beller, Clifton Crabtree, A. L. Hoaney, Margie Pettersen, Bruce 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

P. O. Box 1407
3500 North College
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: Andrew Campbell

Cash and Due From: 3,488
Federal Funds and Repos: 3,150
Investments: 22,279
Total Loans: 44,916
Premises and Fixed Assets: 2,358
Other Real Estate: 60
Other Assets: 1,526
Total Assets: 77,777
Total Trust Assets: 0

Deposits: 61,260
Federal Funds and Borrowings: 8,000
Other Liabilities: 432
Subordinated Debt: 0
Total Liabilities: 69,692

Total Equity Capital and Reserves: . . . 8,085
Total Liabilities and Capital: 77,777
Number of Shares Outstanding: 25,000

Directors: Richard K. Black, Albert 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

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

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

Trust Department: Yes

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

Chm: James C. Walton
CEO/Pres: James C. Glenn
SVP: Billie M. Edens
SVP: Gary R. Head

SVP: Robert P. Plummer
VP: Jeb Mills
Cash: Sherry Anderson

Cash and Due From: 14,320
Federal Funds and Repos: 0
Investments: 57,794
Total Loans: 192,044
Premises and Fixed Assets: 3,780
Other Real Estate: 199
Other Assets: 3,093
Total Assets: 271,230
Total Trust Assets: 0

Deposits: 212,270
Federal Funds and Borrowings: 30,364
Other Liabilities: 1,927
Subordinated Debt: 0
Total Liabilities: 244,561

Total Equity Capital and Reserves: . . . 26,669
Total Liabilities and Capital: 271,230
Number of Shares Outstanding: 350,692

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

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

Citizens First Bank Fordyce, AR

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

P. O. Box 770
611 West Fourth
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 H. Smith

VP: David Ramer

Cash and Due From: 1,057	Deposits: 40,242
Federal Funds and Repos: 225	Federal Funds and Borrowings: 0
Investments: 17,942	Other Liabilities: 502
Total Loans: 22,909	Subordinated Debt: 0
Premises and Fixed Assets: 370	Total Liabilities: 40,744
Other Real Estate: 184	
Other Assets: 2,498	Total Equity Capital and Reserves: . . . 4,441
Total Assets: 45,185	Total Liabilities and Capital: 45,185
Total Trust Assets: 0	Number of Shares Outstanding: 8,000

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

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

Fordyce Bank & Trust Company Fordyce, AR

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

200 W. Fourth Street
71742-2202

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/TO: James V. Hulse, Jr.
SVP: Suzette Crutchfield

VP/Cash: Wanda Smurl
VP: David Sisson

Cash and Due From: 1,723	Deposits: 42,630
Federal Funds and Repos: 2,356	Federal Funds and Borrowings: 154
Investments: 18,803	Other Liabilities: 306
Total Loans: 22,934	Subordinated Debt: 0
Premises and Fixed Assets: 1,202	Total Liabilities: 43,090
Other Real Estate: 0	
Other Assets: 638	Total Equity Capital and Reserves: . . . 4,566
Total Assets: 47,656	Total Liabilities and Capital: 47,656
Total Trust Assets: 909	Number of Shares Outstanding: 8,000

Directors: D. J. Barnes, Joe D. Barnes, E. C. Benton, Jr., Suzette Crutchfield, J. H. Everett, J. W. Hearnberger, James V. Hulse, Jr., Curtis Hutchins, Melvin Jackson, Roy McClain, Charles 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

P. O. Box 1539
321 N. Rosser Street
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
VP: Diane Thomason
VP: David M. Hardke

VP: Frank Wright
Cash: Donna Garner
TO: Dianne Cook

Cash and Due From: 2,093	Deposits: 50,282
Federal Funds and Repos: 2,075	Federal Funds and Borrowings: 0
Investments: 24,957	Other Liabilities: 232
Total Loans: 26,274	Subordinated Debt: 0
Premises and Fixed Assets: 1,493	Total Liabilities: 50,514
Other Real Estate: 128	
Other Assets: 638	Total Equity Capital and Reserves: . . . 7,144
Total Assets: 57,658	Total Liabilities and Capital: 57,658
Total Trust Assets: 71	Number of Shares Outstanding: 24,000

Directors: J. C. Campbell, John Casbeer, J. R. Chappell, Jr., Oral Edwards, 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

P. O. Box 357
320 Main
72055-0357

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

Trust Department: Yes

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

Chm: Keneth Smith
CEO/Pres/TO: Larry E. Bauer

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

Cash and Due From: 748	Deposits: 17,920
Federal Funds and Repos: 0	Federal Funds and Borrowings: 35
Investments: 2,805	Other Liabilities: 153
Total Loans: 16,064	Subordinated Debt: 0
Premises and Fixed Assets: 191	Total Liabilities: 18,108
Other Real Estate: 113	
Other Assets: 392	Total Equity Capital and Reserves: . . . 2,205
Total Assets: 20,313	Total Liabilities and Capital: 20,313
Total Trust Assets: 436	Number of Shares Outstanding: 12,000

Directors: Larry E. Bauer, Johnny Holzhauer, Darrel Nichols, Scott Place, Darrall Richter, Keneth 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

P. O. Box O
Broadway & Pulliam
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
SVP: Lynda Robbins
VP: Kathryn Baxter

VP: Kathy O'Neil
VP: Jim Arrington
Cash: Patricia Owens

Cash and Due From:	1,657	Deposits:	43,057
Federal Funds and Repos:	0	Federal Funds and Borrowings:	159
Investments:	10,505	Other Liabilities:	104
Total Loans:	34,392	Subordinated Debt:	0
Premises and Fixed Assets:	1,174	Total Liabilities:	43,320
Other Real Estate:	13		
Other Assets:	411	Total Equity Capital and Reserves:	4,832
Total Assets:	48,152	Total Liabilities and Capital:	48,152
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

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

Branches in Town: One **Other Branches:** Mount Ida

First State Bank Gould, AR

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

P. O. Box 665
340 S. Main Street
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
EVP: John Shannon
VP/Cash: Anita Grimes

VP/Aud: Dennis Ferguson
VP: Dwayne R. Snyder

Cash and Due From:	1,035	Deposits:	16,404
Federal Funds and Repos:	200	Federal Funds and Borrowings:	0
Investments:	4,421	Other Liabilities:	72
Total Loans:	11,653	Subordinated Debt:	0
Premises and Fixed Assets:	544	Total Liabilities:	16,476
Other Real Estate:	0		
Other Assets:	230	Total Equity Capital and Reserves:	1,607
Total Assets:	18,083	Total Liabilities and Capital:	18,083
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

Directors: Don Eifling, A. O. French, Jr., James R. Hall, R. C. Johnson, 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

P. O. Box 160
211 East Main
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

Cash: Larry L. Wilmoth
AVP: Richard Pollreis
AVP: Walt Nielsen

Cash and Due From: 3,061
Federal Funds and Repos: 6,400
Investments: 29,450
Total Loans: 49,609
Premises and Fixed Assets: 733
Other Real Estate: 19
Other Assets: 1,193
Total Assets: 90,465
Total Trust Assets: 0

Deposits: 77,329
Federal Funds and Borrowings: 0
Other Liabilities: 622
Subordinated Debt: 0
Total Liabilities: 77,951

Total Equity Capital and Reserves: . . 12,514
Total Liabilities and Capital: 90,465
Number of Shares Outstanding: 4,000

Directors: Phillip Chastain, George Cowgur, Albert Dunagin, Jim Allen Edmonson, 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

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

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

Trust Department: Yes

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson

Pres/Cash/TO: Edward Wilkinson

Cash and Due From: 2,086
Federal Funds and Repos: 0
Investments: 36,268
Total Loans: 58,766
Premises and Fixed Assets: 3,096
Other Real Estate: 144
Other Assets: 1,325
Total Assets: 101,685
Total Trust Assets: 892

Deposits: 84,398
Federal Funds and Borrowings: 466
Other Liabilities: 420
Subordinated Debt: 0
Total Liabilities: 85,284

Total Equity Capital and Reserves: . . 16,401
Total Liabilities and Capital: 101,685
Number of Shares Outstanding: 7,500

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: 2,360

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

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

Trust Department: No

Bank Holding Company
None

Chm: Charles Cabe
CEO/Pres: Fred Reed

VP/Cash: Linda Bittle
VP: Carroll Coston

Cash and Due From:	1,088	Deposits:	23,697
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	9,846	Other Liabilities:	148
Total Loans:	14,295	Subordinated Debt:	0
Premises and Fixed Assets:	866	Total Liabilities:	23,845
Other Real Estate:	41		
Other Assets:	279	Total Equity Capital and Reserves:	2,570
Total Assets:	26,415	Total Liabilities and Capital:	26,415
Total Trust Assets:	0	Number of Shares Outstanding:	38,389

Directors: Charles Cabe, Carroll Coston, Autry Horne, Marianne Long, Robert McDowell, Fred Reed, Don Smithpeters

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

Farmers Bank Hamburg, AR

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

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

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

Trust Department: No

Bank Holding Company
None

Chm/CEO/Pres: Dan Wingard
VP: Velma Farmer

Cash: JoAnn Roberts

Cash and Due From:	1,226	Deposits:	31,782
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	18,965	Other Liabilities:	154
Total Loans:	13,816	Subordinated Debt:	0
Premises and Fixed Assets:	888	Total Liabilities:	31,936
Other Real Estate:	9		
Other Assets:	435	Total Equity Capital and Reserves:	3,403
Total Assets:	35,339	Total Liabilities and Capital:	35,339
Total Trust Assets:	0	Number of Shares Outstanding:	22,260

Directors: P. E. Barnes, Phil Barnes, Joe Foote, Nancy Foote, W. E. Foote, Jr., William E. Johnson, Cris Jones, Jack Shell, John Spivey, Dan Wingard, Bobby Witherington

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

Calhoun County Bank Hampton, AR

Telephone: 798-2207
FAX: 798-4830
Population: 1,651

P. O. Box 8
200 Main Street
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/Cash: Shirley Jones

VP: Len Harrell
VP: Mary H. Johnston
VP: Hazel Smith

Cash and Due From:	1,206	Deposits:	29,701
Federal Funds and Repos:	50	Federal Funds and Borrowings:	3,032
Investments:	19,043	Other Liabilities:	73
Total Loans:	16,931	Subordinated Debt:	0
Premises and Fixed Assets:	93	Total Liabilities:	32,806
Other Real Estate:	13		
Other Assets:	303	Total Equity Capital and Reserves:	4,833
Total Assets:	37,639	Total Liabilities and Capital:	37,639
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: L. D. Becton, III, Phillip J. Foster, Fay Harrell, Len Harrell, Searcy W. Harrell, Jr., B. Dickson Neal, Richard L. Smith, Jannette H. 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

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

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

Trust Department: No

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

CEO/Pres/Cash: Bob D. Evins

Cash and Due From:	1,250	Deposits:	20,053
Federal Funds and Repos:	0	Federal Funds and Borrowings:	3,235
Investments:	4,176	Other Liabilities:	118
Total Loans:	18,837	Subordinated Debt:	0
Premises and Fixed Assets:	805	Total Liabilities:	23,406
Other Real Estate:	0		
Other Assets:	475	Total Equity Capital and Reserves:	2,137
Total Assets:	25,543	Total Liabilities and Capital:	25,543
Total Trust Assets:	0	Number of Shares Outstanding:	10,400

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

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

The Bank of Harrisburg Harrisburg, AR

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

P. O. Box 17
201 East Jackson
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 D. Eaton

Pres: James Williams
Cash: Donald Britnell

Cash and Due From: 1,690	Deposits: 34,779
Federal Funds and Repos: 0	Federal Funds and Borrowings: 0
Investments: 14,680	Other Liabilities: 293
Total Loans: 21,827	Subordinated Debt: 0
Premises and Fixed Assets: 210	Total Liabilities: 35,072
Other Real Estate: 134	
Other Assets: 963	Total Equity Capital and Reserves: . . . 4,432
Total Assets: 39,504	Total Liabilities and Capital: 39,504
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

Directors: Donald Britnell, Anna Margaret Butler, Connie Butler, Jim Tom Butler, Patricia Butler, Elizabeth B. Eaton, Paul D. Eaton, John Henry, James Williams

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

The Security Bank Harrison, AR

Telephone: 741-8200
FAX: 741-8103
Population: 9,979

P. O. Box 1078
303 N. Main
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
EVP: Gary R. Dobson

SVP/Cash: John Eoff

Cash and Due From: 6,363	Deposits: 102,518
Federal Funds and Repos: 1,150	Federal Funds and Borrowings: 524
Investments: 31,144	Other Liabilities: 556
Total Loans: 70,482	Subordinated Debt: 0
Premises and Fixed Assets: 1,874	Total Liabilities: 103,598
Other Real Estate: 141	
Other Assets: 1,830	Total Equity Capital and Reserves: . . . 9,386
Total Assets: 112,984	Total Liabilities and Capital: 112,984
Total Trust Assets: 0	Number of Shares Outstanding: 10,000

Directors: Dr. Bill Baker, Dr. Ralph Bowers, Jimmy R. Boze, Jane E. Christenson, Gary R. Dobson, Lynn Dorrrough, Junior Lee, Jerry P. Maland, Ken Milburn, Jr., 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

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

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

Trust Department: No

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

Chm/CEO/Pres: Daniel C. Horton
EVP: Tony Lambert

SVP/Cash: Nancy Kocourek

Cash and Due From: 1,129
Federal Funds and Repos: 725
Investments: 10,304
Total Loans: 6,809
Premises and Fixed Assets: 189
Other Real Estate: 0
Other Assets: 187
Total Assets: 19,343
Total Trust Assets: 0

Deposits: 17,615
Federal Funds and Borrowings: 0
Other Liabilities: 72
Subordinated Debt: 0
Total Liabilities: 17,687
Total Equity Capital and Reserves: . . . 1,656
Total Liabilities and Capital: 19,343
Number of Shares Outstanding: 13,308

Directors: Tommy Hillman, Daniel C. Horton, Barry McKuin, Robert Petter, Sr.

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

The Cleburne County Bank Heber Springs, AR

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

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

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: Paul D. Eaton
Pres: Dale Miller
EVP/Cash: Peggy Smith

VP: Mary Holland
VP: Treva Jean Hipp
VP: Julie Turney

Cash and Due From: 3,390
Federal Funds and Repos: 0
Investments: 65,490
Total Loans: 44,978
Premises and Fixed Assets: 847
Other Real Estate: 282
Other Assets: 1,904
Total Assets: 116,891
Total Trust Assets: 0

Deposits: 104,803
Federal Funds and Borrowings: 118
Other Liabilities: 451
Subordinated Debt: 0
Total Liabilities: 105,372
Total Equity Capital and Reserves: . . . 11,519
Total Liabilities and Capital: 116,891
Number of Shares Outstanding: 1,200

Directors: Walter Aldridge, Anna Margaret Butler, Connie Butler, Jim Tom Butler, Patricia Butler, Beth Eaton, Paul D. Eaton, John Henry, Jerome Johnson, Ricky L. 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: 362-0882
Population: 5,628

P. O. Box 970
1230 Highway 25B No.
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: Carla P. Stiger
Cash: Patricia H. Davis

Cash and Due From: 620	Deposits: 29,883
Federal Funds and Repos: 0	Federal Funds and Borrowings: 880
Investments: 23,484	Other Liabilities: 148
Total Loans: 8,562	Subordinated Debt: 0
Premises and Fixed Assets: 790	Total Liabilities: 30,911
Other Real Estate: 22	
Other Assets: 550	Total Equity Capital and Reserves: . . . 3,117
Total Assets: 34,028	Total Liabilities and Capital: 34,028
Total Trust Assets: 0	Number of Shares Outstanding: 60,000

Directors: Morris Bowman, Jim S. Gowen, Sr., Dr. 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

P. O. Box 1030
Second and Main Streets
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/Cash: Bill G. Lynch

SVP: Janice Parrott
SVP: Jack Barber

Cash and Due From: 2,897	Deposits: 50,471
Federal Funds and Repos: 535	Federal Funds and Borrowings: 0
Investments: 19,108	Other Liabilities: 234
Total Loans: 30,716	Subordinated Debt: 0
Premises and Fixed Assets: 1,071	Total Liabilities: 50,705
Other Real Estate: 139	
Other Assets: 643	Total Equity Capital and Reserves: . . . 4,404
Total Assets: 55,109	Total Liabilities and Capital: 55,109
Total Trust Assets: 0	Number of Shares Outstanding: 17,656

Directors: Harry L. Hastings, Jr., Horace Jewell, Bill G. Lynch, Catherine H. 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: 743

P. O. Box 419
510 Dr. Herd E Stone Street
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: Herd E. Stone, Jr.
CEO/Pres: William R. Reynolds

SVP/Cash: Jean M. Kirkpatrick
AVP: Bobbie R. Gannon

Cash and Due From: 940
Federal Funds and Repos: 0
Investments: 7,565
Total Loans: 15,691
Premises and Fixed Assets: 109
Other Real Estate: 4
Other Assets: 435
Total Assets: 24,744
Total Trust Assets: 0

Deposits: 19,715
Federal Funds and Borrowings: 1,500
Other Liabilities: 220
Subordinated Debt: 0
Total Liabilities: 21,435
Total Equity Capital and Reserves: ... 3,309
Total Liabilities and Capital: 24,744
Number of Shares Outstanding: 2,400

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

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

Horatio State Bank Horatio, AR

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

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

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

Trust Department: No

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

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

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

Cash and Due From: 309
Federal Funds and Repos: 3,595
Investments: 10,942
Total Loans: 20,305
Premises and Fixed Assets: 311
Other Real Estate: 28
Other Assets: 368
Total Assets: 35,858
Total Trust Assets: 0

Deposits: 31,966
Federal Funds and Borrowings: 0
Other Liabilities: 139
Subordinated Debt: 0
Total Liabilities: 32,105
Total Equity Capital and Reserves: ... 3,753
Total Liabilities and Capital: 35,858
Number of Shares Outstanding: 2,000

Directors: Margaret S. Griffin, C. E. Hendrix, Jr., Carl E. Hendrix, III, Lilla S. Hendrix, Loy Poag, Edith H. Smith, Wilburn Smith, Todd B. Trimble

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

Arkansas Bank and Trust Company Hot Springs, AR

Telephone: 624-4611
FAX: 624-8878
Population: 37,734

P. O. Box 5640
835 Central Avenue
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/Cash: Debert Graves
SVP: J. L. Jones

Cash and Due From: 16,491	Deposits: 369,145
Federal Funds and Repos: 8,060	Federal Funds and Borrowings: 0
Investments: 101,415	Other Liabilities: 4,175
Total Loans: 268,357	Subordinated Debt: 0
Premises and Fixed Assets: 7,322	Total Liabilities: 373,320
Other Real Estate: 1,110	
Other Assets: 6,279	Total Equity Capital and Reserves: . . 35,714
Total Assets: 409,034	Total Liabilities and Capital: 409,034
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 Smith, Jr., Gary Thorson, Ralph E. White

Branches in Town: Five **Other Branches:** Hot Springs Village (2)

Bank of Hot Springs Hot Springs, AR

Telephone: 624-5501
FAX: 321-5033
Population: 37,734

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

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

Trust Department: Yes

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

Chm: Ross M. Whipple
CEO/Pres: Paul L. Offutt
EVP: Charles R. Dudley, II

Cash: Michael W. Ferguson
TO: Janet Lloyd

Cash and Due From: 3,961	Deposits: 107,459
Federal Funds and Repos: 805	Federal Funds and Borrowings: 6,505
Investments: 43,359	Other Liabilities: 630
Total Loans: 73,826	Subordinated Debt: 0
Premises and Fixed Assets: 1,938	Total Liabilities: 114,594
Other Real Estate: 0	
Other Assets: 2,469	Total Equity Capital and Reserves: . . 11,764
Total Assets: 126,358	Total Liabilities and Capital: 126,358
Total Trust Assets: 155	Number of Shares Outstanding: 12,000

Directors: Latt Bachelor, Eldon Cooley, Charles R. Dudley, II, James Latture, Jim McAdams, Paul L. Offutt, Scott Seller, Sam Stathakis, Ross M. Whipple

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

First State Bank Huntsville, AR

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

P. O. Box 667
Highway 412 West
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: Bessie Mathias
Cash: Paul Mathias

Cash and Due From: 339
Federal Funds and Repos: 0
Investments: 7,024
Total Loans: 9,868
Premises and Fixed Assets: 258
Other Real Estate: 0
Other Assets: 287
Total Assets: 17,776
Total Trust Assets: 0

Deposits: 16,067
Federal Funds and Borrowings: 330
Other Liabilities: 57
Subordinated Debt: 0
Total Liabilities: 16,454

Total Equity Capital and Reserves: . . . 1,322
Total Liabilities and Capital: 17,776
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: 661

P. O. Box 850
Hwy. 63 W.
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: Preston L. Clark

Pres: Bob J. Downing
Cash: Sandra L. McCormic

Cash and Due From: 1,889
Federal Funds and Repos: 1,270
Investments: 6,695
Total Loans: 22,050
Premises and Fixed Assets: 671
Other Real Estate: 96
Other Assets: 319
Total Assets: 32,990
Total Trust Assets: 0

Deposits: 30,006
Federal Funds and Borrowings: 0
Other Liabilities: 164
Subordinated Debt: 0
Total Liabilities: 30,170

Total Equity Capital and Reserves: . . . 2,820
Total Liabilities and Capital: 32,990
Number of Shares Outstanding: 6,600

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

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

First Jacksonville Bank and Trust Jacksonville, AR

Telephone: 982-4511
FAX: 982-5769
Population: 30,000

P. O. Box 827
600 W. Main
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 McNeae

Cash and Due From: 6,173	Deposits: 127,407
Federal Funds and Repos: 550	Federal Funds and Borrowings: 0
Investments: 63,770	Other Liabilities: 841
Total Loans: 65,860	Subordinated Debt: 0
Premises and Fixed Assets: 6,344	Total Liabilities: 128,248
Other Real Estate: 108	
Other Assets: 2,886	Total Equity Capital and Reserves: . . . 17,443
Total Assets: 145,691	Total Liabilities and Capital: 145,691
Total Trust Assets: 50,308	Number of Shares Outstanding: 200,000

Directors: Harry Dougherty, Bart Gray, Jr., Melda Rice, Kathryn Williams, Kenneth Pat Wilson, Larry T. Wilson, Mike Wilson, Dr. T. H. Wortham

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

Newton County Bank Jasper, AR

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

P. O. Box 437
Church and Stone Streets
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 R. Criner
DptyCEO: Linda D. Gleason

SVP/Cash: George Landrum
VP: Inas Mosely

Cash and Due From: 1,656	Deposits: 41,767
Federal Funds and Repos: 0	Federal Funds and Borrowings: 500
Investments: 5,698	Other Liabilities: 207
Total Loans: 37,365	Subordinated Debt: 0
Premises and Fixed Assets: 684	Total Liabilities: 42,474
Other Real Estate: 102	
Other Assets: 779	Total Equity Capital and Reserves: . . . 3,810
Total Assets: 46,284	Total Liabilities and Capital: 46,284
Total Trust Assets: 0	Number of Shares Outstanding: 2,340

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

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

The Arkansas Bank Jonesboro, AR

Telephone: 932-2131
FAX: 932-2175
Population: 46,535

P. O. Box 1617
515 West Washington
72403-1617

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

Trust Department: Yes

Bank Holding Company
None

Chm/CEO: Sloan Rainwater
Pres/COO: Mike Taylor

VChm: Steve Cox
Cash: Carol Wright

Cash and Due From: 4,234
Federal Funds and Repos: 100
Investments: 52,355
Total Loans: 43,197
Premises and Fixed Assets: 2,385
Other Real Estate: 37
Other Assets: 3,920
Total Assets: 106,228
Total Trust Assets: 0

Deposits: 95,118
Federal Funds and Borrowings: 100
Other Liabilities: 1,066
Subordinated Debt: 0
Total Liabilities: 96,284
Total Equity Capital and Reserves: ... 9,944
Total Liabilities and Capital: 106,228
Number of Shares Outstanding: 75,000

Directors: Steve Cox, Virginia Cox, Jim Grisham, Jim Hinkle, Sloan Rainwater, Dr. Weldon Rainwater, William I. Rainwater, Jr., William I. Rainwater, Sr., Rick Rorex, Mike Taylor, Ike 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

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

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

Trust Department: Yes

Bank Holding Company
Citizens Bancshares Corporation, Little Rock, AR

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

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

Cash and Due From: 13,896
Federal Funds and Repos: 0
Investments: 84,006
Total Loans: 97,646
Premises and Fixed Assets: 4,244
Other Real Estate: 295
Other Assets: 2,482
Total Assets: 202,569
Total Trust Assets: 75,026

Deposits: 175,581
Federal Funds and Borrowings: 4,374
Other Liabilities: 695
Subordinated Debt: 0
Total Liabilities: 180,650
Total Equity Capital and Reserves: ... 21,919
Total Liabilities and Capital: 202,569
Number of Shares Outstanding: 217,000

Directors: John C. Deacon, Charlotte Eddington, W. M. Freeze, Jr., Ray Hall, Jr., H. Hall McAdams, III, Herbert H. McAdams, II, Sheila McAdams, Minor M. Markle, Oscar J. Melton, Oscar Melton, Jr., W. R. Roberts, Carl Rosenbaum, Donald Timms, Danny Williams, Dr. G. D. Wisdom

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

First Bank of Arkansas Jonesboro, AR

Telephone: 931-1000
FAX: 931-0055
Population: 46,535

P. O. Box 7500
2400 East Highland Drive
72401

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

Member of Federal Reserve System

Trust Department: Yes

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

Chm/CEO: Wallace W. Fowler
Pres/COO: Mark Fowler
CFO: Lloyd McCracken, Jr.

SVP: Louis Intres
SVP/TO: Aubrey Avants
AVP/Cash: Jill Lawson

Cash and Due From: 5,602	Deposits: 173,066
Federal Funds and Repos: 7,100	Federal Funds and Borrowings: 2,435
Investments: 36,179	Other Liabilities: 738
Total Loans: 133,878	Subordinated Debt: 0
Premises and Fixed Assets: 6,024	Total Liabilities: 176,239
Other Real Estate: 0	
Other Assets: 2,438	Total Equity Capital and Reserves: . . . 14,982
Total Assets: 191,221	Total Liabilities and Capital: 191,221
Total Trust Assets: 21,659	Number of Shares Outstanding: 10,000

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

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

Mercantile Bank Jonesboro, AR

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

P. O. Box 6018
300 S. Church
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: G. L. Lieblong
Pres/COO: John C. Freeman

SVP/Cash: Gary Childers
TO: Craig Boone

Cash and Due From: 8,578	Deposits: 203,449
Federal Funds and Repos: 0	Federal Funds and Borrowings: 14,096
Investments: 40,463	Other Liabilities: 1,890
Total Loans: 181,433	Subordinated Debt: 0
Premises and Fixed Assets: 5,786	Total Liabilities: 219,435
Other Real Estate: 242	
Other Assets: 9,023	Total Equity Capital and Reserves: . . . 26,090
Total Assets: 245,525	Total Liabilities and Capital: 245,525
Total Trust Assets: 59,336	Number of Shares Outstanding: 100,000

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

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

Simmons First Bank of Jonesboro Jonesboro, AR

Telephone: 933-8000
FAX: 933-2008
Population: 46,535

P. O. Box 1720
1720 S. Caraway Road
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

EVP/Cash: Barry K. Ledbetter
VP: Wayne Bond

Cash and Due From: 1,934
Federal Funds and Repos: 0
Investments: 18,987
Total Loans: 49,976
Premises and Fixed Assets: 637
Other Real Estate: 48
Other Assets: 1,005
Total Assets: 72,587
Total Trust Assets: 0

Deposits: 63,691
Federal Funds and Borrowings: 1,700
Other Liabilities: 510
Subordinated Debt: 0
Total Liabilities: 65,901

Total Equity Capital and Reserves: ... 6,686
Total Liabilities and Capital: 72,587
Number of Shares Outstanding: ... 175,000

Directors: Dennis Abell, 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

First Bank of South Arkansas Junction City, AR

Telephone: 924-4552
FAX: 924-5670
Population: 1,800

P. O. Box F
115 North Main
71749-1006

Charter Number: 660
Date: Aug. 28, 1933
County: Union

Trust Department: No

Bank Holding Company
First Community Banking Corporation, Little Rock, AR

Chm: G. R. Mosley
CEO/Pres: John F. Marsh

Cash: Barbara Daniels

Cash and Due From: 1,938
Federal Funds and Repos: 800
Investments: 10,291
Total Loans: 28,953
Premises and Fixed Assets: 1,359
Other Real Estate: 0
Other Assets: 648
Total Assets: 43,989
Total Trust Assets: 0

Deposits: 38,853
Federal Funds and Borrowings: 937
Other Liabilities: 125
Subordinated Debt: 0
Total Liabilities: 39,915

Total Equity Capital and Reserves: ... 4,074
Total Liabilities and Capital: 43,989
Number of Shares Outstanding: ... 30,000

Directors: James A. Bloodworth, Harold Campbell, Alvin Green, Sr., Searcy W. Harrell, Jr., Daniel C. Horton, Denver Jones, Jr., John F. Marsh, G. R. Mosley, Richard Mosley

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

First Bank of Arkansas Kensett, AR

Telephone: 742-3318
FAX: 268-1551
Population: 1,741

P. O. Box 356
Searcy Street
72082-0356

Charter Number: 528
Date: Feb. 17, 1922
County: White

Trust Department: Yes

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

Chm: Wallace W. Fowler
CEO/Pres: Charles Green

VP/Cash: Chris Rainbolt
VP: Gene Trammel

Cash and Due From: 1,057	Deposits: 17,744
Federal Funds and Repos: 765	Federal Funds and Borrowings: 0
Investments: 7,598	Other Liabilities: 131
Total Loans: 8,270	Subordinated Debt: 0
Premises and Fixed Assets: 1,405	Total Liabilities: 17,875
Other Real Estate: 0	
Other Assets: 1,728	Total Equity Capital and Reserves: 2,948
Total Assets: 20,823	Total Liabilities and Capital: 20,823
Total Trust Assets: 0	Number of Shares Outstanding: 10,000

Directors: Jama Fowler, Mark Fowler, Wallace W. Fowler, Charles Green, Phil Jones, Lloyd McCracken, Jr.

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

Pine State Bank Kingsland, AR

Telephone: 348-5657
FAX: 348-1002
Population: 395

P. O. Box 85
First Street
71652-0085

Charter Number: 165
Date: Aug. 22, 1904
County: Cleveland

Trust Department: No

Bank Holding Company
Pine State Bancshares, Inc., Monticello, AR

Chm/CEO/Pres: M. Don Smith

EVP/Cash: Elaine Hopson

Cash and Due From: 487	Deposits: 9,143
Federal Funds and Repos: 665	Federal Funds and Borrowings: 0
Investments: 2,496	Other Liabilities: 54
Total Loans: 6,116	Subordinated Debt: 0
Premises and Fixed Assets: 115	Total Liabilities: 9,197
Other Real Estate: 0	
Other Assets: 117	Total Equity Capital and Reserves: 799
Total Assets: 9,996	Total Liabilities and Capital: 9,996
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: 206

P. O. Box 39
101 Public Square
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 Bunch
VP/Sec: Blenda Howard

VP/Cash: Jeanine Villines
AVP/TO: Lori McConnell

Cash and Due From: 378
Federal Funds and Repos: 0
Investments: 3,851
Total Loans: 13,545
Premises and Fixed Assets: 485
Other Real Estate: 18
Other Assets: 246
Total Assets: 18,523
Total Trust Assets: 1,278

Deposits: 16,621
Federal Funds and Borrowings: 400
Other Liabilities: 93
Subordinated Debt: 0
Total Liabilities: 17,114

Total Equity Capital and Reserves: . . . 1,409
Total Liabilities and Capital: 18,523
Number of Shares Outstanding: 800

Directors: Sumner Brashears, Gary Bunch, 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

P. O. Box 727
101 Main Street
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 S. Gibbs

VP: Joyce Bell
VP: Doris M. Rice
VP: Rita L. Chandler
Cash: Jackie T. Gibson

Cash and Due From: 2,681
Federal Funds and Repos: 0
Investments: 19,616
Total Loans: 24,728
Premises and Fixed Assets: 425
Other Real Estate: 0
Other Assets: 773
Total Assets: 48,223
Total Trust Assets: 0

Deposits: 39,907
Federal Funds and Borrowings: 1,937
Other Liabilities: 180
Subordinated Debt: 0
Total Liabilities: 42,024

Total Equity Capital and Reserves: . . . 6,199
Total Liabilities and Capital: 48,223
Number of Shares Outstanding: 60,000

Directors: Terence J. Alpe, Sam E. Angel, William W. Bunker, Dr. J. P. Burge, Hermon Carlton, David F. Gillison, Sr., David F. Gillison, Jr., Marvin 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

P. O. Box 271
333 Main Street
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/CEO: Ben V. Floriani
Pres: Freddie G. Black

VP/Cash: Mike S. Cashion
VP/Aud: Linda S. Moreland

Cash and Due From:	842	Deposits:	28,139
Federal Funds and Repos:	2,000	Federal Funds and Borrowings:	0
Investments:	11,662	Other Liabilities:	216
Total Loans:	16,723	Subordinated Debt:	0
Premises and Fixed Assets:	151	Total Liabilities:	28,355
Other Real Estate:	1		
Other Assets:	567	Total Equity Capital and Reserves:	3,591
Total Assets:	31,946	Total Liabilities and Capital:	31,946
Total Trust Assets:	0	Number of Shares Outstanding:	12,500

Directors: Sam E. Adkisson, W. E. Ayres, Freddie G. Black, Mike S. Cashion, Ben V. Floriani, James W. Haddock, Craig Hunt, Cullen Livingston, Geno Mazzanti, 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: 1,364

P. O. Box 110
Main Street
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 W. Carmack

SVP: Paulette Chronister
VP: C. Mark Mizelle
Cash: Alicia D. Dooly

Cash and Due From:	1,013	Deposits:	64,617
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,650
Investments:	14,925	Other Liabilities:	191
Total Loans:	52,880	Subordinated Debt:	0
Premises and Fixed Assets:	2,095	Total Liabilities:	67,458
Other Real Estate:	0		
Other Assets:	4,768	Total Equity Capital and Reserves:	8,223
Total Assets:	75,681	Total Liabilities and Capital:	75,681
Total Trust Assets:	0	Number of Shares Outstanding:	20,849

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

Branches in Town: None **Other Branches:** Barling, Van Buren

Buffalo Island Bank Leachville, AR

Telephone: 539-6354
FAX: 539-2213
Population: 1,742

P. O. Box 140
110 N. Main
72438-0140

Charter Number: 703
Date: Jan. 23, 1951
County: Mississippi

Trust Department: No

Bank Holding Company
Buffalo Island Bancshares, Inc., Leachville, AR

Chm: Larry Grisham
CEO/Pres: Steve May
VP/Cash: Diane Davis

VP: Nathan Sanders
VP: John Field

Cash and Due From: 766	Deposits: 21,707
Federal Funds and Repos: 0	Federal Funds and Borrowings: 4,978
Investments: 7,498	Other Liabilities: 218
Total Loans: 20,207	Subordinated Debt: 0
Premises and Fixed Assets: 442	Total Liabilities: 26,903
Other Real Estate: 0	
Other Assets: 428	Total Equity Capital and Reserves: 2,438
Total Assets: 29,341	Total Liabilities and Capital: 29,341
Total Trust Assets: 0	Number of Shares Outstanding: 10,000

Directors: Ed Grisham, Larry Grisham, Steve May, Leon Swihart

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

Little River Bank Lepanto, AR

Telephone: 475-2306
FAX: 475-3070
Population: 2,033

P. O. Box 340
202 Greenwood
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: 1,027	Deposits: 21,423
Federal Funds and Repos: 0	Federal Funds and Borrowings: 2,770
Investments: 17,835	Other Liabilities: 211
Total Loans: 10,864	Subordinated Debt: 0
Premises and Fixed Assets: 222	Total Liabilities: 24,404
Other Real Estate: 0	
Other Assets: 565	Total Equity Capital and Reserves: 6,109
Total Assets: 30,513	Total Liabilities and Capital: 30,513
Total Trust Assets: 1,047	Number of Shares Outstanding: 10,000

Directors: W. H. Cross, Julianne P. Ingram, W. K. Ingram, Jr., Junaway Payne, Dannel Perry, Ernest B. Portis, Juliet J. Portis, Danette P. 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

P. O. Box 1100
305 Spruce
71845-1100

Charter Number: 347
Date: Aug. 25, 1911
County: Lafayette

Member of Federal Reserve System

Trust Department: No

Bank Holding Company
Peoples Bancshares, Inc., Lewisville, AR

Chm: Phil Alford, Jr.
CEO/Pres: Charles Black

Cash: Venora Hooper

Cash and Due From: 856	Deposits: 24,689
Federal Funds and Repos: 740	Federal Funds and Borrowings: 0
Investments: 9,372	Other Liabilities: 196
Total Loans: 16,230	Subordinated Debt: 0
Premises and Fixed Assets: 375	Total Liabilities: 24,885
Other Real Estate: 0	
Other Assets: 220	Total Equity Capital and Reserves: 2,908
Total Assets: 27,793	Total Liabilities and Capital: 27,793
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

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

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

Bank of Lincoln Lincoln, AR

Telephone: 824-3232
FAX: 824-5703
Population: 1,460

P. O. Box 98
West Side Square
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

Cash: Ronnie Rinehart

Cash and Due From: 1,367	Deposits: 47,412
Federal Funds and Repos: 1,675	Federal Funds and Borrowings: 402
Investments: 12,410	Other Liabilities: 175
Total Loans: 36,027	Subordinated Debt: 0
Premises and Fixed Assets: 652	Total Liabilities: 47,989
Other Real Estate: 60	
Other Assets: 980	Total Equity Capital and Reserves: 5,182
Total Assets: 53,171	Total Liabilities and Capital: 53,171
Total Trust Assets: 0	Number of Shares Outstanding: 8,000

Directors: Kenneth D. Cox, Wanda K. Irwin, Herbert A. Lewis, Clark C. 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: J. M. Park
CEO/Pres: Bill B. May

Sec/Treas: Lindley Smith
Cash: John Lock

Cash and Due From: 2,345	Deposits: 20,226
Federal Funds and Repos: 9,985	Federal Funds and Borrowings: 13,605
Investments: 23,193	Other Liabilities: 66
Total Loans: 1,146	Subordinated Debt: 0
Premises and Fixed Assets: 47	Total Liabilities: 33,897
Other Real Estate: 0	
Other Assets: 219	Total Equity Capital and Reserves: 3,038
Total Assets: 36,935	Total Liabilities and Capital: 36,935
Total Trust Assets: 0	Number of Shares Outstanding: 50,000

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

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

Central Bank & Trust Little Rock, AR

Telephone: 374-7777
FAX: 374-2079
Population: 175,795

P. O. Box 1583
16th & Main Streets
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, Sr.
CEO/Pres: Joseph B. Ford
SVP/Cash: Bonnie Crocheron
SVP: Roger Steging

SVP: Harold Hampton
VP: Marty Filogamo
VP: Martha Kimbrell
Aud: Jason Nier

Cash and Due From: 3,394	Deposits: 47,642
Federal Funds and Repos: 210	Federal Funds and Borrowings: 654
Investments: 13,951	Other Liabilities: 288
Total Loans: 33,985	Subordinated Debt: 0
Premises and Fixed Assets: 1,342	Total Liabilities: 48,584
Other Real Estate: 28	
Other Assets: 656	Total Equity Capital and Reserves: 4,982
Total Assets: 53,566	Total Liabilities and Capital: 53,566
Total Trust Assets: 0	Number of Shares Outstanding: 20,000

Directors: Joseph B. Ford, Kenneth G. McRae, IV, Bryan Pitts, George Pitts, Jr., Robert M. Wilson, Sr.

Branches in Town: One **Other Branches:** North Little Rock

Citizens First Bank Little Rock, AR

Telephone: 376-0555
FAX: 372-5688
Population: 175,795

P. O. Box 1951
320 Capitol at Spring Street
72203-1951

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
SVP: J. Michael Jones

VP/Cash/Cont: Carol Carson
VP: Paul Esterer

Cash and Due From:	820	Deposits:	47,821
Federal Funds and Repos:	3,290	Federal Funds and Borrowings:	0
Investments:	24,506	Other Liabilities:	303
Total Loans:	21,963	Subordinated Debt:	0
Premises and Fixed Assets:	1,365	Total Liabilities:	48,124
Other Real Estate:	0		
Other Assets:	858	Total Equity Capital and Reserves:	4,678
Total Assets:	52,802	Total Liabilities and Capital:	52,802
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Edward Cullum, Jr., Ted Davis, 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

P. O. Box 22120
1000 S. Rodney Parham
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/Cash: Randy K. Herlocker
Sec/Treas: Catherine H. Owen

SVP: Douglas P. Scott
SVP: Annette VanPelt
VP/Cont: Paul R. Castleberry

Cash and Due From:	1,894	Deposits:	36,282
Federal Funds and Repos:	990	Federal Funds and Borrowings:	0
Investments:	9,826	Other Liabilities:	158
Total Loans:	24,796	Subordinated Debt:	0
Premises and Fixed Assets:	1,871	Total Liabilities:	36,440
Other Real Estate:	0		
Other Assets:	934	Total Equity Capital and Reserves:	3,871
Total Assets:	40,311	Total Liabilities and Capital:	40,311
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

Directors: Harry L. Hastings, Jr., Randy K. Herlocker, Horace Jewell, Catherine H. 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

P. O. Box 7299
5800 R Street
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
EVP: James Hunter East
SVP: Jerry Duncan

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

Cash and Due From: 7,437
Federal Funds and Repos: 0
Investments: 30,408
Total Loans: 90,667
Premises and Fixed Assets: 10,336
Other Real Estate: 2,087
Other Assets: 4,462
Total Assets: 145,397
Total Trust Assets: 72,040

Deposits: 129,433
Federal Funds and Borrowings: 3,202
Other Liabilities: 1,603
Subordinated Debt: 0
Total Liabilities: 134,238
Total Equity Capital and Reserves: . . . 11,159
Total Liabilities and Capital: 145,397
Number of Shares Outstanding: 1,850

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

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

Bank of Lockesburg Lockesburg, AR

Telephone: 289-4071
FAX: 289-2330
Population: 616

P. O. Box 118
Main & Redbud
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 Jennings, Sr.

CEO/Pres/Cash: Philip Worthen

Cash and Due From: 707
Federal Funds and Repos: 1,390
Investments: 6,739
Total Loans: 8,915
Premises and Fixed Assets: 143
Other Real Estate: 0
Other Assets: 274
Total Assets: 18,168
Total Trust Assets: 0

Deposits: 15,590
Federal Funds and Borrowings: 0
Other Liabilities: 0
Subordinated Debt: 0
Total Liabilities: 15,590
Total Equity Capital and Reserves: . . . 2,578
Total Liabilities and Capital: 18,168
Number of Shares Outstanding: 2,500

Directors: Ray Hambrick, Warren Jennings, Jr., Warren Jennings, Sr., Lester McKinley

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

First State Bank Lonoke, AR

Telephone: 676-3106
FAX: 676-5046
Population: 4,188

P. O. Box 320
101 S. Center Street
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
VChm: Wayne Bennett, Sr.

EVP: Tracy M. French
Cash: Beverly White Clement

Cash and Due From: 1,299	Deposits: 59,940
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,769
Investments: 42,609	Other Liabilities: 146
Total Loans: 23,021	Subordinated Debt: 0
Premises and Fixed Assets: 1,775	Total Liabilities: 61,855
Other Real Estate: 0	
Other Assets: 1,003	Total Equity Capital and Reserves: . . . 7,852
Total Assets: 69,707	Total Liabilities and Capital: 69,707
Total Trust Assets: 0	Number of Shares Outstanding: 16,000

Directors: Neil Bennett, Jr., Neil Bennett, Sr., Wayne Bennett, Jr., Wayne Bennett, Sr., 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

P. O. Box 250
200 East Main Street
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/Cash: Earl Booth
SVP/TO: Bruce D. Maloch

SVP: Steve Keith
VP: Danny Fitzpatrick
VP: Kevin W. Pletcher

Cash and Due From: 2,856	Deposits: 193,189
Federal Funds and Repos: 1,920	Federal Funds and Borrowings: 5,784
Investments: 111,270	Other Liabilities: 706
Total Loans: 93,248	Subordinated Debt: 0
Premises and Fixed Assets: 3,538	Total Liabilities: 199,679
Other Real Estate: 179	
Other Assets: 4,215	Total Equity Capital and Reserves: . . . 17,547
Total Assets: 217,226	Total Liabilities and Capital: 217,226
Total Trust Assets: 24,264	Number of Shares Outstanding: 100,000

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

Branches in Town: Three **Other Branches:** Spring Hill

Bank of Malvern Malvern, AR

Telephone: 332-6966
FAX: 332-2374
Population: 9,256

P. O. Box 897
327 Ash Street
72104-0897

Charter Number: 10
Date: June 24, 1889
County: Hot Spring

Trust Department: Yes

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

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

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

Cash and Due From: 3,097
Federal Funds and Repos: 0
Investments: 50,145
Total Loans: 70,329
Premises and Fixed Assets: 2,053
Other Real Estate: 906
Other Assets: 1,968
Total Assets: 128,498
Total Trust Assets: 0

Deposits: 104,685
Federal Funds and Borrowings: 9,731
Other Liabilities: 448
Subordinated Debt: 0
Total Liabilities: 114,864

Total Equity Capital and Reserves: . . . 13,634
Total Liabilities and Capital: 128,498
Number of Shares Outstanding: 12,000

Directors: Fred Bruce, Guy Collins, James Ferguson, Dale Horn, X. L. Jones, Dr. Thomas G. Justus, Joe C. Keith, Frank Mayton, Paul L. Offutt, Mary Beth Roseberry, Donald A. Walsh, Ross Whipple

Branches in Town: One **Other Branches:** Bismarck

Southern State Bank Malvern, AR

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

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

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

Trust Department: No

Bank Holding Company
None

CEO/Pres: W. H. McClure

EVP/Cash: Layne Sparks

Cash and Due From: 107
Federal Funds and Repos: 800
Investments: 18,442
Total Loans: 6,577
Premises and Fixed Assets: 41
Other Real Estate: 60
Other Assets: 291
Total Assets: 26,318
Total Trust Assets: 0

Deposits: 24,030
Federal Funds and Borrowings: 0
Other Liabilities: 75
Subordinated Debt: 0
Total Liabilities: 24,105

Total Equity Capital and Reserves: . . . 2,213
Total Liabilities and Capital: 26,318
Number of Shares Outstanding: 13,109

Directors: Frank R. McClure, George L. McClure, W. H. McClure, Glenville Rhodes, Layne Sparks, 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: 1,100

P. O. Box 310
250 Main Street
72554-0310

Charter Number: 750
Date: Oct. 24, 1989
County: Fulton

Trust Department: No

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

Chm/CEO/Pres: William O. Pace

Cash: Norma G. Pace

Cash and Due From: 1,816	Deposits: 27,030
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,000
Investments: 10,469	Other Liabilities: 172
Total Loans: 17,407	Subordinated Debt: 0
Premises and Fixed Assets: 338	Total Liabilities: 28,202
Other Real Estate: 0	
Other Assets: 1,019	Total Equity Capital and Reserves: . . . 2,847
Total Assets: 31,049	Total Liabilities and Capital: 31,049
Total Trust Assets: 0	Number of Shares Outstanding: 8,000

Directors: Richard Garrison, William R. Hass, 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

P. O. Box 540
319 N. Baltimore
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
Cash: Norma Jackson

Cash and Due From: 966	Deposits: 14,415
Federal Funds and Repos: 900	Federal Funds and Borrowings: 0
Investments: 3,848	Other Liabilities: 76
Total Loans: 10,723	Subordinated Debt: 0
Premises and Fixed Assets: 144	Total Liabilities: 14,491
Other Real Estate: 0	
Other Assets: 250	Total Equity Capital and Reserves: . . . 2,340
Total Assets: 16,831	Total Liabilities and Capital: 16,831
Total Trust Assets: 0	Number of Shares Outstanding: 10,000

Directors: James B. Cheadle, Peggy F. Cheadle, Hulen Faulkner, Paul 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: 1,002

P. O. Box 387
101 S. Sebascoct
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/Cash: Margo Jones

VP: Paula Coward
VP: Lary Walker
VP/Aud: Elizabeth Hoopengartner

Cash and Due From: 556	Deposits: 23,214
Federal Funds and Repos: 300	Federal Funds and Borrowings: 0
Investments: 9,998	Other Liabilities: 102
Total Loans: 13,781	Subordinated Debt: 0
Premises and Fixed Assets: 259	Total Liabilities: 23,316
Other Real Estate: 3	
Other Assets: 854	Total Equity Capital and Reserves: . . . 2,435
Total Assets: 25,751	Total Liabilities and Capital: 25,751
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: 5,500

P. O. Box 300
115 Block Street
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: L. Scott Bond

Cash: Gloria Spencer
AVP: Joyce D. Loyd
AVP: Barbara Milligan

Cash and Due From: 1,857	Deposits: 38,443
Federal Funds and Repos: 0	Federal Funds and Borrowings: 850
Investments: 14,561	Other Liabilities: 112
Total Loans: 24,475	Subordinated Debt: 0
Premises and Fixed Assets: 1,293	Total Liabilities: 39,405
Other Real Estate: 408	
Other Assets: 564	Total Equity Capital and Reserves: . . . 3,753
Total Assets: 43,158	Total Liabilities and Capital: 43,158
Total Trust Assets: 0	Number of Shares Outstanding: 1,500

Directors: C. H. Bond, Jr., Sanders Carter, Frank G. Fogleman, Julian Hardin, Allen Helms, Jr., Forrest N. Jenkins, Linda Jenkins, M. L. Pike, III, James R. Stockley, Joe Taylor, III, Mary Toney, William Bart Turner

Branches in Town: None **Other Branches:** West Memphis

Marked Tree Bank Marked Tree, AR

Telephone: 358-2600
FAX: 358-4210
Population: 3,100

P. O. Box 160
210 Frisco Street
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: Phillip Marshall
Cash: Frances Whitlow

Cash and Due From: 1,173	Deposits: 26,038
Federal Funds and Repos: 120	Federal Funds and Borrowings: 1,150
Investments: 13,730	Other Liabilities: 174
Total Loans: 14,977	Subordinated Debt: 0
Premises and Fixed Assets: 232	Total Liabilities: 27,362
Other Real Estate: 0	
Other Assets: 357	Total Equity Capital and Reserves: . . . 3,227
Total Assets: 30,589	Total Liabilities and Capital: 30,589
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: 1,400

P. O. Box 250
N.E. Corner of the Square
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

Cash and Due From: 1,207	Deposits: 31,900
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,560
Investments: 16,081	Other Liabilities: 106
Total Loans: 17,877	Subordinated Debt: 0
Premises and Fixed Assets: 263	Total Liabilities: 33,566
Other Real Estate: 0	
Other Assets: 2,158	Total Equity Capital and Reserves: . . . 4,020
Total Assets: 37,586	Total Liabilities and Capital: 37,586
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

Directors: Virgil Blair, George E. Daniel, Bob Derickson, 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: 2,000

P. O. Box 370
124 Edmonds Avenue
72101-0370

Charter Number: 128
Date: June 8, 1903
County: Woodruff

Trust Department: Yes

Bank Holding Company
M. D. Thompson & Son Co., McCrory, AR

Chm: John G. Thompson
CEO/Pres: Jerry M. Dyer
SVP/TO: Margaret Collier

SVP: Donny Underwood
VP/Cash: Bobby Trotter
VP: Jestene Reynolds

Cash and Due From: 1,602
Federal Funds and Repos: 1,150
Investments: 36,362
Total Loans: 19,542
Premises and Fixed Assets: 154
Other Real Estate: 16
Other Assets: 1,023
Total Assets: 59,849
Total Trust Assets: 71

Deposits: 50,360
Federal Funds and Borrowings: 916
Other Liabilities: 394
Subordinated Debt: 0
Total Liabilities: 51,670
Total Equity Capital and Reserves: ... 8,179
Total Liabilities and Capital: 59,849
Number of Shares Outstanding: 20,000

Directors: I. N. Arnof, 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

P. O. Box 787
301 N. Second Street
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: William W. Bowman
VChm: John H. Potter, Jr.

EVP/TO: Mike Smith
VP: Phillip Privett
Cash: Stephen Wilson

Cash and Due From: 3,208
Federal Funds and Repos: 275
Investments: 36,698
Total Loans: 37,020
Premises and Fixed Assets: 361
Other Real Estate: 812
Other Assets: 986
Total Assets: 79,360
Total Trust Assets: 24,963

Deposits: 64,492
Federal Funds and Borrowings: 800
Other Liabilities: 659
Subordinated Debt: 0
Total Liabilities: 65,951
Total Equity Capital and Reserves: .. 13,409
Total Liabilities and Capital: 79,360
Number of Shares Outstanding: 80,000

Directors: Robert H. Adcock, Sam Bowman, William W. Bowman, Jimmy L. Buford, Bill E. Elliott, David S. Leech, John H. Potter, Jr., 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

P. O. Box 70
601 Main Street
72556-0070

Charter Number: 42
Date: July 29, 1896
County: Izard

Trust Department: No

Bank Holding Company
First United Bancshares, Inc., El Dorado, AR

CEO/Pres: Lloyd T. Jones, Sr.
EVP: W. Mike Cone

SVP: Judy D. Sanders
Cash: Ernestine Marlin

Cash and Due From: 1,766	Deposits: 61,347
Federal Funds and Repos: 750	Federal Funds and Borrowings: 0
Investments: 36,176	Other Liabilities: 241
Total Loans: 26,551	Subordinated Debt: 0
Premises and Fixed Assets: 782	Total Liabilities: 61,588
Other Real Estate: 19	
Other Assets: 1,006	Total Equity Capital and Reserves: . . . 5,462
Total Assets: 67,050	Total Liabilities and Capital: 67,050
Total Trust Assets: 0	Number of Shares Outstanding: 80,000

Directors: W. Wesley Arnold, Harlin Hames, Lloyd T. Jones, Sr., James E. Miller

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

P. O. Box 898
515 Janssen Avenue
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
SVP: W. J. "Buddy" Newbolt, Jr.

VP/Cash: Ruby Lunsford
VP: Sarah Curry

Cash and Due From: 3,046	Deposits: 84,409
Federal Funds and Repos: 1,320	Federal Funds and Borrowings: 2,213
Investments: 30,344	Other Liabilities: 496
Total Loans: 60,229	Subordinated Debt: 0
Premises and Fixed Assets: 744	Total Liabilities: 87,118
Other Real Estate: 69	
Other Assets: 1,493	Total Equity Capital and Reserves: . . 10,127
Total Assets: 97,245	Total Liabilities and Capital: 97,245
Total Trust Assets: 0	Number of Shares Outstanding: 12,000

Directors: Robert A. Carver, John A. Crawford, R. L. Hamilton, David Maddox, Pauline Morrow, Bill R. Philpot, 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

P. O. Box 750
302 W. Drew
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: Revis G. Stewart
EVP: Terry Frierson
SVP: Shirley Bronaugh

VP: Bill Clark
VP: James T. Thompson
Cash: Teresa Ashley

Cash and Due From: 3,030	Deposits: 76,086
Federal Funds and Repos: 0	Federal Funds and Borrowings: 2,531
Investments: 19,649	Other Liabilities: 578
Total Loans: 59,646	Subordinated Debt: 0
Premises and Fixed Assets: 2,213	Total Liabilities: 79,195
Other Real Estate: 113	
Other Assets: 1,289	Total Equity Capital and Reserves: . . . 6,745
Total Assets: 85,940	Total Liabilities and Capital: 85,940
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

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

Branches in Town: One **Other Branches:** Jonesboro (2)

Commercial Bank & Trust Company Monticello, AR

Telephone: 367-6221
FAX: 367-7700
Population: 8,116

P. O. Box 150
212 W. Gaines Street
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: George T. Harris

SVP/TO: Rusty Smith
VP: Gene Gates

Cash and Due From: 2,969	Deposits: 68,772
Federal Funds and Repos: 450	Federal Funds and Borrowings: 0
Investments: 19,783	Other Liabilities: 431
Total Loans: 50,957	Subordinated Debt: 0
Premises and Fixed Assets: 1,213	Total Liabilities: 69,203
Other Real Estate: 95	
Other Assets: 1,282	Total Equity Capital and Reserves: . . . 7,546
Total Assets: 76,749	Total Liabilities and Capital: 76,749
Total Trust Assets: 3,064	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

P. O. Box 270
102 W. McCloy
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/TO: Beverly Hudson
VP: Joe Fakouri

Cash and Due From: 2,843
Federal Funds and Repos: 5,295
Investments: 37,016
Total Loans: 49,242
Premises and Fixed Assets: 1,413
Other Real Estate: 31
Other Assets: 1,369
Total Assets: 97,209
Total Trust Assets: 5,891

Deposits: 86,732
Federal Funds and Borrowings: 744
Other Liabilities: 823
Subordinated Debt: 0
Total Liabilities: 88,299
Total Equity Capital and Reserves: 8,910
Total Liabilities and Capital: 97,209
Number of Shares Outstanding: 71,096

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

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

The Bank of Montgomery County Mount Ida, AR

Telephone: 867-3148
FAX: 867-4333
Population: 924

P. O. Box 435
George Street
71957-0435

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

Trust Department: No

Bank Holding Company
First Community Banking Corporation, Little Rock, AR

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

SVP: Marcia Summitt
Cash: Hettie Abernathy

Cash and Due From: 1,856
Federal Funds and Repos: 0
Investments: 17,526
Total Loans: 39,001
Premises and Fixed Assets: 319
Other Real Estate: 179
Other Assets: 799
Total Assets: 59,680
Total Trust Assets: 0

Deposits: 45,925
Federal Funds and Borrowings: 4,961
Other Liabilities: 194
Subordinated Debt: 0
Total Liabilities: 51,080
Total Equity Capital and Reserves: 8,600
Total Liabilities and Capital: 59,680
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, Doyel 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: 424-4353
Population: 10,000

P. O. Drawer B
Ninth & Baker Streets
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

Cash: Reba Bigham
TO: Paul E. Johnson

Cash and Due From: 4,327
Federal Funds and Repos: 1,700
Investments: 96,420
Total Loans: 71,874
Premises and Fixed Assets: 2,197
Other Real Estate: 76
Other Assets: 2,022
Total Assets: 178,616
Total Trust Assets: 23,591

Deposits: 162,955
Federal Funds and Borrowings: 0
Other Liabilities: 837
Subordinated Debt: 0
Total Liabilities: 163,792

Total Equity Capital and Reserves: . . 14,824
Total Liabilities and Capital: 178,616
Number of Shares Outstanding: . . . 110,000

Directors: R. E. Baker, James Faulkner, D. Eugene Fortson, Donald T. Jack, Jr., Guy King, James 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: 2,651

P. O. Box 1228
Main Street
72560-1228

Charter Number: 446
Date: July 21, 1915
County: Stone

Trust Department: No

Bank Holding Company
None

Chm: Glen Hinkle
CEO: Weldon Duncan

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

Cash and Due From: 2,554
Federal Funds and Repos: 4,900
Investments: 31,642
Total Loans: 47,468
Premises and Fixed Assets: 717
Other Real Estate: 234
Other Assets: 1,586
Total Assets: 89,101
Total Trust Assets: 0

Deposits: 72,545
Federal Funds and Borrowings: 0
Other Liabilities: 145
Subordinated Debt: 0
Total Liabilities: 72,690

Total Equity Capital and Reserves: . . 16,411
Total Liabilities and Capital: 89,101
Number of Shares Outstanding: 4,000

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: 1,491

P. O. Drawer A
311 Main Street
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

VP/Cash: Dianna Millsap

Cash and Due From: 1,239	Deposits: 23,972
Federal Funds and Repos: 405	Federal Funds and Borrowings: 1
Investments: 4,568	Other Liabilities: 125
Total Loans: 18,989	Subordinated Debt: 0
Premises and Fixed Assets: 354	Total Liabilities: 24,098
Other Real Estate: 454	
Other Assets: 622	Total Equity Capital and Reserves: . . . 2,533
Total Assets: 26,631	Total Liabilities and Capital: 26,631
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

Directors: Robert R. Baker, Betty Feller, Lex Golden, W. J. Medlock

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

Pike County Bank Murfreesboro, AR

Telephone: 285-2172
FAX: 285-2755
Population: 1,542

P. O. Box 279
319 East Main
71958-0279

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: 1,205	Deposits: 63,861
Federal Funds and Repos: 1,200	Federal Funds and Borrowings: 0
Investments: 23,489	Other Liabilities: 249
Total Loans: 41,348	Subordinated Debt: 0
Premises and Fixed Assets: 1,318	Total Liabilities: 64,110
Other Real Estate: 510	
Other Assets: 1,363	Total Equity Capital and Reserves: . . . 6,323
Total Assets: 70,433	Total Liabilities and Capital: 70,433
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, Bill Spigner, George Steel, Sr.

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

First State Bank of Newport Newport, AR

Telephone: 523-7500
FAX: 523-4124
Population: 7,459

P. O. Box 340
Second & Hazel
72112-0340

Charter Number: 738
Date: July 6, 1978
County: Jackson

Trust Department: Yes

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

CEO/Pres: Tommy Hargrove
SVP/Cash: Mike D. Tinsley

SVP: Bill Elliott, Jr.
TO: Laverne Crum

Cash and Due From: 1,705
Federal Funds and Repos: 0
Investments: 19,486
Total Loans: 30,518
Premises and Fixed Assets: 1,134
Other Real Estate: 0
Other Assets: 3,192
Total Assets: 56,035
Total Trust Assets: 2,518

Deposits: 48,012
Federal Funds and Borrowings: 992
Other Liabilities: 189
Subordinated Debt: 0
Total Liabilities: 49,193

Total Equity Capital and Reserves: . . . 6,842
Total Liabilities and Capital: 56,035
Number of Shares Outstanding: 29,336

Directors: Morris Crandall, Stephen Graham, Shirley Haigwood, Tommy Hargrove, Phil D. Hout, David L. Johnston, 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

P. O. Box 550
Second and Hazel
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: Carla P. Stiger
VP: Ron Kingston

Cash and Due From: 2,215
Federal Funds and Repos: 685
Investments: 33,457
Total Loans: 34,483
Premises and Fixed Assets: 660
Other Real Estate: 92
Other Assets: 1,103
Total Assets: 72,695
Total Trust Assets: 4,625

Deposits: 64,953
Federal Funds and Borrowings: 0
Other Liabilities: 288
Subordinated Debt: 0
Total Liabilities: 65,241

Total Equity Capital and Reserves: . . . 7,454
Total Liabilities and Capital: 72,695
Number of Shares Outstanding: 9,000

Directors: Morris Bowman, R. Owen Burton, Thomas R. Curtner, Jim S. Gowen, Sr., Robert Harvey, Dr. Troy A. Gray, Mary K. Hardin, Gerald A. Saracini, J. Edward Scoggins

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

Bank of Little Rock North Little Rock, AR

Telephone: 376-3523
FAX: 376-1642
Population: 65,500

P. O. Box 5821
305 E. Broadway
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

VP/Cash: Lee A. Swearingen

Cash and Due From:	2,627	Deposits:	35,014
Federal Funds and Repos:	0	Federal Funds and Borrowings:	740
Investments:	8,385	Other Liabilities:	345
Total Loans:	26,784	Subordinated Debt:	0
Premises and Fixed Assets:	810	Total Liabilities:	36,099
Other Real Estate:	399		
Other Assets:	803	Total Equity Capital and Reserves: . . .	3,709
Total Assets:	39,808	Total Liabilities and Capital:	39,808
Total Trust Assets:	0	Number of Shares Outstanding: . . .	100,000

Directors: J. Harry Leggett, Eugene L. Maris, James M. May, Stephen Plunkett, Steve 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: 65,500

P. O. Box 5581
1 Riverfront Place
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
Cash: Jay Morgan

TO: Ken Hammonds

Cash and Due From:	29,000	Deposits:	803,897
Federal Funds and Repos:	0	Federal Funds and Borrowings:	60,540
Investments:	437,532	Other Liabilities:	5,152
Total Loans:	436,735	Subordinated Debt:	0
Premises and Fixed Assets:	19,372	Total Liabilities:	869,589
Other Real Estate:	95		
Other Assets:	16,880	Total Equity Capital and Reserves: . . .	70,025
Total Assets:	939,614	Total Liabilities and Capital:	939,614
Total Trust Assets:	166,544	Number of Shares Outstanding: . . .	270,000

Directors: Dr. Joseph Bates, Martin Borchert, Bob Dixon, Frank Lyon, Jr., Henry Mariani, Mike Means, Eugene M. Pfeifer, III, T. E. Renaud, Msgr. George W. Tribou, Larry Wallace

Branches in Town: Eight **Other Branches:** Conway, Jacksonville, Little Rock (7), Maumelle, Sherwood

American State Bank Osceola, AR

Telephone: 563-2265
FAX: 655-8337
Population: 8,930

749 W. Keiser Street
72370-3505

Charter Number: 262,
Date: Oct. 3, 1908
County: Mississippi

Trust Department: No

Bank Holding Company
None

Chm: Steve A. Wilson
CEO/Pres: Mary Emily Thompson

Cash: Alice Griffin

Cash and Due From:	1,229	Deposits:	15,056
Federal Funds and Repos:	850	Federal Funds and Borrowings:	1,500
Investments:	12,076	Other Liabilities:	59
Total Loans:	5,142	Subordinated Debt:	0
Premises and Fixed Assets:	282	Total Liabilities:	16,615
Other Real Estate:	0		
Other Assets:	274	Total Equity Capital and Reserves:	3,238
Total Assets:	19,853	Total Liabilities and Capital:	19,853
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Harold Clemons, Sumner R. Cullom, Phillip Forrester, Joe B. Hilliard, Mary Emily, Thompson, Larry Wamble, Michael E. Wilson, Mildred P. Wilson, R. E. L. Wilson, V, Steve A. Wilson

Branches in Town: None **Other Branches:** Keiser, Wilson

The Planters Bank Osceola, AR

Telephone: 563-2666
FAX: 563-3436
Population: 8,930

P. O. Box 407
1300 W. Keiser
72370-0407

Charter Number: 684
Date: April 13, 1944
County: Mississippi

Trust Department: No

Bank Holding Company
None

Chm: Sloan Rainwater, Jr.
CEO/Pres: Sellers B. Norris, II
VP/Cash: Nancy Hall

VP: Ben Davis
VP: Jan Stiles

Cash and Due From:	2,265	Deposits:	38,165
Federal Funds and Repos:	500	Federal Funds and Borrowings:	265
Investments:	17,364	Other Liabilities:	355
Total Loans:	21,707	Subordinated Debt:	0
Premises and Fixed Assets:	1,507	Total Liabilities:	38,785
Other Real Estate:	0		
Other Assets:	615	Total Equity Capital and Reserves:	5,173
Total Assets:	43,958	Total Liabilities and Capital:	43,958
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

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

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

Bank of Ozark Ozark, AR

Telephone: 667-2181
FAX: 667-5166
Population: 3,600

P. O. Box 196
Commercial at Sixth
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
Pres: Mark D. Ross
DptyCEO: Linda D. Gleason
SVP/Cash: Harold D. Beck

SVP: Larry M. Dicks
SVP: R. Darrel Russell
TO: Pam Minshew

Cash and Due From: 2,734	Deposits: 95,450
Federal Funds and Repos: 0	Federal Funds and Borrowings: 3,700
Investments: 27,500	Other Liabilities: 611
Total Loans: 74,382	Subordinated Debt: 0
Premises and Fixed Assets: 2,376	Total Liabilities: 99,761
Other Real Estate: 578	
Other Assets: 1,901	Total Equity Capital and Reserves: 9,710
Total Assets: 109,471	Total Liabilities and Capital: 109,471
Total Trust Assets: 10,461	Number of Shares Outstanding: 27,399

Directors: Larry M. Dicks, George G. Gleason, II, Linda D. Gleason, W. D. Gober, O. Porter Hillard, Frank M. Lawrence, Jr., Mark D. Ross, Kenneth Smith

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

Peoples Bank Paragould, AR

Telephone: 236-7623
FAX: 236-7492
Population: 18,500

P. O. Box 490
300 W. Emerson
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
VP: Ross Whitney

Cash: Terry Sessums

Cash and Due From: 1,152	Deposits: 27,691
Federal Funds and Repos: 0	Federal Funds and Borrowings: 100
Investments: 5,709	Other Liabilities: 235
Total Loans: 23,792	Subordinated Debt: 0
Premises and Fixed Assets: 785	Total Liabilities: 28,026
Other Real Estate: 766	
Other Assets: 389	Total Equity Capital and Reserves: 4,567
Total Assets: 32,593	Total Liabilities and Capital: 32,593
Total Trust Assets: 0	Number of Shares Outstanding: 17,811

Directors: Rex Bouldin, Preston L. Clark, Billy Downing, Bob J. Downing, Charles F. Luter, Arthur Pillow

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

Security Bank Paragould, AR

Telephone: 239-9571
FAX: 239-3410
Population: 18,500

P. O. Box 670
Court & Pruett
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
EVP: David W. Dudley

SVP/Cash: Sandra Warnock
TO: Belinda Dacus

Cash and Due From:	4,890	Deposits:	98,398
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,191
Investments:	30,522	Other Liabilities:	626
Total Loans:	69,349	Subordinated Debt:	400
Premises and Fixed Assets:	4,083	Total Liabilities:	101,615
Other Real Estate:	185		
Other Assets:	1,599	Total Equity Capital and Reserves:	9,013
Total Assets:	110,628	Total Liabilities and Capital:	110,628
Total Trust Assets:	6,155	Number of Shares Outstanding:	120,000

Directors: Herb Bland, David W. Dudley, Bill Fisher, Steve Gramling, Frank Guinn, Marlin D. Jackson, Roy D. Jackson, Jerry McIntosh, Richard Nutt, Frank Oldham, Jr., Donald I. Purcell, Mack 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: 393

P. O. Box 37
1853 Hwy. 165 S.
71661-0037

Charter Number: 141
Date: Feb. 1, 1910
County: Ashley

Trust Department: No

Bank Holding Company
None

Chm: Thomas R. Pugh
CEO/Pres: George L. Pugh
EVP: Bruce M. Timmons

VP/Cash: Nita C. Williamson
VP: Maggie Reginelli
AVP: Anita L. Bierbaum

Cash and Due From:	1,716	Deposits:	27,195
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,350
Investments:	9,543	Other Liabilities:	113
Total Loans:	19,640	Subordinated Debt:	0
Premises and Fixed Assets:	842	Total Liabilities:	29,658
Other Real Estate:	160		
Other Assets:	553	Total Equity Capital and Reserves:	2,796
Total Assets:	32,454	Total Liabilities and Capital:	32,454
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

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

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

First State Bank Parkin, AR

Telephone: 755-5401
FAX: 755-2567
Population: 1,845

P. O. Box 526
25 W. Parkin Avenue
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

Cash and Due From:	726	Deposits:	15,744
Federal Funds and Repos:	100	Federal Funds and Borrowings:	57
Investments:	4,564	Other Liabilities:	146
Total Loans:	11,676	Subordinated Debt:	0
Premises and Fixed Assets:	135	Total Liabilities:	15,947
Other Real Estate:	18		
Other Assets:	203	Total Equity Capital and Reserves:	1,475
Total Assets:	17,422	Total Liabilities and Capital:	17,422
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Mark Baioni, Fred E. Brenner, Jr., John A. Brenner, John A. Brenner, Jr., Raymond S. Clift, Frankie C. Givins, Neil Griffin, William N. Griffin, Donald T. McKnight, J. 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: 889-2966
Population: 1,140

P. O. Box 189
Highway 9 & 10 and 60 East
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: Steve Lawrence
SVP: Joe Carter
VP/Cash: Buford M. Satterfield

VP: Helen Brandon
VP: Donald Crain
VP: Naomi Chambliss
AVP: Pauline Charton

Cash and Due From:	1,449	Deposits:	50,591
Federal Funds and Repos:	495	Federal Funds and Borrowings:	0
Investments:	12,331	Other Liabilities:	302
Total Loans:	39,055	Subordinated Debt:	0
Premises and Fixed Assets:	1,390	Total Liabilities:	50,893
Other Real Estate:	0		
Other Assets:	588	Total Equity Capital and Reserves:	4,415
Total Assets:	55,308	Total Liabilities and Capital:	55,308
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Herbie Branscum, Jr., Robert M. Hill, Charles V. Roland, Sr.

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

Piggott State Bank Piggott, AR

Telephone: 598-3802
FAX: 598-2026
Population: 3,777

P. O. Box 307
212 W. Cherry
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: James C. Poole

Cash and Due From: 2,156
Federal Funds and Repos: 0
Investments: 16,673
Total Loans: 17,998
Premises and Fixed Assets: 528
Other Real Estate: 0
Other Assets: 443
Total Assets: 37,798
Total Trust Assets: 0

Deposits: 34,231
Federal Funds and Borrowings: 0
Other Liabilities: 129
Subordinated Debt: 0
Total Liabilities: 34,360
Total Equity Capital and Reserves: . . . 3,438
Total Liabilities and Capital: 37,798
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

P. O. Box 277
Main & Broadway
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 Wilson

VP: James Bata
Cash: Theogene Wideman

Cash and Due From: 1,210
Federal Funds and Repos: 0
Investments: 5,185
Total Loans: 21,870
Premises and Fixed Assets: 124
Other Real Estate: 86
Other Assets: 1,819
Total Assets: 30,294
Total Trust Assets: 0

Deposits: 26,586
Federal Funds and Borrowings: 440
Other Liabilities: 161
Subordinated Debt: 0
Total Liabilities: 27,187
Total Equity Capital and Reserves: . . . 3,107
Total Liabilities and Capital: 30,294
Number of Shares Outstanding: 21,113

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

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

Bank of Pocahontas Pocahontas, AR

Telephone: 892-5286
FAX: 892-8381
Population: 6,151

P. O. Box 467
101 Broadway
72455-0467

Charter Number: 145
Date: Oct. 31, 1903
County: Randolph

Trust Department: No

Bank Holding Company
Pocahontas Bankstock, Inc., Pocahontas, AR

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

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

Cash and Due From: 2,864
Federal Funds and Repos: 2,100
Investments: 30,377
Total Loans: 30,971
Premises and Fixed Assets: 470
Other Real Estate: 88
Other Assets: 826
Total Assets: 67,696
Total Trust Assets: 0

Deposits: 60,380
Federal Funds and Borrowings: 0
Other Liabilities: 308
Subordinated Debt: 0
Total Liabilities: 60,688

Total Equity Capital and Reserves: . . . 7,008
Total Liabilities and Capital: 67,696
Number of Shares Outstanding: 5,000

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

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

Planters & Stockmen Bank Pocahontas, AR

Telephone: 892-5252
FAX: 892-8251
Population: 6,151

P. O. Box 587
205 Rice Street
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: Rhonda Stone

VP: John Phillips, III
Cash: Bea Mathews

Cash and Due From: 1,507
Federal Funds and Repos: 2,850
Investments: 8,411
Total Loans: 19,813
Premises and Fixed Assets: 1,074
Other Real Estate: 0
Other Assets: 346
Total Assets: 34,001
Total Trust Assets: 0

Deposits: 30,841
Federal Funds and Borrowings: 0
Other Liabilities: 152
Subordinated Debt: 0
Total Liabilities: 30,993

Total Equity Capital and Reserves: . . . 3,008
Total Liabilities and Capital: 34,001
Number of Shares Outstanding: 10,000

Directors: A. J. Baltz, Jr., William Hurt, III, V. James King, Jr., James R. McCurter, John Phillips, III, 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

P. O. Box 178
Main Street
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

VP: Mary Dean Pugh

Cash and Due From: 288
Federal Funds and Repos: 0
Investments: 6,265
Total Loans: 1,807
Premises and Fixed Assets: 21
Other Real Estate: 0
Other Assets: 205
Total Assets: 8,586
Total Trust Assets: 0

Deposits: 7,318
Federal Funds and Borrowings: 250
Other Liabilities: 19
Subordinated Debt: 0
Total Liabilities: 7,587

Total Equity Capital and Reserves: 999
Total Liabilities and Capital: 8,586
Number of Shares Outstanding: 4,000

Directors: Jack D. 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

P. O. Box 68
Main Street
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: 554
Federal Funds and Repos: 0
Investments: 4,194
Total Loans: 14,567
Premises and Fixed Assets: 397
Other Real Estate: 39
Other Assets: 185
Total Assets: 19,936
Total Trust Assets: 0

Deposits: 15,515
Federal Funds and Borrowings: 2,526
Other Liabilities: 135
Subordinated Debt: 0
Total Liabilities: 18,176

Total Equity Capital and Reserves: 1,760
Total Liabilities and Capital: 19,936
Number of Shares Outstanding: 20,000

Directors: Mack Borgognoni, C. E. Bridewell, Fred Lagrone, Benton Newcome, Joel Newcome, Robert D. Pugh, Walter Rutledge, Jerry D. Sadler, Eddie Scherm

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

The Farmers & Merchants Bank Prairie Grove, AR

Telephone: 846-2115
FAX: 846-3942
Population: 1,950

P. O. Box 207
102 E. Buchanan
72753-0207

Charter Number: 166
Date: Aug. 29, 1904
County: Washington

Trust Department: No

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

Chm: James C. Walton
CEO/Pres: Gregory D. Reed
SVP: Jason F. Tennant

VP: Ernest L. Penn, Jr.
Cash: Patricia J. Morelock

Cash and Due From: 2,028	Deposits: 71,864
Federal Funds and Repos: 0	Federal Funds and Borrowings: 3,264
Investments: 33,023	Other Liabilities: 609
Total Loans: 47,030	Subordinated Debt: 0
Premises and Fixed Assets: 899	Total Liabilities: 75,737
Other Real Estate: 18	
Other Assets: 1,031	Total Equity Capital and Reserves: 8,292
Total Assets: 84,029	Total Liabilities and Capital: 84,029
Total Trust Assets: 0	Number of Shares Outstanding: 12,000

Directors: Billy J. Bartholomew, Michael H. Fidler, David M. Parks, Gregory D. Reed, James C. Rieff, James C. Walton

Branches in Town: One **Other Branches:** Farmington

Bank of Prescott Prescott, AR

Telephone: 887-2688
FAX: 887-6822
Population: 3,800

Drawer 490
E. Second at Main
71857-0490

Charter Number: 162
Date: Aug. 10, 1904
County: Nevada

Trust Department: Yes

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

CEO: John Warren Brannan, Sr.
Pres: John Warren Brannan, Jr.
EVP: James E. Franks

SVP/Cash: James A. Pullen
VP: Jean K. Jones

Cash and Due From: 2,122	Deposits: 52,596
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,535
Investments: 28,782	Other Liabilities: 98
Total Loans: 25,734	Subordinated Debt: 0
Premises and Fixed Assets: 453	Total Liabilities: 54,229
Other Real Estate: 15	
Other Assets: 1,331	Total Equity Capital and Reserves: 4,208
Total Assets: 58,437	Total Liabilities and Capital: 58,437
Total Trust Assets: 0	Number of Shares Outstanding: 24,000

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

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

The Bank of Rector Rector, AR

Telephone: 595-3591
FAX: 595-2550
Population: 2,268

P. O. Box 7
400 Main Street
72461-0007

Charter Number: 616
Date: Nov. 15, 1930
County: Clay

Trust Department: No

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

CEO/Pres: Ronald L. Benson
SVP: Sherry D. Dills

Cash: M. Murel W. Adams

Cash and Due From: 1,003
Federal Funds and Repos: 0
Investments: 10,296
Total Loans: 15,910
Premises and Fixed Assets: 198
Other Real Estate: 0
Other Assets: 1,049
Total Assets: 28,456
Total Trust Assets: 0

Deposits: 24,299
Federal Funds and Borrowings: 1,250
Other Liabilities: 133
Subordinated Debt: 0
Total Liabilities: 25,682
Total Equity Capital and Reserves: . . . 2,774
Total Liabilities and Capital: 28,456
Number of Shares Outstanding: 4,000

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: 892-4225
FAX: 892-9016
Population: 491

P. O. Box 108
108 W. Main
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: Roy D. Jackson
EVP/Cash: Dora Graham

VP: Bev Ducker
VP: Alice Hogard

Cash and Due From: 712
Federal Funds and Repos: 755
Investments: 4,524
Total Loans: 10,908
Premises and Fixed Assets: 666
Other Real Estate: 112
Other Assets: 203
Total Assets: 17,880
Total Trust Assets: 1,273

Deposits: 16,231
Federal Funds and Borrowings: 0
Other Liabilities: 156
Subordinated Debt: 0
Total Liabilities: 16,387
Total Equity Capital and Reserves: . . . 1,493
Total Liabilities and Capital: 17,880
Number of Shares Outstanding: 49,584

Directors: David W. Dudley, Frank Ellis, Steve Gramling, G. B. Hambrick, Marlin D. Jackson, Roy D. 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: 1,292

P. O. Box 345
200 Main Street
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

AVP/Cash: Shirley Stewart

Cash and Due From:	1,488	Deposits:	15,900
Federal Funds and Repos:	700	Federal Funds and Borrowings:	0
Investments:	10,783	Other Liabilities:	40
Total Loans:	5,095	Subordinated Debt:	0
Premises and Fixed Assets:	81	Total Liabilities:	15,940
Other Real Estate:	2		
Other Assets:	735	Total Equity Capital and Reserves:	2,944
Total Assets:	18,884	Total Liabilities and Capital:	18,884
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

P. O. Box 250
4th & Chestnut
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: Marla J. England

Cash and Due From:	2,691	Deposits:	85,010
Federal Funds and Repos:	920	Federal Funds and Borrowings:	219
Investments:	23,906	Other Liabilities:	258
Total Loans:	63,733	Subordinated Debt:	0
Premises and Fixed Assets:	1,305	Total Liabilities:	85,487
Other Real Estate:	254		
Other Assets:	2,307	Total Equity Capital and Reserves:	9,629
Total Assets:	95,116	Total Liabilities and Capital:	95,116
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., Randall E. Cole, M.D., Lynn Dorrough, Clayton J. Eversole, 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

P. O. Box 547

West Walnut & Rife Drive

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**SVP/Cash:** Nathan Gairhan**AVP:** Lynne Coan**AVP:** LeAnn Nicholas

Cash and Due From: 391
 Federal Funds and Repos: 0
 Investments: 6,115
 Total Loans: 11,617
 Premises and Fixed Assets: 434
 Other Real Estate: 0
 Other Assets: 352
 Total Assets: 18,909
 Total Trust Assets: 0

Deposits: 17,046
 Federal Funds and Borrowings: 115
 Other Liabilities: 94
 Subordinated Debt: 0
 Total Liabilities: 17,255
 Total Equity Capital and Reserves: ... 1,654
 Total Liabilities and Capital: 18,909
 Number of Shares Outstanding: ... 170,000

Directors: Dr. Paul Becton, Bob Crafton, Jeral L. Hampton, John T. Hampton, A. B. Littlefield, Jim Shearin, Howard Slinkard, Alan 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

P. O. Box 3010

800 North Arkansas Avenue

72811-9941

Charter Number: 192

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**EVP:** Benny Harris**Cash:** Eunice LaMar

Cash and Due From: 5,401
 Federal Funds and Repos: 150
 Investments: 48,151
 Total Loans: 114,127
 Premises and Fixed Assets: 3,265
 Other Real Estate: 0
 Other Assets: 3,181
 Total Assets: 174,275
 Total Trust Assets: 0

Deposits: 153,782
 Federal Funds and Borrowings: 4,632
 Other Liabilities: 1,276
 Subordinated Debt: 0
 Total Liabilities: 159,690
 Total Equity Capital and Reserves: ... 14,585
 Total Liabilities and Capital: 174,275
 Number of Shares Outstanding: ... 10,000

Directors: Jama Fowler, Wallace W. Fowler, Don Helms, Phil Jones, Jim Knight, Lloyd McCracken, Jr., Roy Reaves, Don Riley, Sharon Trusty

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

Bank of Salem Salem, AR

Telephone: 895-2591
FAX: 895-3825
Population: 1,480

P. O. Box 338
202 Church Street
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: Mark Montgomery

Cash and Due From: 864	Deposits: 48,625
Federal Funds and Repos: 1,200	Federal Funds and Borrowings: 2,640
Investments: 11,511	Other Liabilities: 157
Total Loans: 39,690	Subordinated Debt: 0
Premises and Fixed Assets: 1,495	Total Liabilities: 51,422
Other Real Estate: 491	
Other Assets: 1,216	Total Equity Capital and Reserves: 5,045
Total Assets: 56,467	Total Liabilities and Capital: 56,467
Total Trust Assets: 0	Number of Shares Outstanding: 20,000

Directors: L. R. "Jack" Cochran, Mark Montgomery, Marvin Newton, C. Dwayne Plumlee, Richard T. Smith

Branches in Town: One **Other Branches:** Viola

Logan County Bank Scranton, AR

Telephone: 938-2511
FAX: 938-7084
Population: 218

P. O. Box 85
400 Main Street
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 L. Davis

VP: Gary Fritsche
Cash: Donald Fritsche

Cash and Due From: 1,268	Deposits: 30,084
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,020
Investments: 20,205	Other Liabilities: 159
Total Loans: 13,876	Subordinated Debt: 0
Premises and Fixed Assets: 333	Total Liabilities: 31,263
Other Real Estate: 14	
Other Assets: 535	Total Equity Capital and Reserves: 4,968
Total Assets: 36,231	Total Liabilities and Capital: 36,231
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

Directors: Margaret Ahne, Gary Fritsche, Joe Fritsche, Mildred Fritsche, Regina M. Layes

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

First Security Bank Searcy, AR

Telephone: 279-3400
FAX: 279-3455
Population: 15,180

P. O. Box 1009
314 N. Spring
72143-1009

Charter Number: 649
Date: Feb. 6, 1932
County: White

Trust Department: Yes

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm/CEO/Pres: Reynie Rutledge
EVP: James G. Wilson
EVP: B. Art Rand

Cash: Ellen Wilson
TO: Michael Hutsell

Cash and Due From: 6,915	Deposits: 209,767
Federal Funds and Repos: 0	Federal Funds and Borrowings: 198
Investments: 91,097	Other Liabilities: 972
Total Loans: 133,443	Subordinated Debt: 0
Premises and Fixed Assets: 3,732	Total Liabilities: 210,937
Other Real Estate: 51	
Other Assets: 3,177	Total Equity Capital and Reserves: . . . 27,478
Total Assets: 238,415	Total Liabilities and Capital: 238,415
Total Trust Assets: 29,238	Number of Shares Outstanding: 24,000

Directors: David Burks, Larry Crain, Robert Elliott, John McKnight, Wayne Ridout, Porter Rodgers, Bill Roussel, N. T. Rutledge, Reynie Rutledge, Jim Tarkington, Alvin Van Hook, E. D. Yancy, Albert 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

P. O. Box 67
101 N. Oak
72150-0067

Charter Number: 136
Date: July 29, 1903
County: Grant

Trust Department: Yes

Bank Holding Company
GCB Bancshares, Inc., Sheridan, AR

Chm: Ross M. Whipple
CEO/Pres: Donald J. Tackett
EVP/TO: John D. Manatt

VP: Jerry H. Humphries
VP: Jeff Garner
Cash: Jannette Jones

Cash and Due From: 1,083	Deposits: 47,637
Federal Funds and Repos: 60	Federal Funds and Borrowings: 950
Investments: 29,267	Other Liabilities: 739
Total Loans: 21,450	Subordinated Debt: 0
Premises and Fixed Assets: 1,104	Total Liabilities: 49,326
Other Real Estate: 0	
Other Assets: 1,713	Total Equity Capital and Reserves: . . . 5,351
Total Assets: 54,677	Total Liabilities and Capital: 54,677
Total Trust Assets: 1,105	Number of Shares Outstanding: 45,000

Directors: W. W. Allen, Byron D. Brown, Dannie L. Brown, James W. Lancaster, D. E. McCoy, Jr., John D. Manatt, Donald J. Tackett, W. Lee Tucker, Ross M. Whipple

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

Arkansas State Bank Siloam Springs, AR

Telephone: 524-8101
FAX: 524-3307
Population: 8,100

P. O. Box 400
318 E. Main Street
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

Cash: Beverly Lescard
TO: Don De Freece

Cash and Due From:	3,515	Deposits:	107,390
Federal Funds and Repos:	0	Federal Funds and Borrowings:	233
Investments:	89,480	Other Liabilities:	437
Total Loans:	25,596	Subordinated Debt:	0
Premises and Fixed Assets:	1,217	Total Liabilities:	108,060
Other Real Estate:	0		
Other Assets:	2,777	Total Equity Capital and Reserves:	14,525
Total Assets:	122,585	Total Liabilities and Capital:	122,585
Total Trust Assets:	5,729	Number of Shares Outstanding:	72,000

Directors: Delbert Allen, Jr., Roderick 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

P. O. Drawer 107
708 N. Broadway
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/TO: Jim Yeager
VP: J. Drew Tennyson

Cash and Due From:	1,715	Deposits:	70,625
Federal Funds and Repos:	60	Federal Funds and Borrowings:	0
Investments:	41,824	Other Liabilities:	474
Total Loans:	34,789	Subordinated Debt:	0
Premises and Fixed Assets:	575	Total Liabilities:	71,099
Other Real Estate:	88		
Other Assets:	1,329	Total Equity Capital and Reserves:	9,281
Total Assets:	80,380	Total Liabilities and Capital:	80,380
Total Trust Assets:	235	Number of Shares Outstanding:	100,000

Directors: Max O. Taylor, J. Drew Tennyson, James M. Tennyson, John D. Trimble, V, Bob Willett, Jim Yeager

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

Merchants & Planters Bank Sparkman, AR

Telephone: 678-2251
FAX: 678-2401
Population: 553

P. O. Box 127
Commerce & Main Streets
71763-0127

Charter Number: 457
Date: Sep. 19, 1916
County: Dallas

Trust Department: No

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

Chm/CEO/Pres: Tyrol Q. Carson
VChm: Terry Q. Carson

AVP: Larry Gaston
Cash: Doris Mann

Cash and Due From: 347
Federal Funds and Repos: 0
Investments: 3,525
Total Loans: 5,405
Premises and Fixed Assets: 102
Other Real Estate: 30
Other Assets: 115
Total Assets: 9,524
Total Trust Assets: 0

Deposits: 8,364
Federal Funds and Borrowings: 275
Other Liabilities: 48
Subordinated Debt: 0
Total Liabilities: 8,687

Total Equity Capital and Reserves: 837
Total Liabilities and Capital: 9,524
Number of Shares Outstanding: 3,000

Directors: Terry Q. Carson, Tyrol Q. Carson, G. W. De Laughter, Charles T. Gaston, 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: 33,000

P. O. Box 5000
415 W. Emma
72765-5000

Charter Number: 339
Date: May 6, 1911
County: Washington

Trust Department: Yes

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

Chm: Richard P. Calhoun
CEO/Pres: Buddy D. Philpot
SVP: H. Dennis Smiley

SVP: B. Gail Edmonson
Cash: Diana O'Brien

Cash and Due From: 2,949
Federal Funds and Repos: 4,625
Investments: 9,731
Total Loans: 74,414
Premises and Fixed Assets: 2,391
Other Real Estate: 0
Other Assets: 776
Total Assets: 94,886
Total Trust Assets: 0

Deposits: 77,684
Federal Funds and Borrowings: 9,279
Other Liabilities: 667
Subordinated Debt: 0
Total Liabilities: 87,630

Total Equity Capital and Reserves: 7,256
Total Liabilities and Capital: 94,886
Number of Shares Outstanding: 5,500

Directors: James Baker, Wayne Britt, Richard P. Calhoun, Sammy Fiser, Buddy D. Philpot, Philip Taldo, Willard Walker

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

Bodcaw Bank Stamps, AR

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

P. O. Box 8
401 Thomas Street
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: J. Paul Nipper
Cash: Bonnie Moreland

AVP: Lenora Downs
TO: Linda Pipkin

Cash and Due From: 1,456
Federal Funds and Repos: 0
Investments: 36,892
Total Loans: 9,310
Premises and Fixed Assets: 135
Other Real Estate: 0
Other Assets: 893
Total Assets: 48,686
Total Trust Assets: 0

Deposits: 41,783
Federal Funds and Borrowings: 300
Other Liabilities: 204
Subordinated Debt: 0
Total Liabilities: 42,287
Total Equity Capital and Reserves: 6,399
Total Liabilities and Capital: 48,686
Number of Shares Outstanding: 10,000

Directors: Charles L. Cabe, Jr., Roy Z. Kimbell, Sr., J. Paul Nipper, James R. Nipper, Cynthia Cook Sandefur, 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

P. O. Drawer 69
200 Jefferson
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 Moore

VP: R. Mark Owen
VP: George Brazeale
Aud: Audra McManus

Cash and Due From: 1,694
Federal Funds and Repos: 2,650
Investments: 14,915
Total Loans: 33,170
Premises and Fixed Assets: 589
Other Real Estate: 13
Other Assets: 660
Total Assets: 53,691
Total Trust Assets: 0

Deposits: 49,008
Federal Funds and Borrowings: 0
Other Liabilities: 201
Subordinated Debt: 0
Total Liabilities: 49,209
Total Equity Capital and Reserves: 4,482
Total Liabilities and Capital: 53,691
Number of Shares Outstanding: 15,000

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

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

The Stephens Security Bank Stephens, AR

Telephone: 786-5416
FAX: 786-5419
Population: 1,362

P. O. Box 7
105 Ruby Street
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/COO: Carol Reaves
VP/Cash: Cheryl Brown

Cash and Due From: 766
Federal Funds and Repos: 0
Investments: 5,641
Total Loans: 15,667
Premises and Fixed Assets: 173
Other Real Estate: 500
Other Assets: 291
Total Assets: 23,038
Total Trust Assets: 0

Deposits: 18,626
Federal Funds and Borrowings: 2,248
Other Liabilities: 78
Subordinated Debt: 0
Total Liabilities: 20,952

Total Equity Capital and Reserves: . . . 2,086
Total Liabilities and Capital: 23,038
Number of Shares Outstanding: 11,000

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

The Farmers and Merchants Bank Stuttgart, AR

Telephone: 673-6911
FAX: 673-6918
Population: 11,000

P. O. Box 947
Seventh & Main Streets
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: 3,876
Federal Funds and Repos: 0
Investments: 65,725
Total Loans: 61,424
Premises and Fixed Assets: 1,959
Other Real Estate: 193
Other Assets: 1,886
Total Assets: 135,063
Total Trust Assets: 23,574

Deposits: 116,261
Federal Funds and Borrowings: 5,475
Other Liabilities: 607
Subordinated Debt: 0
Total Liabilities: 122,343

Total Equity Capital and Reserves: . . . 12,720
Total Liabilities and Capital: 135,063
Number of Shares Outstanding: 100,000

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

Branches in Town: Two **Other Branches:** Des Arc

First Stuttgart Bank and Trust Company Stuttgart, AR

Telephone: 673-3545
FAX: 673-1977
Population: 11,000

P. O. Drawer 908
412 South Main
72160-0908

Charter Number: 764
Date: Oct. 21, 1993
County: Arkansas

Trust Department: Yes

Bank Holding Company
First United Bancshares, Inc., El Dorado, AR

Chm: James V. Kelley
CEO/Pres: Robert M. Koch
SVP: Lois Ann Jackson
SVP: Floyd Voumard

SVP: Waylon Wiggins
Cash: Robin L. Harris
TO: Pam Colbert

Cash and Due From: 4,862
Federal Funds and Repos: 0
Investments: 60,521
Total Loans: 57,734
Premises and Fixed Assets: 1,755
Other Real Estate: 308
Other Assets: 1,691
Total Assets: 126,871
Total Trust Assets: 156,327

Deposits: 109,442
Federal Funds and Borrowings: 3,420
Other Liabilities: 479
Subordinated Debt: 0
Total Liabilities: 113,341

Total Equity Capital and Reserves: . . . 13,530
Total Liabilities and Capital: 126,871
Number of Shares Outstanding: . . . 110,000

Directors: L. Clyde Carter, Harry C. Erwin, Tommy Hillman, Jerry J. Hoskyn, Harold Ives, Steven M. Keith, James V. Kelley, John E. Stephens

Branches in Town: Three **Other Branches:** Humphrey

Bank of Trumann Trumann, AR

Telephone: 483-6333
FAX: 483-7512
Population: 6,304

P. O. Box 48
Hwy 63
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 Anderson

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

Cash and Due From: 1,562
Federal Funds and Repos: 575
Investments: 28,552
Total Loans: 25,796
Premises and Fixed Assets: 138
Other Real Estate: 0
Other Assets: 695
Total Assets: 57,318
Total Trust Assets: 0

Deposits: 49,377
Federal Funds and Borrowings: 108
Other Liabilities: 239
Subordinated Debt: 0
Total Liabilities: 49,724

Total Equity Capital and Reserves: . . . 7,594
Total Liabilities and Capital: 57,318
Number of Shares Outstanding: . . . 60,000

Directors: Carroll Anderson, Alice Clogston, Wilburn Cole, Frank Lady, Eugene Pounds, Clyde Robertson, Jr., Natalie Stuckey, Virginia Turner

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

First Bank of Arkansas Trumann, AR

Telephone: 483-6433
FAX: 483-7030
Population: 6,304

P. O. Box 431
825 Hwy. 63
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
VP: Shane Hutchinson

Cash and Due From: 1,688
Federal Funds and Repos: 0
Investments: 14,811
Total Loans: 36,724
Premises and Fixed Assets: 876
Other Real Estate: 0
Other Assets: 1,140
Total Assets: 55,239
Total Trust Assets: 0

Deposits: 49,669
Federal Funds and Borrowings: 300
Other Liabilities: 323
Subordinated Debt: 0
Total Liabilities: 50,292
Total Equity Capital and Reserves: 4,947
Total Liabilities and Capital: 55,239
Number of Shares Outstanding: 10,000

Directors: Mark Brown, Jama Fowler, Mark Fowler, Wallace W. Fowler, Harry M. Hill, Burness R. Holt, Ben R. Hyneman, Hal F. Hyneman, Phil Jones, Lloyd McCracken, Jr., David Thompson, James M. Yarbrough

Branches in Town: One **Other Branches:** Harrisburg

Bank of Tuckerman Tuckerman, AR

Telephone: 349-5155
FAX: 349-5170
Population: 2,020

P. O. Box 1000
106 E. Main
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, Jr.
EVP: Al M. Morris, Jr.

VP: Drew Sandlin, II
Cash: Ann Watson

Cash and Due From: 1,419
Federal Funds and Repos: 0
Investments: 13,968
Total Loans: 16,696
Premises and Fixed Assets: 256
Other Real Estate: 103
Other Assets: 463
Total Assets: 32,905
Total Trust Assets: 0

Deposits: 27,412
Federal Funds and Borrowings: 415
Other Liabilities: 190
Subordinated Debt: 0
Total Liabilities: 28,017
Total Equity Capital and Reserves: 4,888
Total Liabilities and Capital: 32,905
Number of Shares Outstanding: 4,000

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

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

First Delta Bank Tyronza, AR

Telephone: 487-2161
FAX: 487-2069
Population: 858

P. O. Box 395
Main and Oak Streets
72386-0395

Charter Number: 704
Date: Oct. 31, 1951
County: Poinsett

Trust Department: No

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

Chm: G. E. Beley
CEO/Pres: Harry J. Webb, Jr.

VP/Cash: Loretta Branch
VP: Roger Stokes

Cash and Due From:	2,179	Deposits:	25,086
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,720
Investments:	5,129	Other Liabilities:	279
Total Loans:	23,304	Subordinated Debt:	0
Premises and Fixed Assets:	1,083	Total Liabilities:	28,085
Other Real Estate:	61		
Other Assets:	375	Total Equity Capital and Reserves:	4,046
Total Assets:	32,131	Total Liabilities and Capital:	32,131
Total Trust Assets:	0	Number of Shares Outstanding:	19,680

Directors: A. A. Banks, G. E. Beley, Charles F. Luter, H. F. Norcross, Jr., Eugene Vaughn, Harry J. Webb, Jr., Lewis M. Wood

Branches in Town: None **Other Branches:** Marked Tree

Citizens Bank & Trust Company Van Buren, AR

Telephone: 474-1201
FAX: 474-4630
Population: 15,010

P. O. Box 469
3110 Alma Hwy.
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:	3,641	Deposits:	122,260
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,600
Investments:	55,327	Other Liabilities:	901
Total Loans:	74,001	Subordinated Debt:	0
Premises and Fixed Assets:	2,090	Total Liabilities:	125,761
Other Real Estate:	175		
Other Assets:	3,157	Total Equity Capital and Reserves:	12,630
Total Assets:	138,391	Total Liabilities and Capital:	138,391
Total Trust Assets:	1,234	Number of Shares Outstanding:	16,000

Directors: Jimmy G. Bell, Warren D. Blaylock, Jimmy D. Gooch, Morril H. Harriman, Marion H. Riggs, Paul O. 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

P. O. Box 426
101 Main Street
71770-0426

Charter Number: 313
Date: June 22, 1910
County: Columbia

Trust Department: Yes

Bank Holding Company
Golden Oaks Bancshares, Inc., Waldo, AR

Chm/CEO/TO: Harold H. Fincher
Pres: Mary L. Baird
EVP: David L. Baird

VP/Cash: Jill McClinton
VP: Richard L. Scott

Cash and Due From: 2,403	Deposits: 28,529
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,545
Investments: 15,999	Other Liabilities: 172
Total Loans: 14,393	Subordinated Debt: 0
Premises and Fixed Assets: 195	Total Liabilities: 30,246
Other Real Estate: 63	
Other Assets: 351	Total Equity Capital and Reserves: . . . 3,158
Total Assets: 33,404	Total Liabilities and Capital: 33,404
Total Trust Assets: 1,224	Number of Shares Outstanding: 10,000

Directors: Mary L. Baird, Imogene M. Clark, Richard P. Clark, Pamela L. Davis, Dorothy J. Fincher, Harold H. Fincher, Steven C. Fincher, Betty E. Harris, Betty L. Scott, Gerald 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

P. O. Box 2260
110 W. 4th Street
72958-2260

Charter Number: 72
Date: April 3, 1901
County: Scott

Trust Department: Yes

Bank Holding Company
First National Security Company, DeQueen, Arkansas

Chm: John H. Hendrix
CEO/Pres: Greg Bourns
VChm: Larry Mashburn
EVP: Jeff Rogers

SVP: Robert Akers
VP/TO: Debra Fuller
Cash: Linda Forrest

Cash and Due From: 1,959	Deposits: 55,911
Federal Funds and Repos: 2,070	Federal Funds and Borrowings: 0
Investments: 21,700	Other Liabilities: 295
Total Loans: 37,399	Subordinated Debt: 0
Premises and Fixed Assets: 1,040	Total Liabilities: 56,206
Other Real Estate: 236	
Other Assets: 1,297	Total Equity Capital and Reserves: . . . 9,495
Total Assets: 65,701	Total Liabilities and Capital: 65,701
Total Trust Assets: 218	Number of Shares Outstanding: 24,000

Directors: Kelly Ashford, Bill Black, Greg Bourns, Jim 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

P. O. Box 838
Main & W. Church
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
AVP: Mike Donnell

Cash and Due From:	1,662	Deposits:	45,021
Federal Funds and Repos:	90	Federal Funds and Borrowings:	0
Investments:	13,788	Other Liabilities:	322
Total Loans:	34,316	Subordinated Debt:	0
Premises and Fixed Assets:	955	Total Liabilities:	45,343
Other Real Estate:	70		
Other Assets:	530	Total Equity Capital and Reserves:	6,068
Total Assets:	51,411	Total Liabilities and Capital:	51,411
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, Mena

The Arkansas Bank Walnut Ridge, AR

Telephone: 886-7711
FAX: 886-2941
Population: 4,400

P. O. Box 749
212 W. Walnut
72476-0749

Charter Number: 71
Date: March 23, 1901
County: Lawrence

Trust Department: No

Bank Holding Company
None

Chm: Sloan Rainwater, Jr.
CEO/Pres: Gary Little
VChm: Jim Hinkle
VP/Cash: Marilyn Davis

VP: Steve Wilcoxon
VP: Mary E. Sloan
VP: Billye Brewer
VP: Boyce Durham

Cash and Due From:	2,653	Deposits:	46,834
Federal Funds and Repos:	5,860	Federal Funds and Borrowings:	0
Investments:	20,436	Other Liabilities:	112
Total Loans:	21,819	Subordinated Debt:	0
Premises and Fixed Assets:	977	Total Liabilities:	46,946
Other Real Estate:	0		
Other Assets:	1,983	Total Equity Capital and Reserves:	6,782
Total Assets:	53,728	Total Liabilities and Capital:	53,728
Total Trust Assets:	0	Number of Shares Outstanding:	18,000

Directors: Mary Virginia Rainwater Cox, Steve Cox, Boyce Durham, Odell Fort, Jim Hinkle, Sloan Rainwater, Jr., William I. Rainwater, Jr., William I. Rainwater, Sr., 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

P. O. Box 29
Main Street
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

Cash: Shirley Meggs
TO: Roy Ferrell

Cash and Due From: 2,281
Federal Funds and Repos: 0
Investments: 26,682
Total Loans: 46,514
Premises and Fixed Assets: 1,145
Other Real Estate: 15
Other Assets: 1,068
Total Assets: 77,705
Total Trust Assets: 859

Deposits: 69,480
Federal Funds and Borrowings: 820
Other Liabilities: 262
Subordinated Debt: 0
Total Liabilities: 70,562
Total Equity Capital and Reserves: . . . 7,143
Total Liabilities and Capital: 77,705
Number of Shares Outstanding: 59,000

Directors: Bill Blann, Robert E. Garner, Roger George, Robert Green, Jr., Freddie M. Mobley, Hugh A. Quimby, Bennie Ryburn, Jr., Bennie Ryburn, III, Virginia M. Ryburn, J. C. Thompson, H. Sidney Wharton, Dr. Joe H. Wharton

Branches in Town: One **Other Branches:** Hermitage

Warren Bank and Trust Company Warren, AR

Telephone: 226-2621
FAX: 226-6261
Population: 6,455

P. O. Box 350
201 S. Main
71671-0350

Charter Number: 80
Date: Dec. 28, 1901
County: Bradley

Trust Department: Yes

Bank Holding Company
None

Chm: John B. Frazer
CEO/Pres: Carlton E. Davis
SVP/Cash: James E. Smith

SVP: Gerry Sharp
TO: Mike Shull

Cash and Due From: 3,037
Federal Funds and Repos: 2,350
Investments: 48,375
Total Loans: 45,599
Premises and Fixed Assets: 1,009
Other Real Estate: 0
Other Assets: 1,287
Total Assets: 101,657
Total Trust Assets: 14,617

Deposits: 86,209
Federal Funds and Borrowings: 659
Other Liabilities: 416
Subordinated Debt: 0
Total Liabilities: 87,284
Total Equity Capital and Reserves: . . . 14,373
Total Liabilities and Capital: 101,657
Number of Shares Outstanding: 48,000

Directors: Bruce Anderson, L. H. Derby, Jr., John B. Frazer, W. Sykes Harris, C. A. Milton, Kerry F. Pennington, Gerard Sangster, G. F. Wynne, M.D.

Branches in Town: Two **Other Branches:** Hermitage

Bank of Weiner Weiner, AR

Telephone: 684-2221
FAX: 684-7392
Population: 650

P. O. Box 307
Highway 49
72479-0307

Charter Number: 276
Date: April 2, 1909
County: Poinsett

Trust Department: Yes

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

CEO/Pres/Cash/TO: Niles A. Bise

EVP: Michael D. Gillis

Cash and Due From: 615	Deposits: 29,425
Federal Funds and Repos: 0	Federal Funds and Borrowings: 649
Investments: 10,992	Other Liabilities: 452
Total Loans: 21,291	Subordinated Debt: 0
Premises and Fixed Assets: 100	Total Liabilities: 30,526
Other Real Estate: 0	
Other Assets: 889	Total Equity Capital and Reserves: 3,361
Total Assets: 33,887	Total Liabilities and Capital: 33,887
Total Trust Assets: 1,673	Number of Shares Outstanding: 8,000

Directors: Niles A. Bise, Charles E. Givens, Dr. E. L. Hogue, John Marcue 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: 10,139

P. O. Box 2507
425 East Plaza
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/TO: Bill Simmons

VP/Cash: Sarah Bradshaw

Cash and Due From: 3,492	Deposits: 83,148
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,900
Investments: 30,471	Other Liabilities: 435
Total Loans: 56,170	Subordinated Debt: 0
Premises and Fixed Assets: 1,746	Total Liabilities: 85,483
Other Real Estate: 13	
Other Assets: 1,844	Total Equity Capital and Reserves: 8,253
Total Assets: 93,736	Total Liabilities and Capital: 93,736
Total Trust Assets: 1,117	Number of Shares Outstanding: 20,000

Directors: Bill Benton, James E. Boyd, W. P. Foster, Jr., Brooks Griffin, David Griffin, Jerry Kelley, Walter Morris, Bill Simmons, Doug Simmons, Herman Storey, James 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

P. O. Box 2128
626 E. Broadway
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: Robert L. Naylor
SVP: Paul Neal
SVP/TO: Arley Knight
Cash: Jo Duncan

Cash and Due From: 5,236
Federal Funds and Repos: 0
Investments: 55,102
Total Loans: 32,584
Premises and Fixed Assets: 1,537
Other Real Estate: 0
Other Assets: 1,774
Total Assets: 96,233
Total Trust Assets: 3,917

Deposits: 85,277
Federal Funds and Borrowings: 0
Other Liabilities: 214
Subordinated Debt: 0
Total Liabilities: 85,491

Total Equity Capital and Reserves: . . 10,742
Total Liabilities and Capital: 96,233
Number of Shares Outstanding: . . . 100,000

Directors: Davis Biggs, George H. Dunklin, George H. Dunklin, Jr., M. E. Black Dunklin, James A. Heath, Jack K. Hogan, Keith Ingram, W. Kent Ingram, 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

P. O. Box 95
Main Street
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: 415
Federal Funds and Repos: 200
Investments: 3,292
Total Loans: 5,191
Premises and Fixed Assets: 47
Other Real Estate: 83
Other Assets: 131
Total Assets: 9,359
Total Trust Assets: 0

Deposits: 7,356
Federal Funds and Borrowings: 300
Other Liabilities: 28
Subordinated Debt: 0
Total Liabilities: 7,684

Total Equity Capital and Reserves: . . . 1,675
Total Liabilities and Capital: 9,359
Number of Shares Outstanding: 12,000

Directors: John B. Currie, 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

P. O. Box 9
1 Cross County Plaza
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, M.D.
CEO/Pres/TO: Ken McClanahan

Cash: Beth Dildine

Cash and Due From:	1,983	Deposits:	89,415
Federal Funds and Repos:	4,780	Federal Funds and Borrowings:	442
Investments:	28,440	Other Liabilities:	388
Total Loans:	61,014	Subordinated Debt:	0
Premises and Fixed Assets:	1,575	Total Liabilities:	90,245
Other Real Estate:	0		
Other Assets:	1,220	Total Equity Capital and Reserves:	8,767
Total Assets:	99,012	Total Liabilities and Capital:	99,012
Total Trust Assets:	2,385	Number of Shares Outstanding:	4,000

Directors: Willard G. Burks, M.D., 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 Bank of Arkansas Wynne, AR

Telephone: 238-2265
FAX: 238-7030
Population: 8,187

P. O. Box 189
500 N. Falls
72396-0189

Charter Number: 228
Date: Jan. 24, 1907
County: Cross

Member of Federal Reserve System

Trust Department: No

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

Chm/CEO: Wallace W. Fowler
Pres: Leon Foust
CFO: Lloyd McCracken, Jr.

EVP: Jack Runsick
Cash: Andrea Wood

Cash and Due From:	750	Deposits:	17,519
Federal Funds and Repos:	355	Federal Funds and Borrowings:	0
Investments:	2,268	Other Liabilities:	113
Total Loans:	14,832	Subordinated Debt:	0
Premises and Fixed Assets:	801	Total Liabilities:	17,632
Other Real Estate:	0		
Other Assets:	222	Total Equity Capital and Reserves:	1,596
Total Assets:	19,228	Total Liabilities and Capital:	19,228
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Donald R. Burnett, Leon Foust, Jama Fowler, Mark Fowler, Wallace W. Fowler, John Garner, Phil Jones, Stan Kelley, Lloyd McCracken, Jr., George E. Owens, Sr., Bill Thomas

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

The Bank of Yellville Yellville, AR

Telephone: 449-4231
FAX: 449-4866
Population: 1,207

P. O. Box 325
Madison & Church
72687-0325

Charter Number: 691
Date: Dec. 13, 1945
County: Marion

Trust Department: Yes

Bank Holding Company
Mountain Bancshares, Inc., Yellville, AR

Chm/CEO/Pres: Judy R. Loving
EVP/Cash: Chloe Richardson

SVP: Phyllis Harp

Cash and Due From:	1,520	Deposits:	51,288
Federal Funds and Repos:	650	Federal Funds and Borrowings:	0
Investments:	18,287	Other Liabilities:	207
Total Loans:	35,134	Subordinated Debt:	0
Premises and Fixed Assets:	956	Total Liabilities:	51,495
Other Real Estate:	125		
Other Assets:	738	Total Equity Capital and Reserves:	5,915
Total Assets:	57,410	Total Liabilities and Capital:	57,410
Total Trust Assets:	0	Number of Shares Outstanding:	20,781

Directors: Frank Bailey, F. A. Berry, Dan Duren, H. C. Hall, Judy R. Loving, Chloe Richardson, Kenneth Smith, Susan Wendel

Branches in Town: None **Other Branches:** Bull Shoals

REPORT OF

STATE CHARTERED INDUSTRIAL
LOAN INSTITUTIONS,
TRUST COMPANIES, AND
NON-PROFIT ORGANIZATIONS

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 1994

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: C. Sam Walls

Pres: Joseph B. Ford

Cash and Due From: 1,079
Federal Funds and Repos: 0
Investments: 5,369
Total Loans: 18,524
Premises and Fixed Assets: 202
Other Real Estate: 169
Other Assets: 159
Total Assets: 25,502
Total Trust Assets: 0

Deposits: 0
Federal Funds and Borrowings: 19,818
Other Liabilities: 116
Subordinated Debt: 0
Total Liabilities: 19,934

Total Equity Capital and Reserves: 5,568
Total Liabilities and Capital: 25,502
Number of Shares Outstanding: 1,095

Directors: John W. Ahlen, Del Boyette, George E. Campbell, Wayne Clark, Joseph B. Ford, Donald H. Henry, Bert M. Mullens, Don Pattillo, H. Glenn Rambin, D. Patton Rudder, William T. Staed, Vincent Tilford

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: 143
Federal Funds and Repos: 0
Investments: 11,012
Total Loans: 135
Premises and Fixed Assets: 30
Other Real Estate: 0
Other Assets: 88
Total Assets: 11,408
Total Trust Assets: 0

Deposits: 0
Federal Funds and Borrowings: 0
Other Liabilities: 0
Subordinated Debt: 0
Total Liabilities: 0

Total Equity Capital and Reserves: 11,408
Total Liabilities and Capital: 11,408
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

P. O. Box 1681
c/o Worthen Banking Corp.
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 E. 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:	251	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:	254
Total Assets:	260	Total Liabilities and Capital:	260
Total Trust Assets:	0	Number of Shares Outstanding:	6,250

Directors: Curtis E. 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

P. O. Box 6500
7500 Highway 107
72116-0900

Charter Number: 569
Date: June 5, 1925
County: Pulaski

Trust Department: Yes

Bank Holding Company
None

CEO/Pres: Terry A. Paff
VP: Michael E. Friedrichsmeyer

Treas: Everett L. Hall, Jr.
Sec: Karen L. Mashburn

Cash and Due From:	57	Deposits:	0
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	330	Other Liabilities:	268
Total Loans:	0	Subordinated Debt:	0
Premises and Fixed Assets:	90	Total Liabilities:	268
Other Real Estate:	100		
Other Assets:	14	Total Equity Capital and Reserves:	323
Total Assets:	591	Total Liabilities and Capital:	591
Total Trust Assets:	0	Number of Shares Outstanding:	1,642

Directors: Andrew J. Collins, Hal C. Matthews, Terry A. Paff

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

REPORT OF

**COUNTY INDUSTRIAL
DEVELOPMENT CORPORATIONS**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 1994

**Garland County Industrial Development Corporation
Hot Springs, AR**

Charter Number: 30002
Telephone: 321-1700
FAX: 624-2064

P. O. Box 6090
659 Ouachita
71902

Pres: Lehman Henderson

Sec: James A. Cherry

**Howard County Industrial Development Corporation
Nashville, AR**

Charter Number: 30001
Telephone: 845-4422
FAX: 845-1601

c/o Ronny Woods
P. O. Box 182
71852

Chm/Pres: Larry Renaud

LIST OF

COMMERCIAL BANKS

BY COUNTY

JUNE 30, 1994

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
Arkansas	DeWitt Bank And Trust Company	DeWitt
	The First National Bank of DeWitt	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers and Merchants Bank	Stuttgart
	First Stuttgart Bank and Trust Company	Stuttgart
Ashley	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Southeast Arkansas Bank	Parkdale
	The Peoples Bank	Portland
	Portland Bank	Portland
	Wilmot State Bank	Wilmot
Baxter	First National Bank & Trust Company of Mountain Home	Mountain Home
	Peoples Bank And Trust Company	Mountain Home
Benton	Arkansas National Bank	Bentonville
	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
Boone	The Security Bank	Harrison
	Worthen National Bank of Harrison	Harrison
Bradley	First State Bank of Warren	Warren
	Warren Bank and Trust Company	Warren
Calhoun	Calhoun County Bank	Hampton
Carroll	The First National Bank of Berryville	Berryville
	Bank of Eureka Springs	Eureka Springs
	The First National Bank in Green Forest	Green Forest
Chicot	Dermott State Bank	Dermott
	First Community Bank of S. E. Arkansas	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
Clark	Bank of Amity	Amity
	Citizens First Bank	Arkadelphia
	Elk Horn Bank & Trust Company	Arkadelphia
	Merchants & Planters Bank & Trust Company	Arkadelphia
	First State Bank of Gurdon	Gurdon
Clay	Corning Bank	Corning
	Piggott State Bank	Piggott
	The Bank of Rector	Rector
Cleburne	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
Cleveland	Pine State Bank	Kingsland
	The Bank of Rison	Rison
Columbia	Farmers Bank and Trust Company	Magnolia
	First National Bank of Magnolia	Magnolia
	The Peoples Bank	Waldo
Conway	The First National Bank of Conway County	Morrilton
	Morrilton Security Bank, N.A.	Morrilton
Craighead	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
Crawford	Commercial Bank at Alma	Alma
	Bank of Mulberry	Mulberry
	Citizens Bank & Trust Company	Van Buren
	First National Bank of Crawford County	Van Buren
Crittenden	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
Cross	First State Bank	Parkin
	Cross County Bank	Wynne
	First Bank of Arkansas	Wynne
	The First National Bank of Wynne	Wynne
Dallas	Citizens First Bank	Fordyce
	Fordyce Bank & Trust Company	Fordyce
	Merchants & Planters Bank	Sparkman
Desha	Dumas State Bank	Dumas
	Merchants & Farmers Bank	Dumas
	The First National Bank of McGehee	McGehee
	McGehee Bank	McGehee
Drew	Commercial Bank & Trust Company	Monticello
	Union Bank And Trust Company	Monticello
Faulkner	First Community Bank	Conway
	First National Bank of Conway	Conway
	Worthen National Bank of Conway	Conway
Franklin	American State Bank	Charleston
	Bank of Ozark	Ozark
Fulton	Mercantile Bank	Mammoth Spring
	Bank of Salem	Salem
Garland	Arkansas Bank and Trust Company	Hot Springs
	Bank of Hot Springs	Hot Springs
	Worthen National Bank of Hot Springs	Hot Springs
Grant	First National Bank of Sheridan	Sheridan
	Grant County Bank	Sheridan
Greene	First National Bank	Paragould
	Peoples Bank	Paragould
	Security Bank	Paragould
Hempstead	Bank of Bievins	Blevins
	Citizens National Bank of Hope	Hope
	The First National Bank of Hope	Hope

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
Hot Spring	Bank of Malvern	Malvern
	The Malvern National Bank	Malvern
	Southern State Bank	Malvern
Howard	First National Bank of Howard County	Dierks
	Citizens National Bank of Nashville	Nashville
	First National Bank of Nashville	Nashville
Independence	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
Izard	First National Bank of Izard County	Calico Rock
	The Bank of North Arkansas	Melbourne
Jackson	First State Bank of Newport	Newport
	Merchants & Planters Bank	Newport
	Bank of Tuckerman	Tuckerman
Jefferson	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
Johnson	Arkansas State Bank	Clarksville
	Farmers Bank and Trust Company	Clarksville
Lafayette	The Bank of Bradley	Bradley
	The First National Bank of Lewisville	Lewisville
	Peoples Bank & Loan Co.	Lewisville
	Bodcaw Bank	Stamps
Lawrence	Peoples Bank	Imboden
	The Arkansas Bank	Walnut Ridge
	First National Bank of Lawrence County	Walnut Ridge
Lee	First National Bank at Marianna	Marianna
Lincoln	First State Bank	Gould
	Bank of Star City	Star City
Little River	Bank of Ashdown, N.A.	Ashdown
	First National Bank in Ashdown	Ashdown

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
Logan	Citizens Bank	Booneville
	First National Bank at Paris	Paris
	Logan County Bank	Scranton
Lonoke	Bank of Cabot	Cabot
	Citizens Bank & Trust	Carlisle
	Bank of England	England
	First State Bank	Lonoke
Madison	First National Bank of Huntsville	Huntsville
	First State Bank	Huntsville
	Madison Bank and Trust	Kingston
Marion	1st Ozark National Bank	Flippin
	The Bank of Yellville	Yellville
Miller	Commercial National Bank of Texarkana	Texarkana
	The State First National Bank of Texarkana	Texarkana
Mississippi	Farmers Bank And Trust Company	Blytheville
	First National Bank in Blytheville	Blytheville
	Buffalo Island Bank	Leachville
	The Merchants and Planters Bank	Manila
	American State Bank	Osceola
	First National Bank in Osceola	Osceola
	The Planters Bank	Osceola
Monroe	Bank of Brinkley	Brinkley
	First Bank of Arkansas	Brinkley
	The Merchants and Planters Bank	Clarendon
	Bank of Holly Grove	Holly Grove
Montgomery	The Bank of Montgomery County	Mount Ida
Nevada	Bank of Prescott	Prescott
Newton	Newton County Bank	Jasper
Ouachita	Bank of Bearden	Bearden
	First National Bank of Camden	Camden
	The Merchants & Planters Bank, N.A.	Camden
	The Stephens Security Bank	Stephens
Perry	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 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
Randolph	Bank of Pocahontas	Pocahontas
	Planters & Stockmen Bank	Pocahontas
	Farmers and Merchants Bank	Reyno
Saline	Benton State Bank	Benton
	The Union Bank of Benton	Benton
Scott	Bank of Waldron	Waldron
	The Scott County Bank	Waldron
Searcy	Searcy County Bank	Marshall
Sebastian	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
Sevier	First National Bank of DeQueen	DeQueen
	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
	Bank of Lockesburg	Lockesburg
Sharp	First National Bank of Sharp County	Ash Flat
	Bank of Cave City	Cave City
	Bank of Evening Shade	Evening Shade
	Mercantile Bank	Hardy
St. Francis	First National Bank of Eastern Arkansas	Forrest City
	Planters Bank and Trust Company	Forrest City
	The Planters National Bank of Hughes	Hughes
Stone	Bank of Mountain View	Mountain View
Union	Citizens First Bank	El Dorado
	The First National Bank of El Dorado	El Dorado
	National Bank of Commerce	El Dorado
	First Bank of South Arkansas	Junction City
	Smackover State Bank	Smackover
Van Buren	Clinton State Bank	Clinton
	First National Bank	Clinton

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK	CITY
Washington	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
White	Citizens State Bank	Bald Knob
	Citizens Bank	Beebe
	Charter State Bank	Beebe
	First Bank of Arkansas	Kensett
	First National Bank	Searcy
	First Security Bank	Searcy
Woodruff	The Bank of Augusta	Augusta
	Bank of McCrory	McCrory
Yell	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, 1994

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Central Arkansas Bancshares, Inc. Arkadelphia, AR

BHC Number: 6567
Telephone: 246-8070
FAX: 246-7122

P. O. Box 515
526 Main Street
71923-0515

CEO: Ross M. Whipple

Pres: Steve L. DeMott

Subsidiaries:

GCB Bancshares, Inc.
Grant County Bank
GCB Insurance, Inc.
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.

Sheridan, AR
Sheridan, AR
Sheridan, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Hot Springs, AR
Hot Springs, AR
Malvern, AR
Malvern, AR
Arkadelphia, 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

Citizens State Bankshares of Bald Knob, Inc. Bald Knob, AR

BHC Number: 4548
Telephone: 724-3241
FAX: 724-5985

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

Chm/CEO: Juanita Litzelfelner

Pres/Treas/COO: Larry E. Kircher

Subsidiaries:

Citizens State Bank
Citizens State Investments, Inc.

Bald Knob, AR
Bald Knob, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Sebastian Bankshares, Inc. Barling, AR

BHC Number: 10944
Telephone: 452-7906
FAX: 452-7978

P. O. Box 529
227 Fort Street
72923-0529

Chm: Ronald H. Udouj

CEO/Pres: James N. Patterson

Subsidiaries:

River Valley Bank & Trust

Lavaca, AR

Citizens Bancshares of Batesville, Inc. Batesville, AR

BHC Number: 8412
Telephone: 793-4441
FAX: 698-6299

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

CEO/Pres: Woody Castleberry

Subsidiaries:

The Citizens Bank
Citizens Investments, Inc.

Batesville, AR
Batesville, AR

Union Bancshares of Benton, Inc. Benton, AR

BHC Number: 8720
Telephone: 778-0411
FAX: 776-5433

P. O. Box 687
207 West Conway Street
72015-0687

Chm/CEO/Pres: Greg B. Brown

Subsidiaries:

The Union Bank of Benton
Arkansas Investment Advisory Services, Inc.
Benton Savings & Loan Association

Benton, AR
Benton, AR
Benton, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

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
Bank of Bentonville
McIlroy Bank & Trust
The Farmers & Merchants Bank
First National Bank & Trust Company
Arvest Mortgage Company
Arvest Bank Operations, Inc.
Springdale Bank and Trust
State Bank & Trust, N.A.
Arvest Trust Company, N.A.

Siloam Springs, AR
Siloam Springs, AR
Norman, OK
Norman, OK
Bentonville, AR
Fayetteville, AR
Prairie Grove, AR
Rogers, AR
Lowell, AR
Lowell, AR
Springdale, AR
Tulsa, OK
Bentonville, AR

Farmers Bancorp, Inc. Blytheville, AR

BHC Number: 10415
Telephone: 763-8101
FAX: 763-3500

P. O. Box 688
400 West Main Street
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

P. O. Box 87
31 West Main
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
Greenwood, AR

The Bradley Corporation Bradley, AR

BHC Number: 4611
Telephone: 894-3322
FAX: 894-3324

P. O. Box 120
Main Street
71826-0120

CEO/Pres: Lane Pierce

Subsidiaries:

The Bank of Bradley

Bradley, AR

Brinkley Bancshares, Inc. Brinkley, AR

BHC Number: 4873
Telephone: 734-3133
FAX: 734-3001

P. O. Box 727
130 South New Orleans
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

Cabot Bankshares, Inc. Cabot, AR

BHC Number: 5720
Telephone: 843-3575
FAX: 843-0463

P. O. Box 1028
One City Plaza
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

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

Chm/CEO: Eugene Street

Subsidiaries:
Bank of Cave City
Cave City Properties, Inc.
Bank of Evening Shade
"As Old As Dirt, Inc."

Cave City, AR
Cave City, AR
Evening Shade, AR
Evening Shade, AR

American Bancshares of Arkansas, Inc. Charleston, AR

BHC Number: 5587
Telephone: 965-2201
FAX: 965-2205

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

Chm/CEO: Joe S. Hiatt

Subsidiaries:
American State Bank
American State Bank Insurance Agency

Charleston, AR
Charleston, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Clarendon Holding Co. Clarendon, AR

BHC Number: 7059
Telephone: 747-3319
FAX: 747-3498

P. O. Box 280
297 Madison
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

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

Chm/CEO/Pres: C. W. Kelly

Subsidiaries:

Arkansas State Bank
ASB Properties

Clarksville, AR
Clarksville, AR

Evergreen Bancshares, Inc. Crossett, AR

BHC Number: 8879
Telephone: 364-5131
FAX: 364-6329

P.O. Box 638
310 Main Street
71635-0638

Chm/CEO/Pres: Richard E. Griffin

Subsidiaries:

First State Bank

Crossett, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Chambers Bancshares, Inc. Danville, AR

BHC Number: 9675
Telephone: 495-2236
FAX: 495-7765

P. O. Box 609
901 Main
72833-0609

Chm/CEO/Pres: John Ed Chambers, III

Subsidiaries:

Bank of Amity
Danville State Bank
U. S. Mortgage, Inc.
Scott County Bank
River Valley Appraisal

Amity, AR
Danville, AR
Little Rock, AR
Waldron, AR
Danville, AR

Bank of Dardanelle Bankshares, Inc. Dardanelle, AR

BHC Number: 8849
Telephone: 229-3311
FAX: 229-4180

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

Chm/CEO/Pres: Ronald L. Taylor

Subsidiaries:

Bank of Dardanelle

Dardanelle, AR

First National Security Company DeQueen, Arkansas

BHC Number: 11272
Telephone: 642-2212
FAX: 642-7959

P. O. Box 980
Third & Gilson
71832-0980

Chm: John H. Hendrix

CEO/Pres: Larry Mashburn

Subsidiaries:

Bank of Ashdown, N.A.
First National Bank
First National Bank of Howard County
Citizens National Bank
Bank of Waldron

Ashdown, AR
DeQueen, AR
Dierks, AR
Nashville, AR
Waldron, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

First State Bancshares, Inc. DeQueen, AR

BHC Number: 12344
Telephone: 642-4423
FAX: 642-2847

P. O. Box 970
Third and Heynecker Streets
71832-0970

Chm: Lou Ellen Gray

CEO: Art Melson

Subsidiaries:

First State Bank of DeQueen

DeQueen, AR

DBT Financial Corporation DeWitt, AR

BHC Number: 9398
Telephone: 946-3531
FAX: 946-2815

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

Chm/CEO/Pres: Elmer A. Ferguson

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

P. O. Box 511
W. Cross and Jefferson
72042-0511

CEO/Pres: Warren A. Jennings, Sr.

Subsidiaries:

The First National Bank of DeWitt
Bank of Lockesburg

DeWitt, AR
Lockesburg, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Decatur Bancshares, Inc. Decatur

BHC Number: 11686
Telephone: 752-3281
FAX: 752-8154

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

Chm: Lloyd E. Peterson

CEO/Pres: Vernon L. Austin

Subsidiaries:

Decatur State Bank
Decatur Insurance Agency

Decatur, AR
Decatur, AR

DSB Bancshares, Inc. Dermott, AR

BHC Number: 10725
Telephone: 538-3266
FAX: 538-5468

P.O. Drawer C
108 East Speedway
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

P. O. Drawer O
110 East Peddicord
71638-0815

Chm: R. H. Dennington

CEO/Pres: Thomas H. Grumbles

Subsidiaries:

First Delta Financial Corporation
First Community Bank of S. E. Arkansas

Dermott, AR
Dermott, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Security Bancshares, Inc. Des Arc, AR

BHC Number: 9459
Telephone: 256-4191
FAX: 256-4582

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

Chm: Henry L. Nichols

CEO/Pres: Sherod S. White

Subsidiaries:

Farmers & Merchants Bank
Merchants and Farmers Bank

Des Arc, AR
West Helena, AR

Dumas Bancshares, Inc. Dumas, AR

BHC Number: 5859
Telephone: 382-4204
FAX: 382-2084

P. O. Box 915
Hwy 65 & 54
71639-0915

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

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

Chm/CEO/Pres: Loral M. Adcock

Subsidiaries:

Merchants & Farmers Bank

Dumas, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Earle Bankshares, Inc. Earle, AR

BHC Number: 6895
Telephone: 792-8613
FAX: 735-0472

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

Chm: W. P. "Buddy" Morrison

CEO/Pres: John E. Gregson

Subsidiaries:
First Southern Bank

Earle, AR

First United Bancshares, Inc. El Dorado, AR

BHC Number: 4041
Telephone: 863-3181
FAX: 863-0015

P. O. Box 751
Main @ Washington
71730-0751

Chm/CEO/Pres: James V. Kelley

Subsidiaries:
Commercial Bank at Alma
Merchants & Planters Bank, N.A.
The First National Bank of El Dorado
The City National Bank of Fort Smith
First National Bank of Magnolia
The Bank of North Arkansas
First Stuttgart Bank and Trust Company

Alma, AR
Camden, AR
El Dorado, AR
Fort Smith, AR
Magnolia, AR
Melbourne, AR
Stuttgart, AR

Community Investment, Inc. Elkins, AR

BHC Number: 7290
Telephone: 643-2131
FAX: 643-2651

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

Chm/CEO: Joel L. Bunch

Pres: Joyce R. Bunch

Subsidiaries:
The Bank of Elkins

Elkins, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Delta Bancshares, Inc. Eudora, AR

BHC Number: 5343
Telephone: 355-8311
FAX: 355-8509

P. O. Box 270
111 N. Main
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
71742-2202

Chm/CEO/Pres: Curtis Hutchins

Subsidiaries:
Fordyce Bank & Trust Company

Fordyce, AR

Planters & Merchants Bancshares, Inc. Gillett, AR

BHC Number: 11448
Telephone: 548-2211
FAX: 548-2213

P. O. Box 357
320 Main
72055-0357

Chm: Keneth Smith

CEO/Pres: Larry E. Bauer

Subsidiaries:
Planters & Merchants Bank

Gillett, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Bainum Bancorp Glenwood, AR

BHC Number: 10985
Telephone: 356-2121
FAX: 356-2211

P. O. Box O
Broadway & Pulliam
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

P. O. Box 610
125 W. Center Street
72936-0610

Chm: Elizabeth Wilkinson

CEO/Pres: Edward Wilkinson

Subsidiaries:

Farmers Bank

Greenwood, AR

First Delta Corporation Helena, AR

BHC Number: 4384
Telephone: 338-6751
FAX: 338-7568

P. O. Box 160
502 Cherry Street
72342-0160

CEO/Pres: W. H. Brandon, Jr.

Subsidiaries:

The Delta State Bank
Phillips Insurance Services, Inc.
First National Bank of Phillips County
First Investment Advisory Services, Inc.

Elaine, AR
Elaine, AR
Helena, AR
Helena, 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

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

Chm: Herd E. Stone, 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

P. O. Box 520
Second and Walnut Streets
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

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

Chm/CEO/Pres: Edith H. Smith

Subsidiaries:

Horatio State Bank

Horatio, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Smith Associated Banking Corporation Hot Springs, AR

BHC Number: 5932
Telephone: 623-4292
FAX: 623-4688

1801 Central Avenue, Suite B
71901

Chm/CEO/Pres: Richard T. Smith

Subsidiaries:

Bank of Salem
SABCO Insurance Agency
The Stephens Security Bank
Ouachita Properties, Inc.
Stephens Insurance Agency

Salem, AR
Salem, AR
Stephens, AR
Stephens, AR
Stephens, AR

BTS Bancshares, Inc. Huntsville, AR

BHC Number: 11986
Telephone: 738-2147
FAX: 738-1255

P. O. Box 667
Hwy. 412 West
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

P. O. Box 850
Hwy 63
72434-0850

Chm/CEO: Charles F. Luter

Pres: Bob J. Downing

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

P. O. Box 827
600 West Main Street
72076-0827

Chm/CEO/Pres: Kenneth Pat Wilson

Subsidiaries:

First Jacksonville Bank and Trust
First Jacksonville Mortgage Corporation

Jacksonville, AR
Jacksonville, AR

Southwest Bancshares, Inc. Jonesboro, AR

BHC Number: 11677
Telephone: 972-9093
FAX: 935-8306

P.O. Box 7500
2400 East Highland Drive
72401

Chm/CEO: Wallace W. Fowler

Pres: Phil Jones

Subsidiaries:

First Bank of Arkansas
First Bank of Arkansas
First Bank of Arkansas
First Bank of Arkansas
First Bank of Arkansas

Jonesboro, AR
Kensett, AR
Russellville, AR
Trumann, AR
Wynne, AR

Southeast Arkansas Bank Corporation Lake Village, AR

BHC Number: 9140
Telephone: 265-2241
FAX: 265-2125

P. O. Box 727
101 Main Street
71653-0727

Chm: Charles H. Weissinger, Jr.

CEO/Pres: Terrence J. Alpe

Subsidiaries:

The Bank of Lake Village
BLV Realty, Inc.

Lake Village, AR
Lake Village, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Buffalo Island Bancshares, Inc. Leachville, AR

BHC Number: 10213
Telephone: 539-6354
FAX: 539-2213

P. O. Box 140
110 N. Main Street
72438-0140

Chm/Pres: Larry Grisham

Subsidiaries:
Buffalo Island Bank

Leachville, AR

Peoples Bancshares, Inc. Lewisville, AR

BHC Number: 10259
Telephone: 921-4244
FAX: 921-4336

P.O. Box 1100
305 Spruce
71845-1100

Chm/CEO/Pres: Charles Black

Subsidiaries:
Peoples Bank & Loan Co.

Lewisville, AR

Lincoln Bankshares, Inc. Lincoln, AR

BHC Number: 7245
Telephone: 824-3232
FAX: 824-5703

P. O. Box 1000
West Side Square
72744-1000

Chm/CEO/Pres: Loyd R. Swope

Subsidiaries:
Bank of Lincoln
Lincoln Land Company, Inc.
Lincoln Insurance Agency

Lincoln, AR
Lincoln, AR
Lincoln, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Arkansas Bankers' Bancorporation, Inc. Little Rock, AR

BHC Number: 11533
Telephone: 371-0535
FAX: 376-8894

1008 West Second Street
72201-2031

Chm: J. M. Park

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
FirstBank of Arkansas
Hazen First State Bank

Little Rock, AR
Carlisle, AR
Brinkley, AR
Hazen, AR

Citizens Bancshares Corporation Little Rock, AR

BHC Number: 3265
Telephone: 371-0060
FAX: 375-9725

124 West Capitol, Suite 1700
72201

Chm/Pres: Herbert H. McAdams, II

Subsidiaries:

Citizens Bank of Jonesboro
Citizens Real Estate

Jonesboro, AR
Jonesboro, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

FDH Bancshares, Inc. Little Rock, AR

BHC Number: 11270
Telephone: 378-0629
FAX: 372-5688

P. O. Box 1951
320 W. Capitol Avenue
72203-1951

Chm: Robert P. Taylor

CEO/Pres: Ted Davis

Subsidiaries:

Citizens First Bank
Citizens First Bank
Citizens First Bank
Harris Title & Abstract Co., Inc.
Citizens First Bank
Consolidated Data Services, Inc.
Citizens Operations Center, Inc.

Arkadelphia, AR
El Dorado, AR
Fordyce, AR
Fordyce, AR
Little Rock, AR
El Dorado, AR
Little Rock, AR

Farmers Investment Corporation Little Rock, AR

BHC Number: 6754
Telephone: 661-7700
FAX: 661-7857

P. O. Box 7299
5800 R. Street
72217-7299

Chm/CEO/Pres: James C. East

Subsidiaries:

Farmers Bank and Trust Company
FBT Properties
Valley Mortgage Co.

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

P. O. Box 1471
400 West Capital
72203-1471

Chm/CEO/Pres: Barnett Grace

Subsidiaries:

Clinton Bancshares, Inc	Clinton, AR
Clinton State Bank	Clinton, AR
Bank Properties, Inc	Clinton, AR
ABT Bancshares Corporation	Hot Springs, AR
Arkansas Bank & Trust Company	Hot Springs, AR
Advantage Corporation	Hot Springs, AR
Pinnacle Corporation	Hot Springs, AR
State First Financial Corporation	Texarkana, AR
The First National Bank in Ashdown	Ashdown, AR
The First National Bank of Nashville	Nashville, AR
The State First National Bank of Texarkana	Texarkana, AR
The Atlanta National Bank	Atlanta, TX
Longview National Bank	Longview, TX
Lufkin National Bank	Lufkin, TX
Stone Fort National Bank	Nacogdoches, TX
American National Bank of Texarkana	Texarkana, TX
Tyler Bank and Trust, N.A	Tyler, TX
Commercial Investment Company	Texarkana, AR
TRH Bank Group, Inc. (50% Owner)	Norman, OK
Security National Bank & Trust Company	Norman, OK
Benton State Bank	Benton, AR
BSB Properties, Inc	Benton, AR
First National Bank of Conway	Conway, AR
The Security Bank	Harrison, AR
Security Properties, Inc.	Harrison, AR
First Commercial Bank, N.A.	Little Rock, AR
Financial Fleet Services, Inc	Little Rock, AR
First Commercial Futures Corporation	Little Rock, AR
First Commercial, Inc	Little Rock, AR
First Commercial Investments, Inc.	Little Rock, AR
First Commercial Mortgage Company	Little Rock, AR
Morrilton Security Bank, N.A	Morrilton, AR
Farmers and Merchants Bank	Rogers, AR
Flight, Inc.	Rogers, AR
First National Bank of Russellville	Russellville, AR
First Commercial Bank of Memphis, N.A.	Memphis, TN
Baker & Hill	Little Rock, AR
First Commercial Trust Company, N.A.	Little Rock, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

First Community Banking Corporation 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:

Caddo Holding Company, Inc.
Caddo First National Bank
Junction City Holding Company
First Bank of South Arkansas
The First National Bank in Mena
The Bank of Montgomery County

Glenwood, AR
Glenwood, AR
Little Rock, AR
Junction City, AR
Mena, AR
Mount Ida, AR

Lake Hamilton Enterprises, Inc. Little Rock, AR

BHC Number: 1191
Telephone: 562-3894
FAX: 562-2611

P. O. Box 4261
7000 Asher Avenue
72204-4261

Chm/CEO/Pres: R. W. Butler

Subsidiaries:

The Bank of Harrisburg
The Cleburne County Bank

Harrisburg, AR
Heber Springs, AR

Madison Corporation Little Rock, AR

BHC Number: 9793
Telephone: 680-0576
FAX: 663-7229

1008 West Second Street
72201-2031

Chm/CEO/Pres: Roland Willshire

Subsidiaries:

Madison Bank and Trust

Kingston, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

P & W Bancshares, Inc. Little Rock, AR

BHC Number: 11798
Telephone: 374-7777
FAX: 374-2079

P. O. Box 1583
1601 Main Street
72203-1583

Chm: Robert M. Wilson

CEO/Pres: George Pitts, Jr.

Subsidiaries:

Central Bank & Trust
Central Mortgage Corp

Little Rock, AR
Little Rock, AR

Pulaski Investment Corporation Little Rock, AR

BHC Number: 2109
Telephone: 661-7700
FAX: 661-7857

P. O. Box 7299
5800 R Street
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

P. O. Box 22120
1000 S. Rodney Parham
72221-2120

Chm: Harry L. Hastings, Jr

CEO/Pres: Catherine H. 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
200 W. Capital Avenue
72203-1681

Chm/CEO: Curtis E. Bradbury

Pres/COO: Jim Farmer

Subsidiaries:

Worthen National Bank of Batesville	Batesville, AR
Worthen National Bank of South Arkansas	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 Corp.	Hot Springs, AR
Consumers Protective Life Insurance Company	Little Rock, AR
National Credit Corporation	Little Rock, AR
U. N. Service Corporation	Little Rock, AR
Union Modern Mortgage Company	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

P. O. Box 320
101 S. Center Street
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

P. O. Box 250
200 East Main Street
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

P. O. Box 387
101 S. Sebascott
72944-0387

Chm: J. Michael Shaw

CEO/Pres: Joseph A. Terry

Subsidiaries:

Bank of Mansfield

Mansfield, AR

First Citizens Bancshares Company Marion, AR

BHC Number: 7966
Telephone: 739-4421
FAX: 739-1305

P. O. Box 300
115 Block Street
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

**P. O. Box 160
210 Frisco Street
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: 731-2859

**P. O. Box 388
105 S. Edmonds Avenue
72101-0388**

CEO/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

**P. O. Box 787
301 N. 2nd
71654-0787**

CEO/Pres: Sam 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

P. O. Box 898
515 Janssen Avenue
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

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

Chm: Carolyn Frierson

CEO/Pres: Revis G. Stewart

Subsidiaries:
MidSouth Bank

Monette, AR

Drew Bancshares, Inc. Monticello, AR

BHC Number: 6128
Telephone: 367-6221
FAX: 367-7700

P. O. Box 150
212 W. Gaines
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: 490-6464

P. O. Box 270
102 W. McCloy
71655-0270

Chm: Zach McClendon, Jr.

CEO/Pres: James P. Jett

Subsidiaries:

Union Bank And Trust Company

Monticello, AR

Pine State Bancshares, Inc. Monticello, AR

BHC Number: 12060
Telephone: 367-3580
FAX: None

P. O. Box 418
101 N. Main
71655-0418

Chm: M. Don Smith

CEO/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

P. O. Drawer B
9th & Baker Street
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: 977-1154
FAX: 997-1161

P. O. Drawer A
311 Main Street
72947-0480

Chm/CEO/Pres: Lex Golden

Subsidiaries:

Bank of Mulberry
General Enterprises Company

Mulberry, AR
Mulberry, AR

Bainum Bancorp II Murfreesboro, AR

BHC Number: 11306
Telephone: 285-2172
FAX: 285-3335

P. O. Box 279
101 N. Washington
71958-0279

Chm/CEO/Pres: Irvin C. Bainum

Subsidiaries:

Pike County Bank
Pike County Insurance Agency

Murfreesboro, AR
Murfreesboro, AR

M & P Community Bancshares, Inc. Newport, AR

BHC Number: 11282
Telephone: 523-3601
FAX: 523-3473

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

Chm/CEO/Pres: Jim S. Gowen, Sr.

Subsidiaries:

Greers Ferry Lake State Bank
Merchants & Planters Bank

Heber Springs, AR
Newport, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

First Charter Bancshares, Inc. North Little Rock, AR

BHC Number: 8041
Telephone: 771-1130
FAX: 758-7863

3901 McCain Park Drive
72116-7878

CEO/Pres: Lyndell Lay

Subsidiaries:

Charter State Bank
Charter Mortgage & Investments, Inc.

Beebe, AR
North Little Rock, AR

TCBankshares, Inc. North Little Rock, AR

BHC Number: 6413
Telephone: 688-1000
FAX: 688-1095

P. O. Box 5581
#1 Riverfront Place
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
First National Bank of Crawford County

Batesville, AR
Flippin, AR
Heber Springs, AR
Morrilton, AR
North Little Rock, AR
Van Buren, AR

Ozark Bankshares, Inc. Ozark, AR

BHC Number: 4780
Telephone: 667-2181
FAX: 667-5166

P. O. Box 196
Commercial at Sixth
72949-0196

Chm/CEO: George G. Gleason, II

Subsidiaries:

Bankstock One, Inc.
Bank of Ozark
Newco Corporation
Newton County Bank
Ozark Commercial Corporation
Ozark Financial Services

Ozark, AR
Ozark, AR
Ozark, AR
Jasper, AR
Ozark, AR
Ozark, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

First Paragould Bankshares, Inc. Paragould, AR

BHC Number: 7509
Telephone: 239-8521
FAX: 239-2265

P. O. Box 700
Second and Court Streets
72451-0700

Chm: Larry Brewer

CEO/Pres: William E. Brewer

Subsidiaries:

Corning Bank
First National Bank
First Services of Northeast AR, Inc.

Corning, AR
Paragould, AR
Paragould, AR

Mid South Bancshares, Inc. Paragould, AR

BHC Number: 8419
Telephone: 239-9571
FAX: 239-3194

P. O. Box 670
West Court & Pruett Street
72450-0670

Chm/CEO/Pres: Steve Gramling

Subsidiaries:

Security Bank
Security Real Estate, Inc.
Farmers and Merchants Bank
Farmers and Merchants Development Corp.

Paragould, AR
Paragould, AR
Reyno, AR
Reyno, AR

Parkin Bancorp, Inc. Parkin, AR

BHC Number: 9786
Telephone: 755-5401
FAX: 755-2567

P. O. Box 526
25 W. Parkin Avenue
72373-0526

CEO/Pres: William N. Griffin

Subsidiaries:

First State Bank

Parkin, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Perry County Bancshares, Inc. Perryville, AR

BHC Number: 9332
Telephone: 889-2318
FAX: 889-2966

P. O. Box 189
Hwy 10
72126-0189

CEO/Pres: Robert M. Hill

Subsidiaries:
The Perry County Bank

Perryville, AR

Piggott Bankstock, Inc. Piggott, AR

BHC Number: 6242
Telephone: 598-3802
FAX: 598-2026

P. O. Box 307
212 W. Cherry Street
72454-0307

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:
Piggott State Bank

Piggott, AR

Simmons First National Corporation Pine Bluff, AR

BHC Number: 1190
Telephone: 541-1000
FAX: 541-1123

P. O. Box 7009
501 Main Street
71611-7009

Chm: W. E. Ayres

CEO/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

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Clement Bancshares, Inc. Plainview, AR

BHC Number: 4074
Telephone: 272-4221
FAX: 272-4154

P. O. Box 277
200 Main Street
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

P. O. Box 467
101 Broadway
72455-0467

CEO/Pres: John R. Jackson, Jr.

Subsidiaries:

Bank of Pocahontas

Pocahontas, AR

Walden Holding Company Pocahontas, AR

BHC Number: 11441
Telephone: 892-5252
FAX: 892-8251

P. O. Box 587
205 Rice Street
72455-0587

Chm/CEO/Pres: Frank E. Walden

Subsidiaries:

Planters & Stockmen Bank

Pocahontas, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Mainline Bankshares of Portland, Inc. Portland, AR

BHC Number: 8614
Telephone: 737-2236
FAX: 737-2816

P. O. Box 178
Main Street
71663-0178

Chm: Hampton Pugh

CEO/Pres: Tipton Pugh

Subsidiaries:

The Peoples Bank
The Peoples Bank Insurance Agency

Portland, AR
Portland, AR

Portland Bankshares, Inc. Portland, AR

BHC Number: 9641
Telephone: 737-2226
FAX: 737-4263

P. O. Box 68
Main Street
71663-0068

Chm: Robert D. Pugh

CEO/Pres: Jerry D. Sadler

Subsidiaries:

Portland Bank

Portland, AR

First State Holding Company of Prescott Prescott, AR

BHC Number: 4108
Telephone: 887-2688
FAX: 887-6822

P. O. Box 490
103 E. 2nd at Main
71857-0490

CEO/Pres: John Warren Brannan, Sr.

Subsidiaries:

Bank of Prescott

Prescott, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

First Security Bancorp Searcy, AR

BHC Number: 4154
Telephone: 279-3400
FAX: 279-3455

P. O. Box 1009
314 North Spring
72143-1009

CEO/Pres: Reynie Rutledge

Subsidiaries:

Citizens Bank
First Security Bank
First Security Investment Advisors

Beebe, AR
Searcy, AR
Searcy, AR

Smackover Bancshares, Inc. Smackover, AR

BHC Number: 6166
Telephone: 725-3051
FAX: 725-3049

P. O. Box 107
708 North Broadway
71762-0107

Chm/CEO: Max O. Taylor

Pres: Bob Willett

Subsidiaries:

Smackover State Bank

Smackover, AR

Sparkman Bancshares, Inc. Sparkman, AR

BHC Number: 12620
Telephone: 678-2251
FAX: 678-2401

P. O. Box 127
Main and Commerce
71763-0127

CEO/Pres: Tyrol Q. Carson

Subsidiaries:

Merchants & Planters Bank

Sparkman, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Star City Bancshares, Inc. Star City, AR

BHC Number: 8507
Telephone: 628-4286
FAX: 628-5274

P. O. Drawer 69
200 S. Jefferson
71667-0069

Chm/CEO/Pres: Bennie F. Ryburn, Jr.

Subsidiaries:
Bank of Star City

Star City, AR

The Farmers and Merchants Bankshares, Inc. Stuttgart, AR

BHC Number: 7425
Telephone: 673-6911
FAX: 673-6918

P. O. Drawer 947
708 S. Main
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

P. O. Box 1000
Main Street
72473

Chm/CEO/Pres: Lindley V. Smith, Jr.

Subsidiaries:
Bank of Tuckerman

Tuckerman, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Tyronza Bancshares, Inc. Tyronza, AR

BHC Number: 9474
Telephone: 487-2161
FAX: 487-2069

P. O. Box 395
Main and Oak Streets
72386-0395

Chm: George E. Beley

CEO/Pres: Harry J. Webb, Jr.

Subsidiaries:

First Delta Bank
First Delta Bank Insurances Services, Inc.

Tyronza, AR
Marked Tree, AR

Vista Bancorporation Van Buren, AR

BHC Number: 10813
Telephone: 474-1201
FAX: 474-4630

P. O. Box 469
3110 Alma Highway
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

P. O. Box 426
101 Main Street
71770-0426

CEO/Pres: Harold H. Fincher

Subsidiaries:

The Peoples Bank

Waldo, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Bradley Bancshares, Inc. Warren, AR

BHC Number: 5515
Telephone: 226-2601
FAX: 226-2253

P. O. Box 29
104 South Main Street
71671-0029

Chm: Virginia M. Ryburn

CEO/Pres: Freddie M. Mobley

Subsidiaries:

First State Bank of Warren

Warren, AR

Bancshares of West Memphis, Inc. West Memphis, AR

BHC Number: 7168
Telephone: 732-8000
FAX: 735-0849

P. O. Box 2128
626 East Broadway
72303-2128

Chm: George H. Dunklin

CEO/Pres: Jack K. Hogan

Subsidiaries:

Bank of West Memphis

West Memphis, AR

Cross County Bancshares, Inc. Wynne, AR

BHC Number: 8492
Telephone: 238-8171
FAX: 238-4052

P. O. Box 9
1 Cross County Plaza
72396-0009

Chm: Willard G. Burks, M. D.

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

P. O. Box 325
Madison and Church
72687-0325

CEO/Pres: Judy R. Loving

Subsidiaries:

The Bank of Yellville

Yellville, AR

Bank of Yellville Real Estate

Investment and Development Corporation

Yellville, AR

Financial Institution Services, Inc. (20% Owner)

Green Forest, AR

Citizens Holding Company Muskogee, OK

BHC Number: 4606
Telephone: 683-6611
FAX: 684-6466

P. O. Box 1967
Broadway at Fourth
74402-1967

Chm: L. F. Rooney, III

CEO/Pres: Richard K. Black

Subsidiaries:

Citizens Bank of Northwest Arkansas

Fayetteville, AR

Big Bear, Inc.

Fayetteville, AR

Citizens National Bank & Trust

Muskogee, OK

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Union Planters Corporation Memphis, Tennessee

BHC Number: 247
Telephone: 383-6000
FAX: 383-2939

P. O. Box 387
7130 Goodlett Farms Parkway
38147-0387

Chm/CEO: Benjamin W. Rawlins, Jr.

Subsidiaries:

North Arkansas Bancshares, Inc.	Jonesboro, AR
First National Bank	Clinton, AR
Mercantile Bank	Hardy, AR
Mercantile Bank	Jonesboro, AR
Mercantile Bank	Mammoth Spring, AR
Searcy County Bank	Marshall, AR
First State Bank	Newport, AR
The Bank of Rector	Rector, AR
Bank of Weiner	Weiner, AR
Mid-South Bancorp, Inc.	Franklin, KY
Simpson County Bank	Franklin, KY
The Peoples Bank of Elk Valley	Fayetteville, TN
General Trust Company	Nashville, TN
Southeastern Bancshares, Inc.	Alexandria, TN
DeKalb County Bank & Trust Company	Alexandria, TN
First Financial Services, Inc.	Brownsville, TN
First State Bank	Brownsville, TN
First State Leasing, Inc.	Brownsville, TN
Garrett Bancshares, Inc.	Goodlettsville, TN
Bank of Goodlettsville	Goodlettsville, TN
Central State Bancorp, Inc.	Lexington, TN
Central State Bank	Lexington, TN
Liberty Bancshares, Inc.	Paris, TN
Liberty Federal Savings Bank	Paris, TN
Northwest Tennessee Service Corporation	Paris, TN
First National Bancorp of Shelbyville	Shelbyville, TN
First National Bank of Shelbyville	Shelbyville, TN
First State Bancshares, Inc.	Somerville, TN
First State Bank of Fayette County	Somerville, TN
Steiner Bank	Birmingham, AL
Guardian Realty Company	Birmingham, AL
Planters Life Insurance	Memphis, TN
United Southern Bank	Clarksdale, MS
First National Bank	New Albany, MS
Pickett County Bank and Trust Company	Byrdstown, TN
Union Planters Bank of Chattanooga, N.A.	Chattanooga, TN
Anderson County Bank	Clinton, TN
Citizens Bank	Cookeville, TN
First National Bank of Crossville	Crossville, TN
Cumberland City Bank	Cumberland, TN

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Union Planters Corporation
Memphis, Tennessee

(Continued)

Savetrust Federal Savings Bank	Dyersburg, TN
First Service Corporation	Dyersburg, TN
Erin Bank & Trust Company	Erin, TN
Bank of Roane County	Harriman, TN
First Citizens Bank of Hohenwald	Howenwald, TN
Union Planters Bank of West Tennessee	Humbolt, TN
Union Planters Bank of Jackson, N.A.	Jackson, TN
Union Planters Bank of East Tennessee, N.A.	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, TN	Maryville, TN
Foothills Financial Services	Maryville, TN
Union Planters National Bank	Memphis, TN
Chickasaw Capital Corporation	Memphis, TN
Investment Group Mortgage Corporation	Memphis, TN
Bank of East Tennessee	Morristown, TN
Southeastern Credit Life Insurance Agency	Knoxville, TN
Union Planters Bank of Middle Tennessee, N.A.	Nashville, TN
Farmers Union Bank	Ripley, TN
Bank of Trenton and Trust Company	Trenton, TN
Fairless Hinton and Harbert, Inc.	Trenton, TN
Citizens Bank & Trust Company	Wartburg, TN
Bank of Commerce	Woodbury, TN
Bancom Services, Inc.	Woodbury, TN
Union Planters Investment Bankers Corporation	Cordova, TN
UMIC, Inc.	Memphis, TN
UMIC Securities Corporation	Memphis, TN
Union Planters Investment Bankers Group, Inc.	Memphis, TN
Southwestern Investment Company (29% Owner)	Memphis, TN
Union Planters-Great American Acquisition Corporation	Memphis, TN

BANK HOLDING COMPANIES WHICH OWN ONLY NATIONAL BANKS

JUNE 30, 1994

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
Ashley Bancstock Company	Crossett, 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
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
Rogers Bancshares, Inc.	Little Rock, AR
Metropolitan National Bancshares, Inc.	Little Rock, AR
MNB Bancshares, Inc.	Malvern, AR
Lee County Bancshares, Inc.	Marianna, 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
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

Chm:	Chairman of the Board
CEO:	Chief Executive Officer
VChm:	Vice Chairman
Pres:	President
EVP:	Executive Vice President
SVP:	Senior Vice President
CFO:	Chief Financial Officer
COO:	Chief Operating Office
VP:	Vice President
Cash:	Cashier
Cont:	Controller
AVP:	Assistant Vice President
Aud:	Auditor
TO:	Trust Officer
Treas:	Treasurer
Sec:	Secretary
Asst:	Assistant
Dpty:	Deputy
Mkt:	Marketing
Oper:	Operations