

REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1995



JIM GUY TUCKER
Governor

BILL J. FORD
Bank Commissioner

Eighty-First Annual

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 1995

STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 1995

Honorable Jim Guy Tucker
Governor of Arkansas
Little Rock, Arkansas

Governor Tucker:

The Eighty-First 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, 1995.

The Department supervised 183 financial institutions as of June 30, 1995, including 175 state chartered commercial banks, two trust companies, one industrial loan institution, one non-profit corporation, and four county industrial development corporations. The assets of all institutions supervised totaled \$14,120,989,000 at fiscal year end, a 7.73 percent increase. In addition to the institutions noted above, the Department also supervised 120 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.

We assure you of our continuing efforts to maintain the highest level of professionalism in the performance of our responsibilities and in the fulfillment of the mission of the Bank Department.

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. Lindley V. Smith, Jr.
Bank of Tuckerman
P. O. Box 1000
Tuckerman, Arkansas 72473
TELEPHONE: 349-5155
TERM EXPIRES: 12-31-95

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

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

Mr. John Collins
P. O. Box 3077
Little Rock, Arkansas 72203
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

Mr. Bob Willett
Smackover State Bank
P. O. Drawer 107
Smackover, Arkansas 71762
TELEPHONE: 725-3051
TERM EXPIRES: 12-31-99

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
Economic Development

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)
John A. Long - Regional Supervisor (Hot Springs)
Edward B. Thurston - Bank Senior DP Examiner

H. Wilks Marshall - Assistant Chief Examiner

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

Jacqueline Williams (Manager), Benjamin F. Bigger, III and Jim
S. Gowen, Jr. - Financial Analysts

Self Examination
Bank Reports of Condition and Income
Bank Holding Company 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
Quality Management

DATA CENTER SERVICES

Mitch L. Vire - Administrator
Wade P. Meyer - 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
Beverly A. Lovett - Accountant
Marsha L. Masterson - Accounting Supervisor I
Barbara A. Mahoney - Legal Secretary
Terri M. Morgan - Accounting Administrative Secretary
Marilyn R. Myers - Administrative Assistant I
Cynthia L. Nixon - Administrative Assistant II
Brenda L. Strachan - Management Project Analyst I

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
Chris C. Wilson - Bank Senior Examiner
Jack M. Otten - Bank Senior Examiner
Stanley J. Roberts - Financial Examiner II
Gary W. Bush - Financial Examiner II
Donnalee T. Griswold - Financial Examiner I
Ron E. Branscum - Financial Examiner I

HOT SPRINGS OFFICE

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

John A. Long - Regional Supervisor
P. Ted Finkbeiner, III - Bank Senior Examiner
Michael G. Saunders - Bank Senior Examiner
John A. Menotti - Bank Senior Examiner
Todd D. Smith - Financial Examiner II
Brent W. Godwin - Financial Examiner II
Nicole E. Diggins - Financial Examiner Trainee

JONESBORO OFFICE

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

Baker L. Moseley - Regional Supervisor
William R. Milum - Bank Senior Examiner
Harold R. "Chip" Dortch, Jr. - Bank Senior Examiner
Charles M. Stoddard - Bank Senior Examiner
Stanley C. Staton - Financial Examiner I
Angelia A. Coy - Financial Examiner Trainee
Terry R. Dickson - Financial Examiner Trainee
Susannah Thomas - Financial Examiner Trainee

LITTLE ROCK

M. Diane Ivy - Regional Supervisor
Luke B. Webre - Commissioned Senior Examiner
William C. Roberts - Bank Senior Examiner
John W. Ashby - Bank Senior Examiner
Paula K. Wilson - Bank Senior Examiner
Richard S. Plotkin - Bank Senior Examiner
James W. Wisener, Jr. - Financial Examiner II

LITTLE ROCK

Richard D. Buzbee - Regional Supervisor
Jerry C. Corrothers - Bank Senior Examiner
Joe B. Yee - Bank Senior Examiner
Robert L. Robinson - Bank Senior Examiner
Robert M. Henry - Bank Senior Examiner
Kim D. Markland - Financial Examiner II
Catherine L. Watson - Financial Examiner I

TRUST/COMPLIANCE

Thomas M. Narrell - Trust/Compliance Supervisor
Stacey D. Walter - Financial Examiner II

BANK HOLDING COMPANY

Carolyn J. Bearden - BHC Supervisor
Mary C. Pennebaker - Bank Senior Examiner

ELECTRONIC DATA PROCESSING

Edward B. Thurston - Bank Senior DP Examiner
Yvonne Chou - Bank Junior DP Examiner

**STATE CHARTERED BANKS' CORPORATE NAME CHANGES
FROM JULY 1, 1994 TO JUNE 30, 1995**

BANK	CHARTER NUMBER	NEW NAME
Dumas State Bank, Dumas	729	Simmons First Bank of Dumas
Mercantile Bank, Jonesboro	648	Union Planters Bank of Northeast Arkansas
Newton County Bank, Jasper	121	Bank of the Ozarks, nwa
Bank of Ozark, Ozark	674	Bank of the Ozarks, wca

**STATE CHARTERED BANKS APPROVED FOR MERGER OR
PURCHASE FROM JULY 1, 1994 TO JUNE 30, 1995**

BANK	CHARTER NUMBER	ACTIVITY
Mercantile Bank, Hardy	751	Merged into Mercantile Bank, Jonesboro. Approved 12-01-94.
Mercantile Bank, Mammoth Spring	750	"
First State Bank of Newport, Newport	738	"
The Bank of Rector, Rector	616	"
Bank of Weiner, Weiner	276	"
First State Bank, Gould	719	Purchased by Simmons First National Corporation, Pine Bluff. Approved 1-31-95. (Facilities now branches of Simmons First National Bank of Pine Bluff)

BANK	CHARTER NUMBER	ACTIVITY
Merchants & Planters Bank & Trust Company, Arkadelphia	341	Merged into Bank of Malvern, Malvern. Approved 6-15-95.
Bank of Hot Springs, Hot Springs	758	"
Grant County Bank, Sheridan	136	"
Planters Bank and Trust Company, Forrest City	521	Merged into First Southern Bank, Earle. Approved 6-15-95.
First Bank of Arkansas, Trumann	754	Merged into First Bank of Arkansas, Jonesboro. Approved 6-15-95.
Security Bank, Paragould	640	Merged into Union Planters Bank of Northeast Arkansas, Jonesboro. Approved 6-15-95
Farmers and Merchants Bank, Reyno	360	"
Searcy County Bank, Marshall	679	Merged into First National Bank, Clinton. No approval necessary.

NEW BRANCHES APPROVED FROM JULY 1, 1994 TO JUNE 30, 1995

NAME OF BANK	NEW BRANCH LOCATION
Elk Horn Bank and Trust Company Arkadelphia	N.E. Corner of Hwy 7 & Hwy 84 Bismarck
The Bank of Augusta Augusta	Highway 64 Augusta
Benton State Bank Benton	17309 Interstate 30 Benton
The Union Bank of Benton Benton	1212 Salem Road Benton
The Union Bank of Benton Benton	14106 Chicot Road Mabelvale
Arkansas State Bank Clarksville	111 North Second Ozark
First Community Bank Conway	1390 Highway 64 West Conway
First Community Bank Conway	7 Wilson Farm Road Greenbrier
The Bank of Elkins Elkins	201 North East Street Fayetteville
McIlroy Bank & Trust Fayetteville	Highway 265 and 45 Fayetteville
Bank of Gravett Gravette	303 S.E. Atlanta Gravette
Arkansas Bank and Trust Company Hot Springs	215 Airport Road Hot Springs

NAME OF BANK	NEW BRANCH LOCATION
Bank of the Ozarks, nwa Jasper	725 Hwy 62-65 North Harrison
The Arkansas Bank Jonesboro	2916 Caraway Road Jonesboro
Simmons First Bank of Jonesboro Jonesboro	605 Southwest Drive Jonesboro
Union Planters Bank of Northeast Arkansas Jonesboro	U.S. Highway 49 Weiner
Bank of McCrory McCrory	Highway 64 Augusta
Bank of the Ozarks, wca Ozark	1150 Rogers Ave. Clarksville
Bank of the Ozarks, wca Ozark	515 Pointer Trail East Van Buren
The Farmers & Merchants Bank Prairie Grove	164 N. Centennial West Fork
First Western Bank and Trust Company Rogers	4th and Chestnut Rogers
First Bank of Arkansas Russellville	100 Rogers Street Clarksville
First Bank of Arkansas Searcy	110 South Spring Street Searcy
Cross County Bank Wynne	First and Ritter Weiner

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 1994 through June 30, 1995.

RECEIPTS

Cash Balance June 30, 1994		\$1,759,595.63
Examination and Assessment Fees	4,259,212.62	
Charter and Amendment Fees	2,400.00	
Teller's Facility Application and all Protest Fees	291,700.00	
Miscellaneous Fees	6,216.98	
Reimbursement for M & R Sales	-0-	
Warrant Cancellations	6,341.72	
Refund to Expenditure	11,644.91	
Voided Warrants	136.95	
Total Receipts		<u>4,577,653.18</u>
		\$6,337,248.81

DISBURSEMENTS

Salaries	2,360,313.53	
Maintenance and General Operation	671,056.29	
S.S., Retirement and Insurance Matching	592,352.20	
Professional Services and Fees	148,492.47	
Conference Fees and Travel	142,299.95	
Capital Outlay	61,301.65	
Data Processing	1,397.12	
Proceeds from M & R	-0-	
Service Charge by State Treasurer	68,299.68	
Support Fund	516.01	
Total Disbursements		4,046,028.90
Cash Balance June 30, 1995		<u>2,291,219.91</u>
		\$6,337,248.81

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
 Sylvia H. Plunkett Regional Manager
 James E. Cooper Deputy Regional Director
 James F. Benner Assistant Regional Director
 Joseph M. McGovern Assistant Regional Director
 Ronny G. Parham 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
Karl W. Ashman	Senior Vice President
Henry H. Bourgaux	Senior Vice President
Joan P. Cronin	Senior Vice President
William G. Dewald	Senior Vice President
Mary H. Karr	Senior Vice President General Counsel and Secretary
Kristi D. Short	Senior Vice President
Cletus C. Coughlin	Vice President and Associate Director of Research
William T. Gavin	Vice President Research Coordinator
R. Alton Gilbert	Vice President
N. Lynn Greenwood	Vice President Public Affairs
William C. Leslie	Vice President Retail Operations
Jean M. Lovati	Vice President Corporate Support Services
Martha L. Perine	Vice President Accounting and Personnel
Michael D. Renfro	General Auditor Audit
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

(Vacant) 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
Michael R. Sinnett Assistant Vice President

COMPTROLLER OF THE CURRENCY

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

- Dean S. Marriott Deputy Comptroller
- John A. Bodnar District Administrator
- 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

- Donald G. Coonley. Deputy Comptroller
- Archie L. Bransford, Jr. 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

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

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

Barnett Grace Second Vice President
Chairman
First Commercial Bank, N.A., Little Rock

Bill Bowman Treasurer
President
McGehee Bank, McGehee

ARKANSAS BANKERS ASSOCIATION

YOUNG BANKER SECTION OFFICERS

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

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

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

Lisa Kimbrell Secretary
 Administration Officer
 Simmons First National Bank, Pine Bluff

Jim Homan Education Coordinator
 Loan Officer
 The Malvern National Bank, Malvern

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

Jim S. Gowen, Sr. President
Chairman, President & Chief Executive Officer
Merchants & Planters Bank, Newport

Steve Stafford Vice President
Chairman, President & Chief Executive Officer
The First National Bank in Green Forest, Green Forest

David R. Estes Secretary
President & Chief Executive Officer
First State Bank, Lonoke

Michael F. Flynn Treasurer
President
American State Bank, Charleston

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

Ross M. Whipple Vice Chairman
Managing General Partner
Whipple Family Limited Partnership, Arkadelphia

John Ed Chambers, III Treasurer
Chairman & Chief Executive Officer
Danville State Bank, Danville

**CONSOLIDATED REPORT OF CONDITION OF THE
175 STATE CHARTERED COMMERCIAL BANKS
June 30, 1995
(000's omitted)**

ASSETS

1.	Cash and Balances due from depository institutions:	
	a. Noninterest-bearing balances and currency and coin	\$534,102
	b. Interest-bearing balances	82,079
2.	Securities:	
	a. Held-to-maturity securities	2,274,486
	b. Available-for-sale securities	2,201,065
3.	a. Federal funds sold	359,817
	b. Securities purchased under agreement to resell	0
4.	Loans and lease financing receivables:	
	a. Loans and leases, net of unearned income	8,204,025
	b. Less: Allowances for loan and lease losses	109,791
	c. Less: Allocated transfer risk reserve	0
	d. Loans and leases, net of unearned income allowance, and reserve	8,094,234
5.	Assets held in trading accounts	2,616
6.	Premises and Fixed Assets (including capitalized leases)	262,242
7.	Other real estate owned	14,896
8.	Investments in unconsolidated subsidiaries and associated companies	2,372
9.	Customers liability to this bank on acceptances outstanding	0
10.	Intangible assets	37,293
11.	Other assets	213,877
12.	Total assets	\$14,079,079

LIABILITIES

13.	Deposits:	
	a. In domestic offices	\$12,288,054
	(1) Noninterest-bearing	1,615,713
	(2) Interest-bearing	10,672,341
	b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
	(1) Noninterest-bearing	0
	(2) Interest-bearing	0
14.	a. Federal funds purchased	69,713
	b. Securities sold under agreement to repurchase	136,422
15.	Demand notes issued to the U.S. Treasury	13,805
16.	Other borrowed money	149,060
17.	Mortgage indebtedness and obligations under capitalized leases	1,046
18.	Bank's liability on acceptances executed and outstanding	0
19.	Notes and debentures subordinated to deposits	172
20.	Other liabilities	95,544
21.	Total liabilities	12,753,816
22.	Limited-life preferred stock	0

EQUITY CAPITAL

23.	Perpetual preferred stock	12,012
24.	Common stock	94,022
25.	Surplus	419,561
26.	a. Undivided profits and capital reserves	804,563
	b. Net unrealized holding gains (losses) on available-for-sale securities	(4,895)
27.	Cumulative foreign currency translation adjustment	0
28.	Total equity capital	1,325,263
29.	Total liabilities, limited-life preferred stock and equity capital	\$14,079,079

**CONSOLIDATED STATEMENT OF CONDITION OF THE
85 STATE CHARTERED TRUST DEPARTMENTS
June 30, 1995
(000's omitted)**

ASSETS

1.	Noninterest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions	\$11,312
	b. Other institutions	21
2.	Interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions	102,465
	b. Other Institutions	51,644
3.	U.S. Government and Agency Obligations	308,032
4.	State, County and Municipal Obligations	84,299
5.	Other Short-Term Obligations	26,226
6.	Other Notes and Bonds	61,162
7.	Stocks	129,709
8.	Collective Investment Fund Units	89,056
9.	Real Estate Mortgages	18,969
10.	Real Estate	58,581
11.	Miscellaneous Assets	16,555
12.	Suspense Accounts	2,369
13.	Other	32,287
14.	Total assets	\$992,687

LIABILITIES

Trusts and Estates:		
15.	Employee Benefit	\$177,021
	a. (Number of Accounts)	935
16.	Personal Trusts	269,699
	a. (Number of Accounts)	1,405
17.	Estates and Guardianships	
	a. (Number of Accounts)	275
Agencies:		
18.	Employee Benefit	66,008
	a. (Number of Accounts)	1,768
19.	All Other	343,607
	a. (Number of Accounts)	1,703
Collective Investment Funds:		
20.	Employee Benefit	6,885
	a. (Number of Accounts)	189
21.	All Other	7,071
	a. (Number of Accounts)	16
22.	Corporate Trust Accounts	111,848
	a. (Number of Accounts)	802
23.	Corporate Agency Accounts	7,371
	a. (Number of Accounts)	94
24.	Profit Accounts	735
25.	Suspense Accounts	2,442
26.	Total Liabilities	\$992,687

**CONSOLIDATED REPORT OF CONDITION OF THE
76 NATIONAL BANKS
June 30, 1995
(in millions)**

ASSETS

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$883
b. Interest-bearing balances	30
2. Securities:	
a. Held-to-maturity securities	2,662
b. Available-for-sale securities	1,652
3. a. Federal funds sold	376
b. Securities purchased under agreement to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases, net of unearned income	7,681
b. Less: Allowances for loan and lease losses	108
c. Less: Allocated transfer risk reserve	0
d. Loans and leases, net of unearned income allowance, and reserve	7,573
5. Assets held in trading accounts	1
6. Premises and fixed assets (including capitalized leases)	256
7. Other real estate owned	9
8. Investments in unconsolidated subsidiaries and associated companies	2
9. Customers liability to this bank on acceptances outstanding	1
10. Intangible assets	40
11. Other assets	239
12. Total assets	\$13,724

LIABILITIES

13. Deposits:	
a. In domestic offices	\$11,754
(1) Noninterest-bearing	2,202
(2) Interest-bearing	9,552
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
(1) Noninterest-bearing	0
(2) Interest-bearing	0
14. a. Federal funds purchased	204
b. Securities sold under agreement to repurchase	206
15. Demand notes issued to the U.S. Treasury	98
16. Other borrowed money	73
17. Mortgage indebtedness and obligations under capitalized leases	3
18. Bank's liability on acceptances executed and outstanding	1
19. Notes and debentures subordinated to deposits	0
20. Other liabilities	103
21. Total liabilities	12,442
22. Limited-life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	1
24. Common stock	75
25. Surplus	350
26. a. Undivided profits and capital reserves	860
b. Net unrealized holding gains (losses) on available-for-sale securities	(4)
27. Cumulative foreign currency translation adjustment	0
28. Total equity capital	1,282
29. Total liabilities, limited-life preferred stock and equity capital	\$13,724

CAPITAL TO AVERAGE ASSETS RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

June 30, 1995

BANK	CITY	RATIO
Commercial Bank at Alma	Alma	8.95
First National Bank of Altheimer	Altheimer	21.39
Bank of Amity	Amity	10.72
Citizens First Bank	Arkadelphia	9.50
Elk Horn Bank and Trust Company	Arkadelphia	9.39
Merchants & Planters Bank & Trust Company	Arkadelphia	8.98
First National Bank of Sharp County	Ash Flat	10.79
Bank of Ashdown, N.A.	Ashdown	10.70
The First National Bank in Ashdown	Ashdown	9.85
Bank of Atkins	Atkins	10.77
The Bank of Augusta	Augusta	15.68
Citizens State Bank	Bald Knob	9.02
Boatmen's National Bank of Batesville	Batesville	9.79
The Citizens Bank	Batesville	9.13
TCB The Community Bank of Arkansas, N.A.	Batesville	6.62
Bank of Bearden	Bearden	20.59
Charter State Bank	Beebe	8.08
Citizens Bank	Beebe	9.85
Benton State Bank	Benton	8.32
The Union Bank of Benton	Benton	8.78
Arkansas National Bank	Bentonville	7.98
Bank of Bentonville	Bentonville	11.37
The First National Bank of Berryville	Berryville	15.84
Bank of Blevins	Blevins	10.12
Farmers Bank and Trust Company	Blytheville	12.22
The First National Bank in Blytheville	Blytheville	12.11
Citizens Bank	Booneville	8.88
The Bank of Bradley	Bradley	11.01
Bank of Brinkley	Brinkley	16.17
First Bank of Arkansas	Brinkley	9.61
Boatmen's National Bank of North Central Arkansas	Bull Shoals	10.00
Bank of Cabot	Cabot	8.83
The First National Bank of Izard County	Calico Rock	17.16
Boatmen's National Bank of South Arkansas	Camden	9.55

BANK	CITY	RATIO
Merchants and Planters Bank, N.A.	Camden	10.58
Citizens Bank & Trust	Carlisle	10.75
Bank of Cave City	Cave City	7.99
American State Bank	Charleston	9.78
The Merchants and Planters Bank	Clarendon	10.14
Arkansas State Bank	Clarksville	7.86
Farmers Bank and Trust Company	Clarksville	11.19
Clinton State Bank	Clinton	8.44
First National Bank	Clinton	7.02
Boatmen's National Bank of Conway	Conway	9.81
First Community Bank	Conway	11.76
The First National Bank of Conway	Conway	8.18
Corning Bank	Corning	12.46
First National Bank of Crossett'	Crossett	8.46
First State Bank	Crossett	9.36
Danville State Bank	Danville	11.56
Arkansas Valley Bank	Dardanelle	10.27
Bank of Dardanelle	Dardanelle	11.78
The First National Bank of DeQueen	DeQueen	13.48
First State Bank of DeQueen	DeQueen	11.64
DeWitt Bank and Trust Company	DeWitt	20.74
The First National Bank of DeWitt	DeWitt	11.40
Decatur State Bank	Decatur	13.91
Bank of Delight	Delight	10.99
Dermott State Bank	Dermott	13.09
First Community Bank of S.E. Arkansas	Dermott	11.34
Farmers & Merchants Bank	Des Arc	21.15
First National Bank of Howard County	Dierks	14.13
Merchants & Farmers Bank	Dumas	13.68
Simmons First Bank of Dumas	Dumas	10.64
First Southern Bank	Earle	8.34
Citizens First Bank	El Dorado	8.92
The First National Bank of El Dorado	El Dorado	10.18
National Bank of Commerce of El Dorado	El Dorado	8.99
The Delta State Bank	Elaine	13.44
Bank of Elkins	Elkins	8.76
Bank of England	England	12.13
The Eudora Bank	Eudora	13.15
Bank of Eureka Springs	Eureka Springs	8.99
Bank of Evening Shade	Evening Shade	9.67
The Bank of Fayetteville, N.A.	Fayetteville	8.68

BANK	CITY	RATIO
Boatmen's National Bank of Northwest Arkansas	Fayetteville	10.61
Citizens Bank of Northwest Arkansas	Fayetteville	10.68
McIlroy Bank & Trust	Fayetteville	7.76
1st Ozark National Bank	Flippin	7.93
Citizens First Bank	Fordyce	9.65
Fordyce Bank & Trust Company	Fordyce	9.33
First National Bank of Eastern Arkansas	Forrest City	11.67
Planters Bank & Trust Company	Forrest City	12.82
The City National Bank of Fort Smith	Fort Smith	10.24
The First National Bank of Fort Smith	Fort Smith	12.65
The Merchants National Bank of Fort Smith	Fort Smith	9.22
Planters & Merchants Bank	Gillett	10.92
The Bank of Glenwood	Glenwood	10.15
Caddo First National Bank	Glenwood	8.66
Bank of Gravett	Gravette	13.72
The First National Bank in Green Forest	Green Forest	12.89
Farmers Bank	Greenwood	17.05
First State Bank of Gurdon	Gurdon	10.35
Farmers Bank	Hamburg	10.00
Calhoun County Bank	Hampton	12.71
The Bank of Harrisburg	Harrisburg	12.28
The Security Bank	Harrison	8.49
Hazen First State Bank	Hazen	9.28
The Cleburne County Bank	Heber Springs	10.55
First National Bank of Cleburne County	Heber Springs	8.08
Greers Ferry Lake State Bank	Heber Springs	8.90
Heber Springs State Bank	Heber Springs	8.53
First National Bank of Phillips County	Helena	8.58
Helena National Bank	Helena	8.12
Bank of Holly Grove	Holly Grove	13.20
The Citizens National Bank of Hope	Hope	11.23
The First National Bank of Hope	Hope	14.69
Horatio State Bank	Horatio	11.19
Arkansas Bank and Trust Company	Hot Springs	9.12
Bank of Hot Springs	Hot Springs	8.50
Boatmen's National Bank of Hot Springs	Hot Springs	9.67
The Planters National Bank of Hughes	Hughes	11.46
The First National Bank of Huntsville	Huntsville	14.10
First State Bank	Huntsville	6.64

BANK	CITY	RATIO
Peoples Bank	Imboden	9.82
First Jacksonville Bank and Trust	Jacksonville	12.69
Bank of the Ozarks, nwa	Jasper	8.33
The Arkansas Bank	Jonesboro	8.46
Citizens Bank of Jonesboro	Jonesboro	10.20
First Bank of Arkansas	Jonesboro	7.76
Simmons First Bank of Jonesboro	Jonesboro	8.53
Union Planters Bank of Northeast Arkansas	Jonesboro	8.57
First Bank of South Arkansas	Junction City	9.56
Pine State Bank	Kingsland	8.68
Madison Bank and Trust	Kingston	7.27
Bank of Lake Village	Lake Village	13.49
Simmons First Bank of Lake Village	Lake Village	11.24
River Valley Bank & Trust	Lavaca	11.10
Buffalo Island Bank	Leachville	9.89
Little River Bank	Lepanto	19.50
The First National Bank of Lewisville	Lewisville	11.37
Peoples Bank & Loan Co.	Lewisville	11.26
Bank of Lincoln	Lincoln	9.67
Arkansas Bankers' Bank	Little Rock	6.98
Boatmen's National Bank of Arkansas	Little Rock	9.40
Central Bank & Trust	Little Rock	9.80
Citizens First Bank	Little Rock	8.34
Eagle Bank & Trust Company	Little Rock	9.34
First Commercial Bank, N.A.	Little Rock	8.37
Metropolitan National Bank	Little Rock	7.28
One National Bank	Little Rock	13.84
Pulaski Bank and Trust Company	Little Rock	7.35
Bank of Lockesburg	Lockesburg	14.63
First State Bank	Lonoke	11.99
Farmers Bank and Trust Company	Magnolia	8.80
First National Bank of Magnolia	Magnolia	10.12
Bank of Malvern	Malvern	10.86
The Malvern National Bank	Malvern	10.45
Southern State Bank	Malvern	9.90
The Merchants and Planters Bank	Manila	14.42
Bank of Mansfield	Mansfield	10.38
First National Bank at Marianna	Marianna	12.14
Citizens Bank	Marion	8.11
Marked Tree Bank	Marked Tree	10.57
Searcy County Bank	Marshall	8.94
Bank of McCrory	McCrory	14.77

BANK	CITY	RATIO
The First National Bank of McGehee	McGehee	13.41
McGehee Bank	McGehee	17.55
The Bank of North Arkansas	Melbourne	9.22
First National Bank in Mena	Mena	11.33
The Union Bank of Mena	Mena	10.68
MidSouth Bank	Monette	8.15
Commercial Bank & Trust Company	Monticello	9.97
Union Bank And Trust Company	Monticello	9.71
The First National Bank of Conway County	Morrilton	7.67
Morrilton Security Bank, N.A.	Morrilton	8.57
The Bank of Montgomery County	Mount Ida	13.99
First National Bank and Trust Company	Mountain Home	13.07
Peoples Bank And Trust Company	Mountain Home	8.62
Bank of Mountain View	Mountain View	14.52
Bank of Mulberry	Mulberry	9.87
Pike County Bank	Murfreesboro	8.52
Citizens National Bank of Nashville	Nashville	12.58
The First National Bank of Nashville	Nashville	9.89
Boatmen's National Bank of Newark	Newark	8.63
Merchants & Planters Bank	Newport	10.87
Bank of Little Rock	North Little Rock	9.78
National Bank of Arkansas	North Little Rock	9.36
The Twin City Bank	North Little Rock	7.70
American State Bank	Osceola	16.53
First National Bank in Osceola	Osceola	11.79
The Planters Bank	Osceola	8.70
Bank of the Ozarks, wca	Ozark	8.87
First National Bank	Paragould	14.34
Peoples Bank	Paragould	12.50
Security Bank	Paragould	7.41
The First National Bank at Paris	Paris	9.17
Southeast Arkansas Bank	Parkdale	8.33
First State Bank	Parkin	8.36
The Perry County Bank	Perryville	7.81
Piggott State Bank	Piggott	8.85
Boatmen's National Bank of Pine Bluff	Pine Bluff	9.80
Pine Bluff National Bank	Pine Bluff	7.54
Simmons First National Bank of Pine Bluff	Pine Bluff	10.36
First State Bank	Plainview	10.46
Bank of Pocahontas	Pocahontas	10.69

BANK	CITY	RATIO
Planters and Stockmen Bank	Pocahontas	8.83
The Peoples Bank	Portland	9.69
Portland Bank	Portland	8.08
The Farmers & Merchants Bank	Prairie Grove	7.48
Bank of Prescott	Prescott	8.04
Farmers and Merchants Bank	Reyno	7.04
The Bank of Rison	Rison	16.31
Farmers and Merchants Bank	Rogers	8.58
First National Bank and Trust Company	Rogers	6.89
First Western Bank and Trust Company	Rogers	7.65
Boatmen's National Bank of Russellville	Russellville	9.31
First Bank of Arkansas	Russellville	7.73
First National Bank of Russellville	Russellville	8.00
Bank of Salem	Salem	8.62
Logan County Bank	Scranton	14.32
First Bank of Arkansas	Searcy	8.90
First National Bank	Searcy	11.47
First Security Bank	Searcy	8.62
First National Bank of Sheridan	Sheridan	10.66
Grant County Bank	Sheridan	7.98
Arkansas State Bank	Siloam Springs	14.14
First National Bank	Siloam Springs	7.00
Smackover State Bank	Smackover	12.11
Merchants & Planters Bank	Sparkman	8.82
The First National Bank of Springdale	Springdale	14.32
Springdale Bank and Trust	Springdale	7.48
Bodcaw Bank	Stamps	15.75
Bank of Star City	Star City	9.41
The Stephens Security Bank	Stephens	10.49
The Farmers and Merchants Bank	Stuttgart	10.75
First Stuttgart Bank and Trust Company	Stuttgart	10.99
Commercial National Bank of Texarkana	Texarkana	11.73
The State First National Bank of Texarkana	Texarkana	8.59
Bank of Trumann	Trumann	14.39
First Bank of Arkansas	Trumann	9.02
Bank of Tuckerman	Tuckerman	15.51
First Delta Bank	Tyronza	13.66
Citizens Bank & Trust Co.	Van Buren	9.97
First National Bank of Crawford County	Van Buren	8.36
The Peoples Bank	Waldo	10.20
Bank of Waldron	Waldron	14.56

BANK	CITY	RATIO
The Scott County Bank	Waldron	11.23
The Arkansas Bank	Walnut Ridge	8.21
The First National Bank of Lawrence County	Walnut Ridge	11.65
First State Bank of Warren	Warren	9.27
Warren Bank and Trust Company	Warren	14.43
Merchants and Farmers Bank	West Helena	9.28
Bank of West Memphis	West Memphis	11.51
Fidelity National Bank of West Memphis	West Memphis	8.30
First National Bank in West Memphis	West Memphis	12.96
Wilmot State Bank	Wilmot	15.64
Cross County Bank	Wynne	8.71
First Bank of Arkansas	Wynne	8.30
The First National Bank of Wynne	Wynne	8.84
The Bank of Yellville	Yellville	10.22

NATIONAL BANKS**June 30, 1995****(000's omitted)**

BANK	CITY	ASSETS
First National Bank of Altheimer	Altheimer	11,187
First National Bank of Sharp County	Ash Flat	125,101
Bank of Ashdown, N. A.	Ashdown	53,699
The First National Bank in Ashdown	Ashdown	47,754
Boatmen's National Bank of Batesville	Batesville	157,375
TCB The Community Bank of Arkansas, N.A.	Batesville	44,296
Arkansas National Bank	Bentonville	61,117
The First National Bank of Berryville	Berryville	118,038
The First National Bank in Blytheville	Blytheville	122,311
Boatmen's National Bank of North Central Arkansas	Bull Shoals	186,231
The First National Bank of IZARD County	Calico Rock	70,546
Boatmen's National Bank of South Arkansas	Camden	117,650
Merchants and Planters Bank, N.A.	Camden	86,993
First National Bank	Clinton	59,423
Boatmen's National Bank of Conway	Conway	210,344
The First National Bank of Conway	Conway	253,713
First National Bank of Crossett	Crossett	96,536
The First National Bank of DeQueen	DeQueen	95,743
The First National Bank of DeWitt	DeWitt	73,117
First National Bank of Howard County	Dierks	36,851
The First National Bank of El Dorado	El Dorado	275,870
National Bank of Commerce of El Dorado	El Dorado	131,678
The Bank of Fayetteville, N. A.	Fayetteville	120,919
Boatmen's National Bank of Northwest Arkansas	Fayetteville	529,222
1st Ozark National Bank	Flippin	54,271
First National Bank of Eastern Arkansas	Forrest City	173,958
The City National Bank of Fort Smith	Fort Smith	338,679
The First National Bank of Fort Smith	Fort Smith	496,917
The Merchants National Bank of Fort Smith	Fort Smith	278,315
Caddo First National Bank	Glenwood	63,563
The First National Bank in Green Forest	Green Forest	121,832
First National Bank of Cleburne County	Heber Springs	67,588
First National Bank of Phillips County	Helena	95,942

BANK	CITY	ASSETS
Helena National Bank	Helena	92,559
The Citizens National Bank of Hope	Hope	209,161
The First National Bank of Hope	Hope	104,208
Boatmen's National Bank of Hot Springs	Hot Springs	290,028
The Planters National Bank of Hughes	Hughes	19,998
The First National Bank of Huntsville	Huntsville	73,489
The First National Bank of Lewisville	Lewisville	20,177
Boatmen's National Bank of Arkansas	Little Rock	1,591,996
First Commercial Bank, N. A.	Little Rock	1,401,094
Metropolitan National Bank	Little Rock	263,166
One National Bank	Little Rock	109,246
First National Bank of Magnolia	Magnolia	203,559
The Malvern National Bank	Malvern	163,531
First National Bank at Marianna	Marianna	42,533
The First National Bank of McGehee	McGehee	31,380
First National Bank in Mena	Mena	95,463
The First National Bank of Conway County	Morrilton	88,119
Morrilton Security Bank, N. A.	Morrilton	62,855
First National Bank and Trust Company	Mountain Home	187,480
Citizens National Bank of Nashville	Nashville	37,778
The First National Bank of Nashville	Nashville	79,311
Boatmen's National Bank of Newark	Newark	11,849
National Bank of Arkansas in North Little Rock	North Little Rock	37,460
First National Bank in Osceola	Osceola	59,713
First National Bank	Paragould	206,291
The First National Bank at Paris	Paris	61,532
Boatmen's National Bank of Pine Bluff	Pine Bluff	232,795
Pine Bluff National Bank	Pine Bluff	118,983
Simmons First National Bank Pine Bluff	Pine Bluff	622,552
First National Bank and Trust Company	Rogers	399,281
Boatmen's National Bank of Russellville	Russellville	150,537
First National Bank of Russellville	Russellville	186,564
First National Bank	Searcy	234,653
First National Bank of Sheridan	Sheridan	24,971
First National Bank	Siloam Springs	158,880
The First National Bank of Springdale	Springdale	342,831
Commercial National Bank of Texarkana	Texarkana	92,460
The State First National Bank of Texarkana	Texarkana	390,028
First National Bank of Crawford County	Van Buren	134,640
The First National Bank of Lawrence County	Walnut Ridge	71,609
Fidelity National Bank of West Memphis	West Memphis	56,546
First National Bank in West Memphis	West Memphis	58,431
The First National Bank of Wynne	Wynne	127,201

REPORT OF THE
ONE HUNDRED SEVENTY-FIVE
STATE CHARTERED
COMMERCIAL BANKS

JUNE 30, 1995

Commercial Bank at Alma Alma, AR

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

Hwy. 64B-71
P.O. Box 2199
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: Helen S. Jones

VP: Rex A. Woods
Cash: Anita Garrison

Cash and Due From:	1,540	Deposits:	44,921
Federal Funds and Repos:	2,630	Federal Funds and Borrowings:	0
Investments:	15,901	Other Liabilities:	407
Total Loans:	27,574	Subordinated Debt:	0
Premises and Fixed Assets:	1,335	Total Liabilities:	45,328
Other Real Estate:	0		
Other Assets:	2,108	Total Equity Capital and Reserves:	5,760
Total Assets:	51,088	Total Liabilities and Capital:	51,088
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

Public Square
P.O. Box 38
71921-0038

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

Trust Department: No

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

CEO/Pres: Patsy Hawkins
VP/Cash: Diane Owens

VP: Danny Maxey
VP: Wilma Harris

Cash and Due From:	4,613	Deposits:	50,376
Federal Funds and Repos:	2,200	Federal Funds and Borrowings:	0
Investments:	15,822	Other Liabilities:	298
Total Loans:	32,843	Subordinated Debt:	0
Premises and Fixed Assets:	368	Total Liabilities:	50,674
Other Real Estate:	0		
Other Assets:	589	Total Equity Capital and Reserves:	5,761
Total Assets:	56,435	Total Liabilities and Capital:	56,435
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: John Ed Chambers, III, Danny Dunlap, Huey Grant, Patsy Hawkins, Jimmy Jones, Joe Maxey, Morris Oakley, Clede 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

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

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

Trust Department: No

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

Chm: Raymond C. Toler
CEO/Pres: I. Joe Miles
SVP: Kevin Norton
SVP: John French

VP: Penny Manning
VP: Gina Daniell
Cash: Carol Wilson

Cash and Due From: 2,220	Deposits: 46,648
Federal Funds and Repos: 2,915	Federal Funds and Borrowings: 0
Investments: 13,086	Other Liabilities: 629
Total Loans: 31,864	Subordinated Debt: 0
Premises and Fixed Assets: 579	Total Liabilities: 47,277
Other Real Estate: 45	
Other Assets: 1,418	Total Equity Capital and Reserves: . . . 4,850
Total Assets: 52,127	Total Liabilities and Capital: 52,127
Total Trust Assets: 0	Number of Shares Outstanding: 30,000

Directors: Edward L. Cullum, Jr., Herb Daily, Jerry Francis, Billy Bob Hardman, Todd Hickingbotham, Edward McCorkle, I. Joe Miles, Philip Rice, 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

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

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

Trust Department: Yes

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

Chm/CEO/Pres: George P. Surgeon
EVP/Cash: Jimmy Franklin
SVP: Bill Fowler

SVP: Steve Nipper
TO: Beth Marshall

Cash and Due From: 2,431	Deposits: 84,879
Federal Funds and Repos: 0	Federal Funds and Borrowings: 473
Investments: 38,644	Other Liabilities: 531
Total Loans: 49,648	Subordinated Debt: 0
Premises and Fixed Assets: 2,741	Total Liabilities: 85,883
Other Real Estate: 105	
Other Assets: 1,295	Total Equity Capital and Reserves: . . . 8,981
Total Assets: 94,864	Total Liabilities and Capital: 94,864
Total Trust Assets: 1,001	Number of Shares Outstanding: 24,000

Directors: Thomas B. Barksdale, James Blanton, Harold Echols, Dr. Robert Fisher, Ronald Grzywinski, J. Hugh Lookadoo, Mary Jo Mann, Wayne D. Pollard, Roy N. Shope, George P. Surgeon, William G. Wright

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

Merchants & Planters Bank & Trust Company Arkadelphia, AR

Telephone: 246-4511
FAX: 246-4407
Population: 10,104

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

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

Trust Department: Yes

Bank Holding Company
Horizon Bancorp, Inc., Arkadelphia, AR

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

EVP: Tom Calhoon
Cash: Dell Beene

Cash and Due From: 1,910
Federal Funds and Repos: 0
Investments: 28,216
Total Loans: 67,049
Premises and Fixed Assets: 4,082
Other Real Estate: 17
Other Assets: 1,745
Total Assets: 103,019
Total Trust Assets: 1,874

Deposits: 88,374
Federal Funds and Borrowings: 4,170
Other Liabilities: 734
Subordinated Debt: 0
Total Liabilities: 93,278
Total Equity Capital and Reserves: 9,741
Total Liabilities and Capital: 103,019
Number of Shares Outstanding: 1,200

Directors: Harold Bass, Elton Buck, Tom Calhoon, Steve L. DeMott, Toney McMillan, Paul L. Offutt, Jane Ross, Lewis A. Shepherd, Jr., 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

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

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

Trust Department: No

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

Chm/CEO/Pres: John Ed Chambers, III
VP: Mike Donnell
VP: Lila Johnston

VP: Karen Whittenburg
Cash: Pat Duvall

Cash and Due From: 1,097
Federal Funds and Repos: 2,250
Investments: 5,804
Total Loans: 15,087
Premises and Fixed Assets: 285
Other Real Estate: 82
Other Assets: 349
Total Assets: 24,954
Total Trust Assets: 0

Deposits: 22,036
Federal Funds and Borrowings: 153
Other Liabilities: 103
Subordinated Debt: 0
Total Liabilities: 22,292
Total Equity Capital and Reserves: 2,662
Total Liabilities and Capital: 24,954
Number of Shares Outstanding: 12,500

Directors: John Ed Chambers, III, George Jones, Carl Rackley, Edward J. Taylor

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

**The Bank of Augusta
Augusta, AR**

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

100 S. Second Street
P.O. Box 120
72006-0120

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

Trust Department: Yes

Bank Holding Company
None

Chm: John R. Eldridge
CEO/Pres: Moody Whitehead
VP: Ronnie Jones

Cashier/TO: Martha Ray
AVP: Claire Miller

Cash and Due From: 2,549
Federal Funds and Repos: 1,200
Investments: 16,099
Total Loans: 15,647
Premises and Fixed Assets: 190
Other Real Estate: 0
Other Assets: 463
Total Assets: 36,148
Total Trust Assets: 121

Deposits: 30,413
Federal Funds and Borrowings: 0
Other Liabilities: 194
Subordinated Debt: 0
Total Liabilities: 30,607
Total Equity Capital and Reserves: . . . 5,541
Total Liabilities and Capital: 36,148
Number of Shares Outstanding: 8,000

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

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

**Citizens State Bank
Bald Knob, AR**

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

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

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

Trust Department: Yes

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

Chm/CEO: Juanita Litzelfelner
Pres/COO/TO: Larry Kircher

EVP: Wendell Nier
VP/Cash: Peggy Reed

Cash and Due From: 1,654
Federal Funds and Repos: 900
Investments: 16,823
Total Loans: 18,826
Premises and Fixed Assets: 739
Other Real Estate: 320
Other Assets: 563
Total Assets: 39,825
Total Trust Assets: 1,839

Deposits: 35,914
Federal Funds and Borrowings: 0
Other Liabilities: 288
Subordinated Debt: 0
Total Liabilities: 36,202
Total Equity Capital and Reserves: . . . 3,623
Total Liabilities and Capital: 39,825
Number of Shares Outstanding: 4,000

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

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

**The Citizens Bank
Batesville, AR**

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

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

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

Member of Federal Reserve System

Trust Department: Yes

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

CEO/Pres: Woody Castleberry
EVP: David J. Hidy
SVP/Cont/Cash: Greg Shaver
SVP: David Ford

SVP: Floren King
SVP: Alan Bufford
AVP/TO: Robin Brock

Cash and Due From:	7,703	Deposits:	177,453
Federal Funds and Repos:	1,090	Federal Funds and Borrowings:	1,614
Investments:	57,997	Other Liabilities:	500
Total Loans:	122,750	Subordinated Debt:	0
Premises and Fixed Assets:	4,300	Total Liabilities:	179,567
Other Real Estate:	1,220		
Other Assets:	2,618	Total Equity Capital and Reserves:	18,111
Total Assets:	197,678	Total Liabilities and Capital:	197,678
Total Trust Assets:	16,976	Number of Shares Outstanding:	16,500

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

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

**Bank of Bearden
Bearden, AR**

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

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

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

Trust Department: No

Bank Holding Company
None

Chm/Pres: Rick Green
EVP: Ken Riley

VP/Cashier: Susan Lusby

Cash and Due From:	2,846	Deposits:	17,759
Federal Funds and Repos:	1,975	Federal Funds and Borrowings:	0
Investments:	6,276	Other Liabilities:	97
Total Loans:	11,510	Subordinated Debt:	0
Premises and Fixed Assets:	74	Total Liabilities:	17,856
Other Real Estate:	0		
Other Assets:	150	Total Equity Capital and Reserves:	4,975
Total Assets:	22,831	Total Liabilities and Capital:	22,831
Total Trust Assets:	0	Number of Shares Outstanding:	8,300

Directors: John E. Anthony, Steven M. Anthony, O. D. Cathey, Rayburn Dorey, Mary Lynn Dudley, Rick Green, Kenneth D. Keeton, Ron 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

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

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

Member of Federal Reserve System

Trust Department: Yes

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

Chm/CEO/Pres/TO: Garland Kirkpatrick **VP/Cash:** Marilyn Cole
SVP: David Miller **VP:** Mark Lay

Cash and Due From:	2,712	Deposits:	40,084
Federal Funds and Repos:	0	Federal Funds and Borrowings:	5,300
Investments:	21,149	Other Liabilities:	1,362
Total Loans:	24,469	Subordinated Debt:	0
Premises and Fixed Assets:	631	Total Liabilities:	46,746
Other Real Estate:	108	Total Equity Capital and Reserves:	4,176
Other Assets:	1,853	Total Liabilities and Capital:	50,922
Total Assets:	50,922	Number of Shares Outstanding:	50,000
Total Trust Assets:	1		

Directors: Dr. Ruth Couch, Walter England, E. M. Holman, Jr., 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

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

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

Trust Department: No

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm: Reynie Rutledge **VP:** J. Dewitt Yingling
CEO/Pres: J. Darrel Hall **AVP:** Glenna J. Pruitt
EVP: J. Fred Campbell **AVP:** Patricia Hill
VP/Cash: Anna B. Spradlin

Cash and Due From:	3,805	Deposits:	67,583
Federal Funds and Repos:	570	Federal Funds and Borrowings:	309
Investments:	14,319	Other Liabilities:	463
Total Loans:	55,031	Subordinated Debt:	0
Premises and Fixed Assets:	1,090	Total Liabilities:	68,355
Other Real Estate:	59	Total Equity Capital and Reserves:	7,311
Other Assets:	792	Total Liabilities and Capital:	75,666
Total Assets:	75,666	Number of Shares Outstanding:	24,000
Total Trust Assets:	0		

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

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

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

Trust Department: Yes

Bank Holding Company
First Commercial Corporation, Little Rock, AR

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

SVP: Harry McCromick
SVP: Barbara Weaver

Cash and Due From:	13,263	Deposits:	191,423
Federal Funds and Repos:	9,500	Federal Funds and Borrowings:	3,354
Investments:	54,926	Other Liabilities:	975
Total Loans:	130,717	Subordinated Debt:	0
Premises and Fixed Assets:	2,382	Total Liabilities:	195,752
Other Real Estate:	88		
Other Assets:	2,135	Total Equity Capital and Reserves:	17,259
Total Assets:	213,011	Total Liabilities and Capital:	213,011
Total Trust Assets:	0	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, Salem

The Union Bank of Benton Benton, AR

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

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

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

Trust Department: Yes

Bank Holding Company
Union Bancshares of Benton, Inc, Benton, AR

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

EVP/Cash: Debra Keen
TO: Ray Pennington

Cash and Due From:	3,547	Deposits:	79,159
Federal Funds and Repos:	0	Federal Funds and Borrowings:	13,901
Investments:	42,375	Other Liabilities:	692
Total Loans:	54,391	Subordinated Debt:	0
Premises and Fixed Assets:	1,272	Total Liabilities:	93,752
Other Real Estate:	39		
Other Assets:	1,240	Total Equity Capital and Reserves:	9,112
Total Assets:	102,864	Total Liabilities and Capital:	102,864
Total Trust Assets:	2,178	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, Mabelvale, Salem

Bank of Bentonville Bentonville, AR

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

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

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

Trust Department: Yes

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

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

VP/Cash: Karen Clark

Cash and Due From: 15,780	Deposits: 375,570
Federal Funds and Repos: 34,900	Federal Funds and Borrowings: 14,692
Investments: 98,508	Other Liabilities: 2,279
Total Loans: 281,320	Subordinated Debt: 0
Premises and Fixed Assets: 5,626	Total Liabilities: 392,541
Other Real Estate: 141	
Other Assets: 6,144	Total Equity Capital and Reserves: 49,878
Total Assets: 442,419	Total Liabilities and Capital: 442,419
Total Trust Assets: 0	Number of Shares Outstanding: 78,400

Directors: Edward F. Adair, George Billingsley, Ralph Dunn, Gil Fite, David Glass, Tom McCoy, Max McGaugh, Gary Newman, 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

5461 Highway 371
P.O. Box 158
71825-0158

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

Trust Department: No

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

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

EVP/Cash: Nell Stephens

Cash and Due From: 503	Deposits: 13,084
Federal Funds and Repos: 375	Federal Funds and Borrowings: 0
Investments: 6,270	Other Liabilities: 71
Total Loans: 7,042	Subordinated Debt: 0
Premises and Fixed Assets: 270	Total Liabilities: 13,155
Other Real Estate: 0	
Other Assets: 164	Total Equity Capital and Reserves: 1,469
Total Assets: 14,624	Total Liabilities and Capital: 14,624
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

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

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

Member of Federal Reserve System

Trust Department: Yes

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

Chm/CEO/Pres: Alvin Huffman, III
EVP/Cash: Steve Bell

VP/TO: Ron Dawson

Cash and Due From: 4,632
Federal Funds and Repos: 1,540
Investments: 56,496
Total Loans: 56,576
Premises and Fixed Assets: 1,435
Other Real Estate: 0
Other Assets: 2,043
Total Assets: 122,722
Total Trust Assets: 16,116

Deposits: 107,264
Federal Funds and Borrowings: 0
Other Liabilities: 574
Subordinated Debt: 0
Total Liabilities: 107,838
Total Equity Capital and Reserves: . . . 14,884
Total Liabilities and Capital: 122,722
Number of Shares Outstanding: 40,000

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

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

Citizens Bank Booneville, AR

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

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

Charter Number: 397
Date: April 18, 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: 4,428
Federal Funds and Repos: 1,700
Investments: 28,781
Total Loans: 51,555
Premises and Fixed Assets: 1,209
Other Real Estate: 0
Other Assets: 2,214
Total Assets: 89,887
Total Trust Assets: 0

Deposits: 81,111
Federal Funds and Borrowings: 0
Other Liabilities: 726
Subordinated Debt: 0
Total Liabilities: 81,837
Total Equity Capital and Reserves: . . . 8,050
Total Liabilities and Capital: 89,887
Number of Shares Outstanding: 159,970

Directors: Don 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

Main Street
P.O. Box 120
71826-0120

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

Trust Department: No

Bank Holding Company
The Bradley Corporation, Bradley, AR

Chm/CEO/Pres: Lane Pierce

EVP/Cash: Billie Pierce

Cash and Due From: 585	Deposits: 10,675
Federal Funds and Repos: 525	Federal Funds and Borrowings: 0
Investments: 1,956	Other Liabilities: 54
Total Loans: 8,517	Subordinated Debt: 0
Premises and Fixed Assets: 291	Total Liabilities: 10,729
Other Real Estate: 0	
Other Assets: 146	Total Equity Capital and Reserves: . . . 1,291
Total Assets: 12,020	Total Liabilities and Capital: 12,020
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

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

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

Trust Department: No

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

Chm/CEO: A. H. Rusher
Pres: Gus Rusher
EVP: Terry Singleterry
VP/Cash: Bentley Manatt

VP: Todd Wilson
AVP: Jennifer Martin
AVP: Bill Imus
AVP: David Cooper

Cash and Due From: 4,268	Deposits: 57,843
Federal Funds and Repos: 1,700	Federal Funds and Borrowings: 0
Investments: 39,307	Other Liabilities: 477
Total Loans: 22,479	Subordinated Debt: 0
Premises and Fixed Assets: 429	Total Liabilities: 58,320
Other Real Estate: 0	
Other Assets: 1,349	Total Equity Capital and Reserves: . . . 11,212
Total Assets: 69,532	Total Liabilities and Capital: 69,532
Total Trust Assets: 0	Number of Shares Outstanding: . . . 24,000

Directors: J. H. Carroll, Jr., Steve Fowler, Doug Hunt, A. H. Rusher, Gus Rusher

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

First Bank of Arkansas Brinkley, AR

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

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

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

Trust Department: No

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

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

VP/Cash: Judy Brown
VP: Ann Dooley

Cash and Due From: 832	Deposits: 21,004
Federal Funds and Repos: 835	Federal Funds and Borrowings: 794
Investments: 6,324	Other Liabilities: 143
Total Loans: 14,329	Subordinated Debt: 0
Premises and Fixed Assets: 1,078	Total Liabilities: 21,941
Other Real Estate: 156	
Other Assets: 623	Total Equity Capital and Reserves: . . . 2,236
Total Assets: 24,177	Total Liabilities and Capital: 24,177
Total Trust Assets: 0	Number of Shares Outstanding: . . . 91,500

Directors: Harold Hardwick, Tommy Hillman, Daniel C. Horton, Barry L. McQuin, 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

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

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

Trust Department: Yes

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

Chm: James M. Park
Pres/CEO: Joseph W. Park, Jr.
SVP/Cash: Joe W. Park, Sr.

SVP: William E. Williams
TO: Jan McGough

Cash and Due From: 5,082	Deposits: 126,059
Federal Funds and Repos: 1,785	Federal Funds and Borrowings: 0
Investments: 42,039	Other Liabilities: 1,360
Total Loans: 86,036	Subordinated Debt: 0
Premises and Fixed Assets: 2,311	Total Liabilities: 127,419
Other Real Estate: 35	
Other Assets: 2,008	Total Equity Capital and Reserves: . . . 11,877
Total Assets: 139,296	Total Liabilities and Capital: 139,296
Total Trust Assets: 2,816	Number of Shares Outstanding: . . . 338,313

Directors: Dearl Dixon, Jerry Jones, James M. Lowman, Mark L. Magie, James M. Park, Joe W. Park, Sr., Joseph W. Park, Jr., 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

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

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

Trust Department: Yes

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

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

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

Cash and Due From: 1,563	Deposits: 46,863
Federal Funds and Repos: 0	Federal Funds and Borrowings: 5,056
Investments: 20,722	Other Liabilities: 356
Total Loans: 34,939	Subordinated Debt: 0
Premises and Fixed Assets: 258	Total Liabilities: 52,275
Other Real Estate: 2	
Other Assets: 1,122	Total Equity Capital and Reserves: . . . 6,331
Total Assets: 58,606	Total Liabilities and Capital: 58,606
Total Trust Assets: 14,660	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

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

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

Trust Department: Yes

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

Chm/CEO/Pres/TO: Eugene Street
VP/Cash: Gayla Hickman

VP: Wanda Daniels
VP: Dennis Esteb

Cash and Due From: 1,371	Deposits: 39,301
Federal Funds and Repos: 860	Federal Funds and Borrowings: 0
Investments: 14,571	Other Liabilities: 252
Total Loans: 24,317	Subordinated Debt: 0
Premises and Fixed Assets: 497	Total Liabilities: 39,553
Other Real Estate: 478	
Other Assets: 855	Total Equity Capital and Reserves: . . . 3,396
Total Assets: 42,949	Total Liabilities and Capital: 42,949
Total Trust Assets: 2,667	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

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

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

Trust Department: Yes

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

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

Cash: Angie Haynes

Cash and Due From:	1,852	Deposits:	68,769
Federal Funds and Repos:	3,165	Federal Funds and Borrowings:	2,180
Investments:	22,274	Other Liabilities:	524
Total Loans:	45,813	Subordinated Debt:	0
Premises and Fixed Assets:	2,032	Total Liabilities:	71,473
Other Real Estate:	244		
Other Assets:	3,907	Total Equity Capital and Reserves:	7,814
Total Assets:	79,287	Total Liabilities and Capital:	79,287
Total Trust Assets:	539	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

297 Madison
P.O. Box 280
72029-0280

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

Trust Department: No

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

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

Cash: Estelle Catlett

Cash and Due From:	757	Deposits:	22,749
Federal Funds and Repos:	0	Federal Funds and Borrowings:	75
Investments:	19,267	Other Liabilities:	121
Total Loans:	4,964	Subordinated Debt:	0
Premises and Fixed Assets:	204	Total Liabilities:	22,945
Other Real Estate:	1		
Other Assets:	316	Total Equity Capital and Reserves:	2,564
Total Assets:	25,509	Total Liabilities and Capital:	25,509
Total Trust Assets:	0	Number of Shares Outstanding:	5,660

Directors: Donald A. 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

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

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

Trust Department: Yes

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

Chm/CEO/Pres: C. W. Kelly
EVP/Cont/Cash: Cameron D. McKeel
EVP: Terry Q. Carson

SVP: Ronald R. Collins
VP: Donald M. Stimpson

Cash and Due From: 4,673	Deposits: 136,592
Federal Funds and Repos: 1,225	Federal Funds and Borrowings: 1,763
Investments: 43,219	Other Liabilities: 955
Total Loans: 97,013	Subordinated Debt: 0
Premises and Fixed Assets: 3,264	Total Liabilities: 139,310
Other Real Estate: 0	
Other Assets: 1,896	Total Equity Capital and Reserves: 11,980
Total Assets: 151,290	Total Liabilities and Capital: 151,290
Total Trust Assets: 0	Number of Shares Outstanding: 25,000

Directors: Sidney L. Brain, James W. Dickerson, Jr., Mike Jacobs, C. W. Kelly, R. Keith Lewis, George Overbey, Jr., David S. Purtle, Ned Ray Purtle, Dr. Guy P. Shrigley, Dr. C. Gene Stephenson, David Taylor, Harold Whitson, Dannie Wilkins

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

Farmers Bank and Trust Company Clarksville, AR

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

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

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

Trust Department: Yes

Bank Holding Company
Farmers Investment Corporation, Clarksville, AR

Chm/CEO: Cole Martin
Pres: Lee White
VP/Cash: Nina Mason

VP: Rebecca Dougan
VP: Harold Johnson
TO: Cindy Herron

Cash and Due From: 4,405	Deposits: 69,185
Federal Funds and Repos: 1,250	Federal Funds and Borrowings: 0
Investments: 36,571	Other Liabilities: 624
Total Loans: 32,795	Subordinated Debt: 0
Premises and Fixed Assets: 1,822	Total Liabilities: 69,809
Other Real Estate: 53	
Other Assets: 3,630	Total Equity Capital and Reserves: 10,717
Total Assets: 80,526	Total Liabilities and Capital: 80,526
Total Trust Assets: 975	Number of Shares Outstanding: 6,000

Directors: Cole Martin, Steve Morgan, Dayne Phillips, Bill Porter, Reynie Rutledge, Lee White

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

Clinton State Bank Clinton, AR

Telephone: 745-2441
FAX: 745-2418
Population: 2,213

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

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

Trust Department: Yes

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

Chm/CEO/Pres: Charles W. Sharp
EVP: Thomas McKinght
SVP: Robert Barnum
SVP: Charles Smith

Cash: Sherry Bixler
AVP: Carroll Harbison
AVP: Carrie Ward

Cash and Due From:	3,708	Deposits:	57,220
Federal Funds and Repos:	2,200	Federal Funds and Borrowings:	225
Investments:	23,719	Other Liabilities:	308
Total Loans:	31,912	Subordinated Debt:	0
Premises and Fixed Assets:	499	Total Liabilities:	57,753
Other Real Estate:	281		
Other Assets:	776	Total Equity Capital and Reserves:	5,342
Total Assets:	63,095	Total Liabilities and Capital:	63,095
Total Trust Assets:	0	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

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

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

Member of Federal Reserve System

Trust Department: No

Bank Holding Company
None

Chm: Dr. Robert B. Rook
CEO/Pres: Marcus J. McCain
SVP: Sam Spears
SVP: Pat Bruick

SVP: Wanda Fulmer
VP/Cash: Lee Milligan
VP: April Springer

Cash and Due From:	5,465	Deposits:	56,537
Federal Funds and Repos:	6,535	Federal Funds and Borrowings:	3,408
Investments:	12,704	Other Liabilities:	631
Total Loans:	40,430	Subordinated Debt:	0
Premises and Fixed Assets:	1,615	Total Liabilities:	60,576
Other Real Estate:	0		
Other Assets:	1,387	Total Equity Capital and Reserves:	7,560
Total Assets:	68,136	Total Liabilities and Capital:	68,136
Total Trust Assets:	0	Number of Shares Outstanding:	54,000

Directors: Jack Bell, Herby Branscum, Jr., George E. Covington, John Hawks, Jr., Robert M. Hill, Linda Linn, Marcus J. McCain, Dr. Robert B. Rook, Joe White

Branches in Town: One **Other Branches:** Greenbrier

**Corning Bank
Corning, AR**

Telephone: 857-3592
FAX: 857-3309
Population: 3,500

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

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

Trust Department: No

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

Chm: Larry Brewer
Vice Chm: Kelly G. Wright
CEO/Pres: Donis Simpson

EVP: William M. Allen
VP/Cash: Louise Coleman

Cash and Due From:	1,646	Deposits:	51,843
Federal Funds and Repos:	915	Federal Funds and Borrowings:	0
Investments:	8,561	Other Liabilities:	294
Total Loans:	46,949	Subordinated Debt:	0
Premises and Fixed Assets:	537	Total Liabilities:	52,137
Other Real Estate:	0		
Other Assets:	1,194	Total Equity Capital and Reserves:	7,665
Total Assets:	59,802	Total Liabilities and Capital:	59,802
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

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

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

**First State Bank
Crossett, AR**

Telephone: 364-5131
FAX: 364-6329
Population: 6,282

123 Main
P.O. Box 638
71635-0638

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

Trust Department: No

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

Chm: Richard E. Griffin
CEO/Pres: Jerry Ray Hambrick

SVP/Cash: Cheryl Goodwin
SVP: Teanie Parker

Cash and Due From:	2,576	Deposits:	27,103
Federal Funds and Repos:	0	Federal Funds and Borrowings:	290
Investments:	5,513	Other Liabilities:	379
Total Loans:	21,433	Subordinated Debt:	0
Premises and Fixed Assets:	381	Total Liabilities:	27,772
Other Real Estate:	0		
Other Assets:	679	Total Equity Capital and Reserves:	2,810
Total Assets:	30,582	Total Liabilities and Capital:	30,582
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: Bill G. Barnett, Richard E. Griffin, Jerry Ray Hambrick, Harold Jarvis, 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: 495-4626
FAX: 495-4650
Population: 1,585

901 Main
P.O. Box 609
72833-0609

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

Trust Department: No

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

CEO: John Ed Chambers, III
Pres: Edward J. Taylor
SVP: Vickie Rounsaville
SVP: Zelta Bell

VP: Jerry Smith
VP: Brad Payne
VP: Debbie Strait
Cash: Odean Parker

Cash and Due From: 4,235
Federal Funds and Repos: 2,000
Investments: 23,352
Total Loans: 88,298
Premises and Fixed Assets: 792
Other Real Estate: 293
Other Assets: 1,704
Total Assets: 120,674
Total Trust Assets: 0

Deposits: 106,064
Federal Funds and Borrowings: 83
Other Liabilities: 802
Subordinated Debt: 0
Total Liabilities: 106,949

Total Equity Capital and Reserves: . . 13,725
Total Liabilities and Capital: 120,674
Number of Shares Outstanding: . . . 10,000

Directors: John Ed Chambers, III, Lloyd R. George, Fay Mathis, James C. Pledger, Charles L. 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

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

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

Trust Department: No

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

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

VP: Michael A. Jacimore
VP: Nancy A. Moore
Cash: Dorothy Geibe

Cash and Due From: 1,657
Federal Funds and Repos: 500
Investments: 12,495
Total Loans: 22,321
Premises and Fixed Assets: 1,219
Other Real Estate: 0
Other Assets: 1,327
Total Assets: 39,519
Total Trust Assets: 0

Deposits: 34,607
Federal Funds and Borrowings: 0
Other Liabilities: 256
Subordinated Debt: 0
Total Liabilities: 34,863

Total Equity Capital and Reserves: . . 4,656
Total Liabilities and Capital: 39,519
Number of Shares Outstanding: . . . 78,329

Directors: John Ed Chambers, III, Ray L. Ferguson, Nathan V. George, Carl G. Holt, Gene D. Ring, Ray L. Robinson, 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

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

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

Trust Department: No

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

Pres: Ronald L. Taylor

Cash: Janelle Parker

Cash and Due From:	5,217	Deposits:	58,475
Federal Funds and Repos:	1,670	Federal Funds and Borrowings:	0
Investments:	33,458	Other Liabilities:	258
Total Loans:	25,026	Subordinated Debt:	0
Premises and Fixed Assets:	551	Total Liabilities:	58,733
Other Real Estate:	0		
Other Assets:	734	Total Equity Capital and Reserves:	7,923
Total Assets:	66,656	Total Liabilities and Capital:	66,656
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

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

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

Member of Federal Reserve System

Trust Department: No

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

Chm: Lou Ellen Gray
CEO: Keith Melson

VP: Noel Bard
Cash: Barbara Kitchens

Cash and Due From:	1,467	Deposits:	23,729
Federal Funds and Repos:	615	Federal Funds and Borrowings:	0
Investments:	10,495	Other Liabilities:	182
Total Loans:	13,821	Subordinated Debt:	0
Premises and Fixed Assets:	391	Total Liabilities:	23,911
Other Real Estate:	11		
Other Assets:	312	Total Equity Capital and Reserves:	3,201
Total Assets:	27,112	Total Liabilities and Capital:	27,112
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

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

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

Trust Department: Yes

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

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

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

Cash and Due From:	2,327	Deposits:	64,570
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,200
Investments:	35,301	Other Liabilities:	524
Total Loans:	44,037	Subordinated Debt:	0
Premises and Fixed Assets:	517	Total Liabilities:	66,294
Other Real Estate:	13	Total Equity Capital and Reserves:	17,508
Other Assets:	1,607	Total Liabilities and Capital:	83,802
Total Assets:	83,802	Number of Shares Outstanding:	54,000
Total Trust Assets:	19,724		

Directors: Julian Brown, E. E. Denman, 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

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

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

Trust Department: No

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

Chm: Lloyd E. Peterson
CEO/Pres: Vernon L. Austin

Cash: Wanda Tormey

Cash and Due From:	3,167	Deposits:	62,880
Federal Funds and Repos:	9,700	Federal Funds and Borrowings:	0
Investments:	7,304	Other Liabilities:	262
Total Loans:	51,479	Subordinated Debt:	0
Premises and Fixed Assets:	885	Total Liabilities:	63,142
Other Real Estate:	15	Total Equity Capital and Reserves:	10,151
Other Assets:	743	Total Liabilities and Capital:	73,293
Total Assets:	73,293	Number of Shares Outstanding:	7,000
Total Trust Assets:	0		

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

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

**Bank of Delight
Delight, AR**

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

2nd and Antioch
P.O. Box 68
71940-0068

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

Trust Department: No

Bank Holding Company
None

Chm: Olen Hendrix
CEO/Pres: Darwin Hendrix
EVP: Larry May

VP/Cash: Jan Mitchell
VP: Gary McCauley

Cash and Due From:	2,135	Deposits:	48,464
Federal Funds and Repos:	4,050	Federal Funds and Borrowings:	0
Investments:	22,635	Other Liabilities:	544
Total Loans:	24,897	Subordinated Debt:	0
Premises and Fixed Assets:	269	Total Liabilities:	49,008
Other Real Estate:	23		
Other Assets:	1,330	Total Equity Capital and Reserves:	6,331
Total Assets:	55,339	Total Liabilities and Capital:	55,339
Total Trust Assets:	0	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

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

**Dermott State Bank
Dermott, AR**

Telephone: 538-3266
FAX: 538-5468
Population: 5,127

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

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

Trust Department: Yes

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

Chm: Ben Floriani
CEO/Pres: Greg Miller
SVP: Cathy Lay

VP/Cash: Debbie Foyil
VP: Terrell Outlaw

Cash and Due From:	1,059	Deposits:	16,423
Federal Funds and Repos:	2,820	Federal Funds and Borrowings:	50
Investments:	10,006	Other Liabilities:	217
Total Loans:	4,653	Subordinated Debt:	0
Premises and Fixed Assets:	273	Total Liabilities:	16,690
Other Real Estate:	51		
Other Assets:	259	Total Equity Capital and Reserves:	2,431
Total Assets:	19,121	Total Liabilities and Capital:	19,121
Total Trust Assets:	75	Number of Shares Outstanding:	18,000

Directors: John Arnn, Jeff Baxter, John M. Baxter, W. A. Baxter, Frank Henry, Clarence Horton, 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

Freeman & Peddicord
P.O. Box 800
71638-0815

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

Trust Department: No

Bank Holding Company
First Delta Financial Corporation, Dermott, AR

Chm/CEO/Pres: Tom H. Grumbles

Cash: Betty Morse

Cash and Due From:	1,391	Deposits:	20,341
Federal Funds and Repos:	0	Federal Funds and Borrowings:	3,451
Investments:	8,615	Other Liabilities:	254
Total Loans:	16,026	Subordinated Debt:	0
Premises and Fixed Assets:	261	Total Liabilities:	24,046
Other Real Estate:	0		
Other Assets:	686	Total Equity Capital and Reserves:	2,933
Total Assets:	26,979	Total Liabilities and Capital:	26,979
Total Trust Assets:	0	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

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

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

Trust Department: Yes

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

Chm: Sherod S. White
CEO/Pres: James N. Thomason

Cash: Dora M. Holloway
TO: Faye Smith

Cash and Due From:	1,268	Deposits:	29,735
Federal Funds and Repos:	40	Federal Funds and Borrowings:	0
Investments:	14,855	Other Liabilities:	160
Total Loans:	20,771	Subordinated Debt:	0
Premises and Fixed Assets:	286	Total Liabilities:	29,895
Other Real Estate:	0		
Other Assets:	669	Total Equity Capital and Reserves:	7,994
Total Assets:	37,889	Total Liabilities and Capital:	37,889
Total Trust Assets:	12,085	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

Merchants & Farmers Bank Dumas, AR

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

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

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

Trust Department: Yes

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

Chm: L. Ashton Adcock
CEO/Pres: J. Michael Jones
EVP: David J. Garrett
VP/TO: Brian L. Payne

VP: J. Wayne Beaty
VP: Betty B. Trites
Cash: Glenda B. Owen

Cash and Due From: 2,016	Deposits: 46,128
Federal Funds and Repos: 2,340	Federal Funds and Borrowings: 0
Investments: 20,870	Other Liabilities: 267
Total Loans: 26,976	Subordinated Debt: 0
Premises and Fixed Assets: 715	Total Liabilities: 46,395
Other Real Estate: 22	
Other Assets: 944	Total Equity Capital and Reserves: . . . 7,488
Total Assets: 53,883	Total Liabilities and Capital: 53,883
Total Trust Assets: 17,898	Number of Shares Outstanding: . . . 40,000

Directors: L. Ashton Adcock, Robert H. Adcock, 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

Simmons First Bank of Dumas Dumas, AR

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

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

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

Trust Department: Yes

Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

CEO/Pres: Dennis H. Ferguson
SVP/Cash: Anita Grimes

VP: Bill West
VP: Terry Ward

Cash and Due From: 1,501	Deposits: 23,834
Federal Funds and Repos: 3,725	Federal Funds and Borrowings: 0
Investments: 7,079	Other Liabilities: 477
Total Loans: 13,643	Subordinated Debt: 0
Premises and Fixed Assets: 691	Total Liabilities: 24,311
Other Real Estate: 0	
Other Assets: 1,523	Total Equity Capital and Reserves: . . . 3,851
Total Assets: 28,162	Total Liabilities and Capital: 28,162
Total Trust Assets: 151	Number of Shares Outstanding: . . . 30,000

Directors: Freddie Black, Kelly Farmer, Dennis H. Ferguson, A. O. French, Dr. Howard R. Harris, John Rogers, William F. Teeter, William A. West

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

First Southern Bank Earle, AR

Telephone: 792-8613
FAX: 735-0472
Population: 3,600

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

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

Trust Department: Yes

Bank Holding Company
Union Planters Corporation, Memphis, TN

Chm: W. P. Morrison
CEO/Pres: John E. Gregson

EVP: Chris Lehman
SVP/Cash: Mary F. Davis

Cash and Due From: 3,744	Deposits: 33,406
Federal Funds and Repos: 600	Federal Funds and Borrowings: 0
Investments: 12,913	Other Liabilities: 552
Total Loans: 18,194	Subordinated Debt: 0
Premises and Fixed Assets: 876	Total Liabilities: 33,958
Other Real Estate: 227	
Other Assets: 538	Total Equity Capital and Reserves: . . . 3,134
Total Assets: 37,092	Total Liabilities and Capital: 37,092
Total Trust Assets: 0	Number of Shares Outstanding: . . . 100,000

Directors: John E. Gregson, Chris Lehman, John T. Morrison, Joseph M. Morrison, W. P. Morrison, W. Price Morrison, 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: 881-6043
Population: 25,000

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

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

Trust Department: Yes

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

Chm: Robert P. Taylor
CEO/Pres: John Sinclair
EVP/Cash: Mike Fendley
SVP/TO: David Henry

SVP: Carolyn Beavers
SVP: Yvonne Eudy
SVP: Ken Goudy
SVP: Daris Cawvey

Cash and Due From: 4,893	Deposits: 115,177
Federal Funds and Repos: 0	Federal Funds and Borrowings: 4,979
Investments: 52,952	Other Liabilities: 905
Total Loans: 67,147	Subordinated Debt: 0
Premises and Fixed Assets: 6,177	Total Liabilities: 121,061
Other Real Estate: 9	
Other Assets: 3,205	Total Equity Capital and Reserves: . . . 13,322
Total Assets: 134,383	Total Liabilities and Capital: 134,383
Total Trust Assets: 25,120	Number of Shares Outstanding: . . . 40,000

Directors: Ted Davis, George Haefner, Noland Hagood, Todd Hickingbotham, Edward Hurley, D. R. James, Clara Jones, Rodney Landes, Bill McGuire, John R. 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

128 Main Street
P.O. Box 359
72333-0359

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
VP: James E. Tucker

Cash and Due From: 623	Deposits: 3,624
Federal Funds and Repos: 600	Federal Funds and Borrowings: 0
Investments: 545	Other Liabilities: 23
Total Loans: 2,354	Subordinated Debt: 0
Premises and Fixed Assets: 5	Total Liabilities: 3,647
Other Real Estate: 0	
Other Assets: 72	Total Equity Capital and Reserves: 552
Total Assets: 4,199	Total Liabilities and Capital: 4,199
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

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

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

Trust Department: No

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

Chm: Joel L. Bunch
CEO: Joyce R. Bunch
EVP: Johnnie J. Qualls
VP: Sarah L. Bunch

VP: Patricia Eaton
VP: Randy Harper
Cash: Dolores A. Lankford

Cash and Due From: 2,498	Deposits: 44,410
Federal Funds and Repos: 1,450	Federal Funds and Borrowings: 1,438
Investments: 10,216	Other Liabilities: 235
Total Loans: 34,244	Subordinated Debt: 0
Premises and Fixed Assets: 1,002	Total Liabilities: 46,083
Other Real Estate: 339	
Other Assets: 570	Total Equity Capital and Reserves: 4,236
Total Assets: 50,319	Total Liabilities and Capital: 50,319
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:** Fayetteville, Goshen

Bank of England England, AR

Telephone: 842-2555
FAX: 842-2422
Population: 3,362

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

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

Trust Department: No

Bank Holding Company
None

Chm/CEO/Pres: Gary Canada
EVP: Hannah B. Canada
VP: Otha E. Frizzell

VP: Bobby Montgomery
Cash: Sheila Rice

Cash and Due From:	1,457	Deposits:	25,737
Federal Funds and Repos:	2,165	Federal Funds and Borrowings:	0
Investments:	5,165	Other Liabilities:	95
Total Loans:	19,806	Subordinated Debt:	0
Premises and Fixed Assets:	288	Total Liabilities:	25,832
Other Real Estate:	0	Total Equity Capital and Reserves:	3,565
Other Assets:	516	Total Liabilities and Capital:	29,397
Total Assets:	29,397	Number of Shares Outstanding:	10,000
Total Trust Assets:	0		

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
FAX: 355-8509
Population: 3,400

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

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

Trust Department: No

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

Chm: W. K. Grubbs
CEO/Pres: Gene Keith
VP/Cash: Linda Crabtree

VP: Timothy W. Manning
VP: Julie Petty

Cash and Due From:	857	Deposits:	22,934
Federal Funds and Repos:	150	Federal Funds and Borrowings:	1,500
Investments:	13,948	Other Liabilities:	129
Total Loans:	12,290	Subordinated Debt:	0
Premises and Fixed Assets:	390	Total Liabilities:	24,563
Other Real Estate:	8	Total Equity Capital and Reserves:	3,558
Other Assets:	478	Total Liabilities and Capital:	28,121
Total Assets:	28,121	Number of Shares Outstanding:	14,000
Total Trust Assets:	0		

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

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

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

Trust Department: No

Bank Holding Company
None

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

SVP: Jay Smith
Cash: Reba Pyatt

Cash and Due From:	2,617	Deposits:	66,888
Federal Funds and Repos:	835	Federal Funds and Borrowings:	12,602
Investments:	18,348	Other Liabilities:	565
Total Loans:	63,843	Subordinated Debt:	0
Premises and Fixed Assets:	1,263	Total Liabilities:	80,055
Other Real Estate:	2		
Other Assets:	1,177	Total Equity Capital and Reserves:	8,030
Total Assets:	88,085	Total Liabilities and Capital:	88,085
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

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

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

Bank of Evening Shade Evening Shade, AR

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

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

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

Trust Department: No

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

Chm: James M. Street
CEO/Pres: A. L. Hoaney

Cash: Frances M. Estes

Cash and Due From:	377	Deposits:	10,766
Federal Funds and Repos:	480	Federal Funds and Borrowings:	0
Investments:	4,062	Other Liabilities:	55
Total Loans:	6,725	Subordinated Debt:	0
Premises and Fixed Assets:	44	Total Liabilities:	10,821
Other Real Estate:	79		
Other Assets:	170	Total Equity Capital and Reserves:	1,116
Total Assets:	11,937	Total Liabilities and Capital:	11,937
Total Trust Assets:	0	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

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

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

Trust Department: Yes

Bank Holding Company
BOKF Merger Corporation Number Four, Tulsa, OK

Chm: Wayne D. Stone
CEO/Pres: John J. Rownak, Jr.

EVP/CFO: James A. White
VP/Cash: Andrew Campbell

Cash and Due From: 10,144
Federal Funds and Repos: 0
Investments: 17,212
Total Loans: 51,716
Premises and Fixed Assets: 2,973
Other Real Estate: 48
Other Assets: 1,852
Total Assets: 83,945
Total Trust Assets: 0

Deposits: 70,678
Federal Funds and Borrowings: 3,785
Other Liabilities: 322
Subordinated Debt: 0
Total Liabilities: 74,785
Total Equity Capital and Reserves: 9,160
Total Liabilities and Capital: 83,945
Number of Shares Outstanding: 25,000

Directors: Eugene A. Harris, Gerald Jones, John J. Rownak, Jr., Wayne D. Stone, Jerry Sweetser, James A. White

Branches in Town: Two **Other Branches:** Rogers

McIlroy Bank & Trust Fayetteville, AR

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

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

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

Trust Department: Yes

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

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

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

Cash and Due From: 9,073
Federal Funds and Repos: 14,750
Investments: 48,816
Total Loans: 208,461
Premises and Fixed Assets: 4,848
Other Real Estate: 175
Other Assets: 4,061
Total Assets: 290,184
Total Trust Assets: 0

Deposits: 243,492
Federal Funds and Borrowings: 23,019
Other Liabilities: 1,672
Subordinated Debt: 0
Total Liabilities: 268,183
Total Equity Capital and Reserves: 22,001
Total Liabilities and Capital: 290,184
Number of Shares Outstanding: 350,692

Directors: Larry Bittle, Frank Broyles, Carl Collier, James C. Glenn, Millard Goff, Ann Henry, James D. Mashburn, Paul Pinneo, Charles F. Scharlau, James H. Stewart, Fred S. Vorsanger, Jim 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

611 West Fourth Street
71742-0272

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

Trust Department: Yes

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

Chm: Allen Bedell
Pres/CEO: Scott Fife
EVP/Cash/TO: Sheila H. Smith
VP: David Ramer

AVP: Misty Freeman
AVP: Jimmy Stell
AVP: Mike Trammel
AVP: Dusty Rhodes

Cash and Due From: 2,019
Federal Funds and Repos: 1,500
Investments: 15,645
Total Loans: 25,479
Premises and Fixed Assets: 1,899
Other Real Estate: 167
Other Assets: 1,677
Total Assets: 48,386
Total Trust Assets: 736

Deposits: 43,273
Federal Funds and Borrowings: 0
Other Liabilities: 525
Subordinated Debt: 0
Total Liabilities: 43,798
Total Equity Capital and Reserves: . . . 4,588
Total Liabilities and Capital: 48,386
Number of Shares Outstanding: 8,000

Directors: Allen Bedell, Jack Brent, Bill Clark, E. L. Cullum, Jr., Scott Fife, Carolyn Jenkins, Gerald Nutt, Sheila H. Smith, 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: 2,391
Federal Funds and Repos: 0
Investments: 15,654
Total Loans: 25,917
Premises and Fixed Assets: 1,665
Other Real Estate: 0
Other Assets: 781
Total Assets: 46,408
Total Trust Assets: 262

Deposits: 41,575
Federal Funds and Borrowings: 212
Other Liabilities: 254
Subordinated Debt: 0
Total Liabilities: 42,041
Total Equity Capital and Reserves: . . . 4,367
Total Liabilities and Capital: 46,408
Number of Shares Outstanding: 8,000

Directors: D. J. Barnes, Joe D. Barnes, E. C. Benton, Jr., Suzette Crutchfield, J. W. Hearnberger, James V. Hulse, Jr., Curtis Hutchins, Melvin Jackson, Roy McClain, Thomas E. Sparks, Charles B. Trussell, L. Weems Trussell

Branches in Town: Two **Other Branches:** Rison

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

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

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

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

Trust Department: Yes

Bank Holding Company
None

Chm/CEO/Pres: Frankie L. Pratt
EVP: J. C. Campbell
VP: David Hardke
VP: Frank Wright

VP: Dee Thomason
Cash: Donna Garner
TO: Diane Cook

Cash and Due From: 2,739
Federal Funds and Repos: 12,550
Investments: 17,346
Total Loans: 26,364
Premises and Fixed Assets: 1,336
Other Real Estate: 59
Other Assets: 777
Total Assets: 61,171
Total Trust Assets: 72

Deposits: 52,953
Federal Funds and Borrowings: 0
Other Liabilities: 482
Subordinated Debt: 0
Total Liabilities: 53,435
Total Equity Capital and Reserves: . . . 7,736
Total Liabilities and Capital: 61,171
Number of Shares Outstanding: . . . 24,000

Directors: J. C. Campbell, 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

320 Main
P.O. Box 357
72055-0357

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

Trust Department: Yes

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

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

VP: Lloyd Wallace
Cash: Alice Perritt

Cash and Due From: 394
Federal Funds and Repos: 1,555
Investments: 3,173
Total Loans: 15,505
Premises and Fixed Assets: 173
Other Real Estate: 106
Other Assets: 461
Total Assets: 21,367
Total Trust Assets: 428

Deposits: 19,016
Federal Funds and Borrowings: 0
Other Liabilities: 135
Subordinated Debt: 0
Total Liabilities: 19,151
Total Equity Capital and Reserves: . . . 2,216
Total Liabilities and Capital: 21,367
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

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

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

Trust Department: No

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm: Irvin C. Bainum
CEO/Pres: Harold A. Smith

Cash: Patricia Owens

Cash and Due From:	3,439	Deposits:	48,848
Federal Funds and Repos:	2,150	Federal Funds and Borrowings:	345
Investments:	10,689	Other Liabilities:	130
Total Loans:	36,648	Subordinated Debt:	0
Premises and Fixed Assets:	1,267	Total Liabilities:	49,323
Other Real Estate:	7		
Other Assets:	488	Total Equity Capital and Reserves:	5,365
Total Assets:	54,688	Total Liabilities and Capital:	54,688
Total Trust Assets:	0	Number of Shares Outstanding:	44,000

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

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

Bank of Gravett Gravette, AR

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

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

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

Trust Department: No

Bank Holding Company
None

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

VP: Jim Allen Edmondson
AVP/Cash: Larry Wilmoth
AVP: Rick Pollreis

Cash and Due From:	1,469	Deposits:	84,526
Federal Funds and Repos:	5,565	Federal Funds and Borrowings:	0
Investments:	35,122	Other Liabilities:	663
Total Loans:	53,802	Subordinated Debt:	0
Premises and Fixed Assets:	991	Total Liabilities:	85,189
Other Real Estate:	0		
Other Assets:	1,569	Total Equity Capital and Reserves:	13,329
Total Assets:	98,518	Total Liabilities and Capital:	98,518
Total Trust Assets:	0	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

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

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

Trust Department: Yes

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson
Pres/Cash/TO: Edward Wilkinson

VP: Tresa Lowe
VP: Danny McCarroll

Cash and Due From:	2,881	Deposits:	88,095
Federal Funds and Repos:	2,550	Federal Funds and Borrowings:	1,693
Investments:	35,863	Other Liabilities:	734
Total Loans:	62,887	Subordinated Debt:	0
Premises and Fixed Assets:	3,058	Total Liabilities:	90,522
Other Real Estate:	53	Total Equity Capital and Reserves:	18,239
Other Assets:	1,469	Total Liabilities and Capital:	108,761
Total Assets:	108,761	Number of Shares Outstanding:	7,500
Total Trust Assets:	936		

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

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

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

Trust Department: No

Bank Holding Company
None

Chm: Charles L. Cabe, Jr.
CEO/Pres: Fred Reed
VP/Cash: Linda Bittle

VP: Carroll Coston
VP: Janet Purifoy
AVP: Kaye Stiffler

Cash and Due From:	1,337	Deposits:	25,077
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	10,908	Other Liabilities:	86
Total Loans:	14,545	Subordinated Debt:	0
Premises and Fixed Assets:	800	Total Liabilities:	25,163
Other Real Estate:	177	Total Equity Capital and Reserves:	2,927
Other Assets:	323	Total Liabilities and Capital:	28,090
Total Assets:	28,090	Number of Shares Outstanding:	38,389
Total Trust Assets:	0		

Directors: Charles L. Cabe, Jr., Carroll Coston, Marianne Cabe Long, Robert McDowell, Fred E. Reed, Don Smithpeters

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

**Farmers Bank
Hamburg, AR**

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

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

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

Trust Department: No

Bank Holding Company
None

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

VP: Virginia Bowman
Cash: JoAnn Roberts

Cash and Due From:	3,428	Deposits:	33,265
Federal Funds and Repos:	30	Federal Funds and Borrowings:	0
Investments:	16,380	Other Liabilities:	297
Total Loans:	15,969	Subordinated Debt:	0
Premises and Fixed Assets:	850	Total Liabilities:	33,562
Other Real Estate:	0	Total Equity Capital and Reserves:	3,666
Other Assets:	571	Total Liabilities and Capital:	37,228
Total Assets:	37,228	Number of Shares Outstanding:	22,260
Total Trust Assets:	0		

Directors: P. E. Barnes, Phil Barnes, Joe Foote, Nancy Foote, William E. Johnson, Jack Shell, John W. 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

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

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

Trust Department: No

Bank Holding Company
None

Chm/CEO: Searcy W. Harrell, Jr.
Pres: B. Dickson Neal
VP: Len Harrell
VP: Mary Johnstou

VP: Shirley Jones
VP: Hazel B. Smith
Cash: Wanda Welch

Cash and Due From:	1,514	Deposits:	31,333
Federal Funds and Repos:	0	Federal Funds and Borrowings:	5,199
Investments:	17,047	Other Liabilities:	151
Total Loans:	22,963	Subordinated Debt:	0
Premises and Fixed Assets:	143	Total Liabilities:	36,683
Other Real Estate:	9	Total Equity Capital and Reserves:	5,322
Other Assets:	329	Total Liabilities and Capital:	42,005
Total Assets:	42,005	Number of Shares Outstanding:	4,000
Total Trust Assets:	0		

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

The Bank of Harrisburg Harrisburg, AR

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

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

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

Trust Department: No

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

Chm: Jim Tom Butler
Pres: James Williams

VP/Cash: Donald Britnell

Cash and Due From: 1,166	Deposits: 35,189
Federal Funds and Repos: 0	Federal Funds and Borrowings: 450
Investments: 14,448	Other Liabilities: 357
Total Loans: 24,158	Subordinated Debt: 0
Premises and Fixed Assets: 191	Total Liabilities: 35,996
Other Real Estate: 91	
Other Assets: 974	Total Equity Capital and Reserves: . . . 5,032
Total Assets: 41,028	Total Liabilities and Capital: 41,028
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: 391-8200
FAX: 741-8103
Population: 9,979

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

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

Trust Department: Yes

Bank Holding Company
First Commercial Corporation, Little Rock, AR

Chm/Pres/CEO: Jimmy R. Boze

Cash: Debbie Murphy

Cash and Due From: 6,240	Deposits: 100,863
Federal Funds and Repos: 0	Federal Funds and Borrowings: 6,988
Investments: 24,016	Other Liabilities: 888
Total Loans: 84,403	Subordinated Debt: 0
Premises and Fixed Assets: 1,804	Total Liabilities: 108,739
Other Real Estate: 151	
Other Assets: 2,048	Total Equity Capital and Reserves: . . . 9,923
Total Assets: 118,662	Total Liabilities and Capital: 118,662
Total Trust Assets: 0	Number of Shares Outstanding: 10,000

Directors: Dr. Bill Baker, Jimmy R. Boze, Jane E. Christenson, Gary R. Dobson, Lynn Dorrrough, 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

Front & Chester Streets
P.O. Box 783
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:	968	Deposits:	17,180
Federal Funds and Repos:	0	Federal Funds and Borrowings:	35
Investments:	9,748	Other Liabilities:	115
Total Loans:	8,032	Subordinated Debt:	0
Premises and Fixed Assets:	172	Total Liabilities:	17,330
Other Real Estate:	0		
Other Assets:	362	Total Equity Capital and Reserves:	1,952
Total Assets:	19,282	Total Liabilities and Capital:	19,282
Total Trust Assets:	0	Number of Shares Outstanding:	19,935

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

806 W. Main
P.O. Box 1560
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: R. Dale Miller
EVP/Cash: Peggy Smith

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

Cash and Due From:	2,978	Deposits:	104,460
Federal Funds and Repos:	500	Federal Funds and Borrowings:	15
Investments:	61,347	Other Liabilities:	554
Total Loans:	50,049	Subordinated Debt:	0
Premises and Fixed Assets:	837	Total Liabilities:	105,029
Other Real Estate:	122		
Other Assets:	1,605	Total Equity Capital and Reserves:	12,409
Total Assets:	117,438	Total Liabilities and Capital:	117,438
Total Trust Assets:	0	Number of Shares Outstanding:	1,200

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

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

Greers Ferry Lake State Bank Heber Springs, AR

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

1230 Highway 25B No.
P. O. Box 970
72543-3018

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

Trust Department: No

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

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

VP: Carla Stiger
Cash: Patricia Davis

Cash and Due From: 1,085	Deposits: 31,585
Federal Funds and Repos: 650	Federal Funds and Borrowings: 0
Investments: 20,224	Other Liabilities: 196
Total Loans: 11,563	Subordinated Debt: 0
Premises and Fixed Assets: 937	Total Liabilities: 31,781
Other Real Estate: 0	
Other Assets: 610	Total Equity Capital and Reserves: . . . 3,288
Total Assets: 35,069	Total Liabilities and Capital: 35,069
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

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

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

Trust Department: Yes

Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Harry L. Hastings, Jr.
CEO/Pres: Bill G. Lynch
SVP: Jack Barber

COO/Cash: Janice Parrott
VP: Cathy Cox

Cash and Due From: 2,651	Deposits: 52,571
Federal Funds and Repos: 2,750	Federal Funds and Borrowings: 0
Investments: 16,397	Other Liabilities: 331
Total Loans: 33,964	Subordinated Debt: 0
Premises and Fixed Assets: 1,146	Total Liabilities: 52,902
Other Real Estate: 229	
Other Assets: 671	Total Equity Capital and Reserves: . . . 4,906
Total Assets: 57,808	Total Liabilities and Capital: 57,808
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

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

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

Trust Department: No

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

Chm: Herd E. Stone, Jr.
CEO/Pres: William R. Reynolds

SVP/Cash: Jean M. Kirkpatrick

Cash and Due From:	1,180	Deposits:	21,674
Federal Funds and Repos:	400	Federal Funds and Borrowings:	0
Investments:	8,342	Other Liabilities:	175
Total Loans:	14,835	Subordinated Debt:	0
Premises and Fixed Assets:	106	Total Liabilities:	21,849
Other Real Estate:	2	Total Equity Capital and Reserves:	3,512
Other Assets:	496	Total Liabilities and Capital:	25,361
Total Assets:	25,361	Number of Shares Outstanding:	2,400
Total Trust Assets:	0		

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

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

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

Trust Department: No

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

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

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

Cash and Due From:	7,455	Deposits:	32,484
Federal Funds and Repos:	1,955	Federal Funds and Borrowings:	0
Investments:	5,774	Other Liabilities:	175
Total Loans:	20,848	Subordinated Debt:	0
Premises and Fixed Assets:	291	Total Liabilities:	32,659
Other Real Estate:	17	Total Equity Capital and Reserves:	4,091
Other Assets:	410	Total Liabilities and Capital:	36,750
Total Assets:	36,750	Number of Shares Outstanding:	2,000
Total Trust Assets:	0		

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: 624-4619
Population: 37,734

835 Central Avenue
P.O. Box 5640
71902-5640

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

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
First Commercial Corporation, Little Rock, AR

Chm/CEO/Pres: W. Darrell Meyer
EVP: Ralph E. White

SVP/Cash: Debert Graves

Cash and Due From: 17,344
Federal Funds and Repos: 7,400
Investments: 73,709
Total Loans: 286,370
Premises and Fixed Assets: 8,001
Other Real Estate: 192
Other Assets: 6,754
Total Assets: 399,770
Total Trust Assets: 0

Deposits: 358,423
Federal Funds and Borrowings: 0
Other Liabilities: 4,552
Subordinated Debt: 0
Total Liabilities: 362,975
Total Equity Capital and Reserves: . . . 36,795
Total Liabilities and Capital: 399,770
Number of Shares Outstanding: 10,000

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, Gary Thorson, Ralph E. White

Branches in Town: Six **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
Horizon Bancorp, Inc., Arkadelphia, AR

Chm: Paul L. Offutt
CEO/Pres: R. Allan Kimball

Cash: Mike Ferguson
TO: Les Warren

Cash and Due From: 8,272
Federal Funds and Repos: 15
Investments: 58,582
Total Loans: 81,364
Premises and Fixed Assets: 2,266
Other Real Estate: 4
Other Assets: 2,451
Total Assets: 152,954
Total Trust Assets: 3,506

Deposits: 136,899
Federal Funds and Borrowings: 2,267
Other Liabilities: 683
Subordinated Debt: 0
Total Liabilities: 139,849
Total Equity Capital and Reserves: . . . 13,105
Total Liabilities and Capital: 152,954
Number of Shares Outstanding: 1,200

Directors: Latt Bachelor, R. Allan Kimball, 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

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

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

Trust Department: Yes

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

Chm: Sam Mathias
CEO/Pres: Tom Mathias

VP: Bessie Mathias
Cash: Paul Mathias

Cash and Due From: 430	Deposits: 20,062
Federal Funds and Repos: 575	Federal Funds and Borrowings: 0
Investments: 8,933	Other Liabilities: 107
Total Loans: 11,202	Subordinated Debt: 0
Premises and Fixed Assets: 241	Total Liabilities: 20,169
Other Real Estate: 0	
Other Assets: 325	Total Equity Capital and Reserves: . . . 1,537
Total Assets: 21,706	Total Liabilities and Capital: 21,706
Total Trust Assets: 0	Number of Shares Outstanding: 10,000

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

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

Peoples Bank Imboden, AR

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

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

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

Trust Department: No

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

Chm: Charles F. Luter
CEO/Pres: Preston L. Clark

Cash: Sandra McCormic

Cash and Due From: 1,620	Deposits: 30,667
Federal Funds and Repos: 1,015	Federal Funds and Borrowings: 0
Investments: 5,583	Other Liabilities: 213
Total Loans: 24,804	Subordinated Debt: 0
Premises and Fixed Assets: 711	Total Liabilities: 30,880
Other Real Estate: 60	
Other Assets: 440	Total Equity Capital and Reserves: . . . 3,353
Total Assets: 34,233	Total Liabilities and Capital: 34,233
Total Trust Assets: 0	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

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

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

Trust Department: Yes

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

Chm: Kenneth Pat Wilson
CEO/Pres: Larry T. Wilson
EVP: Ken Southern

Cash: Mary Verser
TO: John McNea

Cash and Due From: 8,588	Deposits: 129,267
Federal Funds and Repos: 0	Federal Funds and Borrowings: 300
Investments: 63,079	Other Liabilities: 1,006
Total Loans: 70,036	Subordinated Debt: 0
Premises and Fixed Assets: 6,091	Total Liabilities: 130,573
Other Real Estate: 0	
Other Assets: 1,747	Total Equity Capital and Reserves: . . 18,968
Total Assets: 149,541	Total Liabilities and Capital: 149,541
Total Trust Assets: 53,347	Number of Shares Outstanding: . . . 200,000

Directors: Harry Dougherty, Bart Gray, Jr., Alton Higginbotham, Melda Rice, Kathy Roberts, Kenneth Pat Wilson, Larry T. Wilson, Mike Wilson, Dr. T. H. Wortham

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

Bank of the Ozarks, nwa Jasper, AR

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

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

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

Trust Department: No

Bank Holding Company
Newco Corporation, Little Rock, AR

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

SVP/Cash: George Landrum
VP: Inas Moseley

Cash and Due From: 1,821	Deposits: 50,385
Federal Funds and Repos: 300	Federal Funds and Borrowings: 0
Investments: 7,694	Other Liabilities: 397
Total Loans: 43,251	Subordinated Debt: 0
Premises and Fixed Assets: 1,301	Total Liabilities: 50,782
Other Real Estate: 10	
Other Assets: 911	Total Equity Capital and Reserves: . . 4,506
Total Assets: 55,288	Total Liabilities and Capital: 55,288
Total Trust Assets: 0	Number of Shares Outstanding: 2,340

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

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

The Arkansas Bank Jonesboro, AR

Telephone: 932-2131
FAX: 931-2175
Population: 46,535

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

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

Trust Department: Yes

Bank Holding Company
None

Chm: Steve Cox
CEO: G. L. Lieblong
Pres: Larry Worsham

EVP: Gary Childers
Cash: Carol D. Wright
TO: Barry LaFarlette

Cash and Due From:	3,770	Deposits:	100,717
Federal Funds and Repos:	700	Federal Funds and Borrowings:	0
Investments:	51,770	Other Liabilities:	555
Total Loans:	49,155	Subordinated Debt:	0
Premises and Fixed Assets:	3,463	Total Liabilities:	101,272
Other Real Estate:	15		
Other Assets:	3,039	Total Equity Capital and Reserves:	10,640
Total Assets:	111,912	Total Liabilities and Capital:	111,912
Total Trust Assets:	855	Number of Shares Outstanding:	140,000

Directors: Gary Childers, Steve Cox, Virginia Cox, Dalton A. Farmer, Jim Grisham, Jim Hinkle, G. L. Lieblong, Sloan Rainwater, Dr. Weldon Rainwater, William I. Rainwater, Jr., William I. Rainwater, Sr., Rick Rorex, J.A. Tomlinson, Gerald Watkins, Larry Worsham

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

Citizens Bank of Jonesboro Jonesboro, AR

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

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

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

Trust Department: Yes

Bank Holding Company
Citizens Bancshares Corporation, Little Rock, AR

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

SVP: Terri Brown
VP: Bessie Hodges
TO: David Daniel

Cash and Due From:	15,561	Deposits:	201,247
Federal Funds and Repos:	3,800	Federal Funds and Borrowings:	4,133
Investments:	105,838	Other Liabilities:	1,027
Total Loans:	97,004	Subordinated Debt:	0
Premises and Fixed Assets:	4,093	Total Liabilities:	206,407
Other Real Estate:	0		
Other Assets:	3,199	Total Equity Capital and Reserves:	23,088
Total Assets:	229,495	Total Liabilities and Capital:	229,495
Total Trust Assets:	77,279	Number of Shares Outstanding:	217,000

Directors: John C. Deacon, Larry Duke, Charlotte Eddington, W. M. Freeze, Jr., Dr. Ray Hall, Jr., Herbert H. McAdams, II, Sheila McAdams, Minor M. Markle, Oscar J. Melton, Oscar Melton, Jr., Anthony Rampley, W. R. Roberts, 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

2400 East Highland Drive
P.O. Box 7500
72403

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
SVP: Louis Inres

CFO: Lloyd McCracken, Jr.
SVP/TO: Aubrey Avants
Cash/AVP: Jill Lawson

Cash and Due From: 8,690	Deposits: 232,154
Federal Funds and Repos: 0	Federal Funds and Borrowings: 8,422
Investments: 43,737	Other Liabilities: 2,473
Total Loans: 198,725	Subordinated Debt: 0
Premises and Fixed Assets: 8,861	Total Liabilities: 243,049
Other Real Estate: 0	
Other Assets: 3,246	Total Equity Capital and Reserves: 20,210
Total Assets: 263,259	Total Liabilities and Capital: 263,259
Total Trust Assets: 35,291	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. Hummelstein, Phil Jones, Phyllis Lamberth, Lloyd McCracken, Jr., Gene Vance, William C. Young, Jr.

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

Simmons First Bank of Jonesboro Jonesboro, AR

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

1720 S. Caraway Road
P. O. Box 1720
72403-1720

Charter Number: 734
Date: Dec. 22, 1976
County: Craighead

Trust Department: Yes

Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

Chm: Donald W. Stone
CEO/Pres: Ronald B. Jackson

EVP/Cash: Barry K. Ledbetter

Cash and Due From: 3,852	Deposits: 79,199
Federal Funds and Repos: 2,550	Federal Funds and Borrowings: 0
Investments: 20,187	Other Liabilities: 609
Total Loans: 58,246	Subordinated Debt: 0
Premises and Fixed Assets: 863	Total Liabilities: 79,808
Other Real Estate: 41	
Other Assets: 1,256	Total Equity Capital and Reserves: 7,187
Total Assets: 86,995	Total Liabilities and Capital: 86,995
Total Trust Assets: 0	Number of Shares Outstanding: 175,000

Directors: Dennis Abell, Ava Duke, Ronald B. Jackson, J. Thomas May, Scott Mixon, David Pyle, Jim Scurlock, Berl A. Smith, Donald W. Stone, Gene Thomason, J. C. Vaughn, Jr., Don Vollman, Mark Wimpy

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

Union Planters Bank of Northeast Arkansas Jonesboro, AR

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

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

Charter Number: 648
Date: Jan. 7, 1932
County: Craighead

Trust Department: Yes

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

Chm/CEO: Marlin D. Jackson
Pres/COO: John C. Freeman
EVP: Joe Turney

VP/Cash: Steve Purtee
TO: Craig Boone

Cash and Due From: 17,232	Deposits: 366,397
Federal Funds and Repos: 0	Federal Funds and Borrowings: 12,922
Investments: 74,496	Other Liabilities: 3,997
Total Loans: 310,621	Subordinated Debt: 0
Premises and Fixed Assets: 8,697	Total Liabilities: 383,316
Other Real Estate: 76	
Other Assets: 14,391	Total Equity Capital and Reserves: 42,197
Total Assets: 425,513	Total Liabilities and Capital: 425,513
Total Trust Assets: 59,162	Number of Shares Outstanding: 100,000

Directors: Marystel Appleton, Roy Cooper, Danny Ford, John C. Freeman, Lynn Greene, Shirley Haigwood, Philip Hout, Marlin D. Jackson, Kevin King, J. C. Mahon, Eugene Smith, M. G. (Mabe) Spurlock, Douglas Wood, Herbert D. Ziegenhorn

Branches in Town: Five **Other Branches:** Bono, Brookland, Cherokee Village, Fisher, Hardy, Mammoth Spring, Newport (2), Rector, Sidney, Tuckerman, Weiner (2)

First Bank of South Arkansas Junction City, AR

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

115 North Main
P.O. Box 900
71749-0900

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

Trust Department: No

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

Chm: Daniel C. Horton
CEO/Pres: John F. Marsh

Cash: Barbara Daniels

Cash and Due From: 2,212	Deposits: 38,688
Federal Funds and Repos: 2,120	Federal Funds and Borrowings: 1,895
Investments: 8,792	Other Liabilities: 186
Total Loans: 30,242	Subordinated Debt: 0
Premises and Fixed Assets: 1,364	Total Liabilities: 40,769
Other Real Estate: 15	
Other Assets: 547	Total Equity Capital and Reserves: 4,523
Total Assets: 45,292	Total Liabilities and Capital: 45,292
Total Trust Assets: 0	Number of Shares Outstanding: 30,000

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

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

Pine State Bank Kingsland, AR

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

First Street
P. O. Box 85
71652-0085

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

Trust Department: No

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

Chm/CEO/Pres: M. Don Smith
EVP: Elaine Hopson

Cash: Diane Grice

Cash and Due From: 479
Federal Funds and Repos: 0
Investments: 2,583
Total Loans: 6,753
Premises and Fixed Assets: 334
Other Real Estate: 0
Other Assets: 151
Total Assets: 10,300
Total Trust Assets: 0

Deposits: 9,339
Federal Funds and Borrowings: 0
Other Liabilities: 91
Subordinated Debt: 0
Total Liabilities: 9,430
Total Equity Capital and Reserves: 870
Total Liabilities and Capital: 10,300
Number of Shares Outstanding: 3,060

Directors: Elaine Hopson, James Searcy, M. Don Smith, John Trucks

Branches in Town: None **Other Branches:** New Edinburg, Rison

Madison Bank and Trust Kingston, AR

Telephone: 665-2825
FAX: 665-2175
Population: 206

101 Public Square
P. O. Box 39
72742-0039

Charter Number: 338
Date: April 7, 1911
County: Madison

Trust Department: Yes

Bank Holding Company
Madison Corporation, Little Rock, AR

Chm/CEO: Roland Willshire
Pres: Gary Bunch
VP/Sec: Blenda Howard

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

Cash and Due From: 1,379
Federal Funds and Repos: 200
Investments: 4,027
Total Loans: 14,593
Premises and Fixed Assets: 468
Other Real Estate: 26
Other Assets: 325
Total Assets: 21,018
Total Trust Assets: 1,374

Deposits: 19,396
Federal Funds and Borrowings: 0
Other Liabilities: 140
Subordinated Debt: 0
Total Liabilities: 19,536
Total Equity Capital and Reserves: 1,482
Total Liabilities and Capital: 21,018
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

201 Main Street
P. O. Box 727
71653-0727

Charter Number: 675
Date: Oct. 14, 1937
County: Chicot

Trust Department: No

Bank Holding Company
Southeast Arkansas Bank Corporation, Lake Village, AR

Chm: Charles H. Weissinger, Jr.
CEO/Pres: Terence J. Alpe
VChm: Ned Mazzanti

SVP/Sec: Kenneth D. Vandervort
Cash: Jakie J. Gibson

Cash and Due From:	2,454	Deposits:	42,792
Federal Funds and Repos:	100	Federal Funds and Borrowings:	294
Investments:	20,120	Other Liabilities:	344
Total Loans:	24,890	Subordinated Debt:	0
Premises and Fixed Assets:	1,676	Total Liabilities:	43,430
Other Real Estate:	0		
Other Assets:	829	Total Equity Capital and Reserves:	6,639
Total Assets:	50,069	Total Liabilities and Capital:	50,069
Total Trust Assets:	0	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, Jr., David F. Gillison, Sr., 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

417 Main Street
P. O. Box 271
71653-0271

Charter Number: 716
Date: June 12, 1962
County: Chicot

Trust Department: Yes

Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

Chm/CEO: Ben V. Floriani
Pres: Freddie G. Black

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

Cash and Due From:	2,373	Deposits:	29,382
Federal Funds and Repos:	2,000	Federal Funds and Borrowings:	0
Investments:	12,375	Other Liabilities:	268
Total Loans:	15,972	Subordinated Debt:	0
Premises and Fixed Assets:	137	Total Liabilities:	29,650
Other Real Estate:	1		
Other Assets:	657	Total Equity Capital and Reserves:	3,865
Total Assets:	33,515	Total Liabilities and Capital:	33,515
Total Trust Assets:	0	Number of Shares Outstanding:	12,500

Directors: 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

Main Street
P. O. Box 110
72941-0110

Charter Number: 308
Date: May 5, 1910
County: Sebastian

Member of Federal Reserve System

Trust Department: Yes

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

Chm: Ronald H. Udouj
CEO/Pres: James H. Shields, III
SVP: Gary W. Carmack

SVP: Paulette Chronister
Cash: Alicia D. Dooly
TO: Daniel P. Meyers

Cash and Due From: 2,783
Federal Funds and Repos: 7,825
Investments: 12,907
Total Loans: 52,213
Premises and Fixed Assets: 2,761
Other Real Estate: 384
Other Assets: 3,093
Total Assets: 81,966
Total Trust Assets: 0

Deposits: 72,445
Federal Funds and Borrowings: 0
Other Liabilities: 490
Subordinated Debt: 0
Total Liabilities: 72,935

Total Equity Capital and Reserves: . . . 9,031
Total Liabilities and Capital: 81,966
Number of Shares Outstanding: . . . 20,849

Directors: Leo Anhalt, Gene E. Bruick, Rayburn L. Green, James H. Shields, III, Ronald H. Udouj, Henry Withers

Branches in Town: None **Other Branches:** Barling, Charleston, Van Buren (2)

Buffalo Island Bank Leachville, AR

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

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

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

Trust Department: No

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

Chm/CEO: Larry Grisham
COO: Steve May
VP: Diane Davis

VP: Nathan Sanders
VP: John Field
Cash: Karen Crites

Cash and Due From: 1,378
Federal Funds and Repos: 550
Investments: 8,124
Total Loans: 23,905
Premises and Fixed Assets: 481
Other Real Estate: 0
Other Assets: 576
Total Assets: 35,014
Total Trust Assets: 0

Deposits: 30,424
Federal Funds and Borrowings: 640
Other Liabilities: 390
Subordinated Debt: 0
Total Liabilities: 31,454

Total Equity Capital and Reserves: . . . 3,560
Total Liabilities and Capital: 35,014
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

202 Greenwood
P. O. Box 340
72354-0340

Charter Number: 498
Date: Nov. 21, 1919
County: Poinsett

Trust Department: Yes

Bank Holding Company
None

CEO/Pres: Grady Watkins, Jr.
SVP/Cash: Blanche Nash
VP: Billy Lee Powell

VP: Ara Sharp
VP: Lois Criddle
TO: Henry Watkins

Cash and Due From: 1,046
Federal Funds and Repos: 1,705
Investments: 15,099
Total Loans: 12,985
Premises and Fixed Assets: 234
Other Real Estate: 0
Other Assets: 572
Total Assets: 31,641
Total Trust Assets: 1,048

Deposits: 22,565
Federal Funds and Borrowings: 2,697
Other Liabilities: 222
Subordinated Debt: 0
Total Liabilities: 25,484
Total Equity Capital and Reserves: 6,157
Total Liabilities and Capital: 31,641
Number of Shares Outstanding: 10,000

Directors: Julianne P. Ingram, W. K. Ingram, Jr., Junaway Payne, Ben Perry, Danna 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

305 Spruce
P. O. Box 1100
71845-1100

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

Member of Federal Reserve System

Trust Department: No

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

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

VP/Cash: Venora Hooper

Cash and Due From: 1,325
Federal Funds and Repos: 1,820
Investments: 10,742
Total Loans: 13,761
Premises and Fixed Assets: 337
Other Real Estate: 0
Other Assets: 297
Total Assets: 28,282
Total Trust Assets: 0

Deposits: 24,946
Federal Funds and Borrowings: 0
Other Liabilities: 192
Subordinated Debt: 0
Total Liabilities: 25,138
Total Equity Capital and Reserves: 3,144
Total Liabilities and Capital: 28,282
Number of Shares Outstanding: 4,000

Directors: Phil Alford, Jr., Charles Black, Richard B. Burton, 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

West Side Square
P. O. Box 98
72744-0098

Charter Number: 119
Date: March 19, 1903
County: Washington

Trust Department: No

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

Chm/CEO/Pres: Loyd R. Swope
EVP: Kenneth D. Cox
SVP: Larry Karnes

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

Cash and Due From: 2,291	Deposits: 52,414
Federal Funds and Repos: 2,475	Federal Funds and Borrowings: 592
Investments: 11,397	Other Liabilities: 305
Total Loans: 40,587	Subordinated Debt: 0
Premises and Fixed Assets: 972	Total Liabilities: 53,311
Other Real Estate: 60	
Other Assets: 1,046	Total Equity Capital and Reserves: 5,517
Total Assets: 58,828	Total Liabilities and Capital: 58,828
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

SVP/Cash: John E. Lock, Sr.

Cash and Due From: 1,421	Deposits: 18,279
Federal Funds and Repos: 6,345	Federal Funds and Borrowings: 12,150
Investments: 25,284	Other Liabilities: 147
Total Loans: 360	Subordinated Debt: 0
Premises and Fixed Assets: 86	Total Liabilities: 30,576
Other Real Estate: 0	
Other Assets: 329	Total Equity Capital and Reserves: 3,249
Total Assets: 33,825	Total Liabilities and Capital: 33,825
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

16th & Main Streets
P. O. Box 1583
72203-1583

Charter Number: 753
Date: Nov. 30, 1990
County: Pulaski

Trust Department: Yes

Bank Holding Company
P & W Bancshares, Inc., Little Rock, AR

Chm: Robert M. Wilson, Sr.
CEO/Pres: Joseph B. Ford
SVP/Cash: Bonnie Crocheron

SVP: Roger Steging
SVP: Harold Hampton

Cash and Due From: 5,258	Deposits: 48,775
Federal Funds and Repos: 0	Federal Funds and Borrowings: 4,182
Investments: 15,509	Other Liabilities: 370
Total Loans: 35,852	Subordinated Debt: 0
Premises and Fixed Assets: 1,358	Total Liabilities: 53,327
Other Real Estate: 14	
Other Assets: 720	Total Equity Capital and Reserves: . . . 5,384
Total Assets: 58,711	Total Liabilities and Capital: 58,711
Total Trust Assets: 0	Number of Shares Outstanding: 20,000

Directors: Joseph B. Ford, Bryan Pitts, George Pitts, Jr., Charles Wilson, 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

320 Capitol at Spring Streets
P. O. Box 1951
72201-1951

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: Robert Althoff
SVP: Mark Holsapple

VP/Cash/Cont: Carol Carson
VP: Dabbs Cavin

Cash and Due From: 3,469	Deposits: 84,994
Federal Funds and Repos: 5,120	Federal Funds and Borrowings: 0
Investments: 19,182	Other Liabilities: 813
Total Loans: 63,211	Subordinated Debt: 0
Premises and Fixed Assets: 1,425	Total Liabilities: 85,807
Other Real Estate: 54	
Other Assets: 1,490	Total Equity Capital and Reserves: . . . 8,144
Total Assets: 93,951	Total Liabilities and Capital: 93,951
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

Directors: Robert Althoff, Edward L. Cullum, Jr., Ted Davis, Veo Easley, Frank D. Hickingbotham, Todd Hickingbotham, David J. Jones, Robert P. Taylor

Branches in Town: One **Other Branches:** Hensley, Maumelle, Sheridan

Eagle Bank & Trust Company Little Rock, AR

Telephone: 223-2000
FAX: 666-3420
Population: 175,795

650 S. Shackelford, Suite 150
One Financial Centre
72211

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/TO: Randy K. Herlocker
SVP: George Poe

VP/Cash: Paul Castleberry
Treas/Sec: Catherine H. Owen
Oper: Laura Bogoslavsky

Cash and Due From:	2,086	Deposits:	32,147
Federal Funds and Repos:	1,370	Federal Funds and Borrowings:	0
Investments:	9,751	Other Liabilities:	215
Total Loans:	21,215	Subordinated Debt:	0
Premises and Fixed Assets:	955	Total Liabilities:	32,362
Other Real Estate:	0	Total Equity Capital and Reserves:	3,497
Other Assets:	482	Total Liabilities and Capital:	35,859
Total Assets:	35,859	Number of Shares Outstanding:	8,000
Total Trust Assets:	0		

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

5800 R Street
P. O. Box 7299
72217-7299

Charter Number: 710
Date: Aug. 29, 1955
County: Pulaski

Trust Department: Yes

Bank Holding Company
Pulaski Investment Corporation, Little Rock, AR

Chm: James C. East
CEO/Pres: Robert C. Magee
SVP/Cash: Janet Moore
SVP: Judy Beaumont

SVP: Jerry Duncan
SVP: Jim Linskey
TO: Beverly Sawyer

Cash and Due From:	12,439	Deposits:	136,001
Federal Funds and Repos:	0	Federal Funds and Borrowings:	26,772
Investments:	19,477	Other Liabilities:	2,818
Total Loans:	127,412	Subordinated Debt:	0
Premises and Fixed Assets:	11,326	Total Liabilities:	165,591
Other Real Estate:	1,109	Total Equity Capital and Reserves:	12,608
Other Assets:	6,436	Total Liabilities and Capital:	178,199
Total Assets:	178,199	Number of Shares Outstanding:	1,850
Total Trust Assets:	85,026		

Directors: J. Hunter East, James C. 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

Main & Redbud
P. O. Box 118
71846-0118

Charter Number: 746
Date: May 31, 1985
County: Sevier

Trust Department: No

Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

Chm: Warren A. Jennings, Sr.

CEO/Pres/Cash: Philip Worthen

Cash and Due From:	769	Deposits:	16,356
Federal Funds and Repos:	1,230	Federal Funds and Borrowings:	0
Investments:	7,648	Other Liabilities:	52
Total Loans:	9,114	Subordinated Debt:	0
Premises and Fixed Assets:	131	Total Liabilities:	16,408
Other Real Estate:	0	Total Equity Capital and Reserves:	2,768
Other Assets:	284	Total Liabilities and Capital:	19,176
Total Assets:	19,176	Number of Shares Outstanding:	2,500
Total Trust Assets:	0		

Directors: Ray Hambrick, May M. Jennings, 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

101 S. Center Street
P. O. Box 320
72086-0320

Charter Number: 670
Date: March 9, 1935
County: Lonoke

Trust Department: No

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

Chm: Neil Bennett, Sr.
CEO/Pres: David R. Estes
VChm: Wayne Bennett, Sr.

EVP: Tracy M. French
Cash: Beverly Clement

Cash and Due From:	6,976	Deposits:	58,973
Federal Funds and Repos:	0	Federal Funds and Borrowings:	771
Investments:	32,896	Other Liabilities:	236
Total Loans:	25,122	Subordinated Debt:	0
Premises and Fixed Assets:	2,399	Total Liabilities:	59,980
Other Real Estate:	0	Total Equity Capital and Reserves:	8,250
Other Assets:	837	Total Liabilities and Capital:	68,230
Total Assets:	68,230	Number of Shares Outstanding:	16,000
Total Trust Assets:	0		

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

200 East Main Street
P. O. Box 250
71753-0250

Charter Number: 217
Date: Sep. 26, 1906
County: Columbia

Trust Department: Yes

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

Chm/CEO: Bob L. Burns
Pres/COO: Mack L. Taylor
SVP/Cash: Earl Booth
SVP/TO: Bruce D. Maloch

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

Cash and Due From: 4,375
Federal Funds and Repos: 2,864
Investments: 105,222
Total Loans: 105,554
Premises and Fixed Assets: 4,358
Other Real Estate: 192
Other Assets: 4,700
Total Assets: 227,265
Total Trust Assets: 35,613

Deposits: 200,992
Federal Funds and Borrowings: 5,090
Other Liabilities: 1,377
Subordinated Debt: 0
Total Liabilities: 207,459
Total Equity Capital and Reserves: . . 19,806
Total Liabilities and Capital: 227,265
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

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

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

Trust Department: Yes

Bank Holding Company
Horizon Bancorp, Inc., Arkadelphia, AR

Chm: Paul L. Offutt
CEO/Pres: James Ferguson

SVP/Cash: Beth Roseberry

Cash and Due From: 6,535
Federal Funds and Repos: 855
Investments: 49,409
Total Loans: 75,126
Premises and Fixed Assets: 2,087
Other Real Estate: 919
Other Assets: 2,483
Total Assets: 137,414
Total Trust Assets: 0

Deposits: 117,730
Federal Funds and Borrowings: 4,372
Other Liabilities: 469
Subordinated Debt: 0
Total Liabilities: 122,571
Total Equity Capital and Reserves: . . 14,843
Total Liabilities and Capital: 137,414
Number of Shares Outstanding: . . 12,000

Directors: Fred Bruce, Guy Collins, James Ferguson, X. L. Jones, Joe C. Keith, Frank Mayton, Paul L. Offutt, 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

226 S. Olive Street
P. O. Box 400
72104-0400

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

Trust Department: No

Bank Holding Company
None

Chm: W. Henry McClure
CEO/Pres: Donald A. Walsh

EVP/Cash: Layne Sparks
VP: Frank R. McClure

Cash and Due From:	68	Deposits:	25,336
Federal Funds and Repos:	2,400	Federal Funds and Borrowings:	0
Investments:	16,999	Other Liabilities:	95
Total Loans:	8,304	Subordinated Debt:	0
Premises and Fixed Assets:	36	Total Liabilities:	25,431
Other Real Estate:	43		
Other Assets:	267	Total Equity Capital and Reserves:	2,686
Total Assets:	28,117	Total Liabilities and Capital:	28,117
Total Trust Assets:	0	Number of Shares Outstanding:	13,109

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

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

The Merchants and Planters Bank Manila, AR

Telephone: 561-4427
FAX: 561-3384
Population: 2,690

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

Charter Number: 698
Date: March 16, 1948
County: Mississippi

Trust Department: No

Bank Holding Company
None

Chm: Peggy F. Cheadle
CEO/EVP: Max H. Schrader
Pres: Betty F. Schrader

VP: Danny Robbins
Cash: Norma Jackson

Cash and Due From:	1,203	Deposits:	14,850
Federal Funds and Repos:	1,000	Federal Funds and Borrowings:	0
Investments:	4,052	Other Liabilities:	115
Total Loans:	10,873	Subordinated Debt:	0
Premises and Fixed Assets:	134	Total Liabilities:	14,965
Other Real Estate:	10		
Other Assets:	204	Total Equity Capital and Reserves:	2,511
Total Assets:	17,476	Total Liabilities and Capital:	17,476
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

101 S. Sebascott
P. O. Box 387
72944-0387

Charter Number: 678
Date: Feb. 16, 1939
County: Sebastian

Trust Department: No

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

Chm: J. Michael Shaw
CEO/Pres: Joseph A. Terry

VP/Cash: Margo Jones

Cash and Due From: 1,345
Federal Funds and Repos: 700
Investments: 7,831
Total Loans: 16,130
Premises and Fixed Assets: 238
Other Real Estate: 4
Other Assets: 909
Total Assets: 27,157
Total Trust Assets: 0

Deposits: 24,260
Federal Funds and Borrowings: 0
Other Liabilities: 160
Subordinated Debt: 0
Total Liabilities: 24,420
Total Equity Capital and Reserves: . . . 2,737
Total Liabilities and Capital: 27,157
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

115 Block Street
P. O. Box 300
72364-0300

Charter Number: 677
Date: March 15, 1938
County: Crittenden

Trust Department: No

Bank Holding Company
First Citizens Bancshares Company, Marion, AR

Chm/CEO/Pres: Forrest N. Jenkins

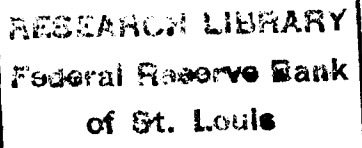
Cash: Gloria G. Spenser

Cash and Due From: 3,103
Federal Funds and Repos: 0
Investments: 16,046
Total Loans: 28,208
Premises and Fixed Assets: 1,317
Other Real Estate: 0
Other Assets: 638
Total Assets: 49,312
Total Trust Assets: 0

Deposits: 41,026
Federal Funds and Borrowings: 4,150
Other Liabilities: 172
Subordinated Debt: 0
Total Liabilities: 45,348
Total Equity Capital and Reserves: . . . 3,964
Total Liabilities and Capital: 49,312
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

210 Frisco Street
P. O. Box 160
72365-0160

Charter Number: 651
Date: March 3, 1932
County: Poinsett

Trust Department: Yes

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

Chm: E. Ritter Arnold
CEO/Pres: John A. Brunner, Jr.
EVP: Phillip Marshall

VP/Cash: Martha Williams,

Cash and Due From: 1,200	Deposits: 28,261
Federal Funds and Repos: 0	Federal Funds and Borrowings: 960
Investments: 13,544	Other Liabilities: 236
Total Loans: 17,367	Subordinated Debt: 0
Premises and Fixed Assets: 362	Total Liabilities: 29,457
Other Real Estate: 0	
Other Assets: 355	Total Equity Capital and Reserves: . . . 3,371
Total Assets: 32,828	Total Liabilities and Capital: 32,828
Total Trust Assets: 0	Number of Shares Outstanding: 2,384

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

N.E. Corner of the Square
P. O. Box 250
72650-0250

Charter Number: 679
Date: Feb. 26, 1940
County: Searcy

Trust Department: No

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

CEO/Pres: Danny Gene Horton
VP/Cash: Brenda Harness

AVP: Debbie Watts

Cash and Due From: 1,643	Deposits: 30,113
Federal Funds and Repos: 3,900	Federal Funds and Borrowings: 0
Investments: 11,435	Other Liabilities: 113
Total Loans: 15,442	Subordinated Debt: 0
Premises and Fixed Assets: 218	Total Liabilities: 30,226
Other Real Estate: 0	
Other Assets: 1,475	Total Equity Capital and Reserves: . . . 3,887
Total Assets: 34,113	Total Liabilities and Capital: 34,113
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

Directors: Virgil Blair, George E. Daniel, Bob Derickson, Danny Gene Horton, Ancil Mays

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

**Bank of McCrory
McCrory, AR**

Telephone: 731-2521
FAX: 731-2859
Population: 2,000

124 Edmonds Avenue
P. O. Box 370
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:	2,436	Deposits:	51,427
Federal Funds and Repos:	4,100	Federal Funds and Borrowings:	1,014
Investments:	33,461	Other Liabilities:	786
Total Loans:	21,129	Subordinated Debt:	0
Premises and Fixed Assets:	111	Total Liabilities:	53,227
Other Real Estate:	7		
Other Assets:	1,023	Total Equity Capital and Reserves:	9,040
Total Assets:	62,267	Total Liabilities and Capital:	62,267
Total Trust Assets:	74	Number of Shares Outstanding:	20,000

Directors: Ian 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

301 N. Second Street
P. O. Box 787
71654-0787

Charter Number: 661
Date: Dec. 5, 1933
County: Desha

Trust Department: Yes

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

Chm: Sam Bowman
CEO/Pres: William W. Bowman
VChm: John H. Potter, Jr.
EVP/TO: James M. Smith

VP: Phillip Privett
Cash: Stephen Wilson
AVP: Michael Efird

Cash and Due From:	3,153	Deposits:	66,849
Federal Funds and Repos:	3,350	Federal Funds and Borrowings:	0
Investments:	32,399	Other Liabilities:	668
Total Loans:	40,942	Subordinated Debt:	0
Premises and Fixed Assets:	355	Total Liabilities:	67,517
Other Real Estate:	611		
Other Assets:	1,231	Total Equity Capital and Reserves:	14,524
Total Assets:	82,041	Total Liabilities and Capital:	82,041
Total Trust Assets:	26,960	Number of Shares Outstanding:	142,472

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

601 Main Street
P. O. Box 70
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 and Due From:	2,033	Deposits:	62,141
Federal Funds and Repos:	575	Federal Funds and Borrowings:	0
Investments:	31,865	Other Liabilities:	275
Total Loans:	32,211	Subordinated Debt:	0
Premises and Fixed Assets:	773	Total Liabilities:	62,416
Other Real Estate:	0	Total Equity Capital and Reserves:	6,224
Other Assets:	1,183	Total Liabilities and Capital:	68,640
Total Assets:	68,640	Number of Shares Outstanding:	80,000
Total Trust Assets:	0		

Directors: W. Wesley Arnold, Brenda K. Barnes, John E. Burns, Thomas C. Colegrove, Harlin Hames, Lloyd T. Jones, Sr., James E. Miller, Reed M. Perryman

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

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

Telephone: 394-2211
FAX: 394-3809
Population: 5,475

515 Janssen Avenue
P. O. Box 898
71953-0898

Charter Number: 667
Date: July 25, 1934
County: Polk

Trust Department: No

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

Chm: Edward W. Stevenson
CEO/Pres: Bill Philpot
SVP: Buddy J. Newbolt

VP/Cash: Ruby Lunsford
VP: Sarah Curry

Cash and Due From:	3,361	Deposits:	87,806
Federal Funds and Repos:	1,300	Federal Funds and Borrowings:	1,776
Investments:	29,497	Other Liabilities:	673
Total Loans:	64,325	Subordinated Debt:	0
Premises and Fixed Assets:	1,175	Total Liabilities:	90,255
Other Real Estate:	0	Total Equity Capital and Reserves:	10,925
Other Assets:	1,522	Total Liabilities and Capital:	101,180
Total Assets:	101,180	Number of Shares Outstanding:	12,000
Total Trust Assets:	0		

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

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

Charter Number: 673
Date: Dec. 29, 1936
County: Craighead

Trust Department: No

Bank Holding Company
MSB Shares, Inc., Monette, AR

Chm: Carolyn Frierson
CEO/Pres: Revis G. Stewart
EVP: Terry Frierson

SVP: Shirley Bronaugh
VP: Bill Clark
Cash: Dick Pace

Cash and Due From:	3,843	Deposits:	86,635
Federal Funds and Repos:	5,175	Federal Funds and Borrowings:	28
Investments:	20,948	Other Liabilities:	1,100
Total Loans:	61,258	Subordinated Debt:	0
Premises and Fixed Assets:	2,512	Total Liabilities:	87,763
Other Real Estate:	268	Total Equity Capital and Reserves:	7,560
Other Assets:	1,319	Total Liabilities and Capital:	95,323
Total Assets:	95,323	Number of Shares Outstanding:	4,000
Total Trust Assets:	0		

Directors: Hugh Atwood, Shirley Bronaugh, George Delaney, Carolyn Frierson, Terry Frierson, Ruth Latta, Robert Schuchardt, 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

212 W. Gaines Street
P. O. Box 150
71655-0150

Charter Number: 396
Date: Nov. 29, 1912
County: Drew

Trust Department: Yes

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

Chm: Virginia M. Ryburn
CEO/Pres: Reginald Glover
EVP/Cash: George T. Harris
SVP/TO: Rusty Smith

VP: Gene Gates
VP: Del Gates
TO: Dorothy Sharp

Cash and Due From:	9,143	Deposits:	74,662
Federal Funds and Repos:	800	Federal Funds and Borrowings:	0
Investments:	18,265	Other Liabilities:	687
Total Loans:	52,572	Subordinated Debt:	0
Premises and Fixed Assets:	1,167	Total Liabilities:	75,349
Other Real Estate:	57	Total Equity Capital and Reserves:	8,027
Other Assets:	1,372	Total Liabilities and Capital:	83,376
Total Assets:	83,376	Number of Shares Outstanding:	8,000
Total Trust Assets:	3,243		

Directors: Joe Brannen, James Burks, C. C. Gibson, III, Reginald Glover, R. D. Jones, Jr., Wayne Owens, Bennie Ryburn, Jr., Virginia M. Ryburn, Kim Ward

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

Union Bank And Trust Company Monticello, AR

Telephone: 460-6400
FAX: 460-6464
Population: 8,116

102 W. McCloy
P. O. Box 270
71655-0270

Charter Number: 448
Date: Sep. 15, 1915
County: Drew

Trust Department: Yes

Bank Holding Company
First Union Financial Corporation, Monticello, AR

Chm: Zach McClendon, Jr.
CEO/Pres: James P. Jett
EVP/Cash/TO: Beverly Hudson

VP: Reathel Harris
VP: Joe Fakouri

Cash and Due From: 3,762	Deposits: 90,186
Federal Funds and Repos: 9,840	Federal Funds and Borrowings: 913
Investments: 29,970	Other Liabilities: 1,043
Total Loans: 55,206	Subordinated Debt: 0
Premises and Fixed Assets: 1,533	Total Liabilities: 92,142
Other Real Estate: 29	
Other Assets: 1,483	Total Equity Capital and Reserves: . . . 9,681
Total Assets: 101,823	Total Liabilities and Capital: 101,823
Total Trust Assets: 5,524	Number of Shares Outstanding: . . . 80,000

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

George Street
P. O. Box 435
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

Cash: Hettie Abernathy

Cash and Due From: 2,204	Deposits: 48,425
Federal Funds and Repos: 1,790	Federal Funds and Borrowings: 4,645
Investments: 14,993	Other Liabilities: 188
Total Loans: 41,498	Subordinated Debt: 0
Premises and Fixed Assets: 379	Total Liabilities: 53,258
Other Real Estate: 168	
Other Assets: 851	Total Equity Capital and Reserves: . . . 8,625
Total Assets: 61,883	Total Liabilities and Capital: 61,883
Total Trust Assets 0	Number of Shares Outstanding 4,000

Directors: A. L. Banta, Bill Barnes, Joe Brakefield, Jr., Harold Campbell, Bob Gore, Daniel C. Horton, Denver Jones, Bill Lawrence, Bobby Lybrand, Ode Maddox, G. R. Mosley, 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

Ninth & Baker Streets
P.O. Drawer B
72653-0458

Charter Number: 147
Date: Aug. 10, 1906
County: Baxter

Trust Department: Yes

Bank Holding Company
Baxter County Bancshares, Inc., Mountain Home, AR

Chm: Reynie Rutledge
CEO/Pres: Larry G. Nelson

Cash: Reba Bigham
TO: Paul E. Johnson

Cash and Due From: 6,000
Federal Funds and Repos: 0
Investments: 85,498
Total Loans: 93,402
Premises and Fixed Assets: 2,466
Other Real Estate: 8
Other Assets: 2,227
Total Assets: 189,601
Total Trust Assets: 23,776

Deposits: 171,444
Federal Funds and Borrowings: 500
Other Liabilities: 1,493
Subordinated Debt: 0
Total Liabilities: 173,437
Total Equity Capital and Reserves: . . 16,164
Total Liabilities and Capital: 189,601
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, 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

121 East Main Street
P.O. Box 1228
72560-1228

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

Trust Department: No

Bank Holding Company
Mountain View Bancshares, Inc., Mountain View, AR

Chm: Glen Hinkle
Pres: James G. Hinkle
EVP: Weldon Duncan

VP/Cash: Ron Sims
VP: Leo Sutterfield

Cash and Due From: 3,177
Federal Funds and Repos: 5,200
Investments: 24,368
Total Loans: 50,757
Premises and Fixed Assets: 695
Other Real Estate: 155
Other Assets: 1,598
Total Assets: 85,950
Total Trust Assets: 0

Deposits: 72,295
Federal Funds and Borrowings: 0
Other Liabilities: 265
Subordinated Debt: 0
Total Liabilities: 72,560
Total Equity Capital and Reserves: . . 13,390
Total Liabilities and Capital: 85,950
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

311 Main Street
P.O. Drawer A
72947-0480

Charter Number: 81
Date: Jan. 15, 1902
County: Crawford

Trust Department: No

Bank Holding Company
Acme Holding Company, Inc., Mulberry, AR

Chm: Lex Golden
CEO/Pres: Betty Feller

VP/Cash: Dianna J. Millsap

Cash and Due From:	1,051	Deposits:	23,099
Federal Funds and Repos:	1,255	Federal Funds and Borrowings:	0
Investments:	4,152	Other Liabilities:	128
Total Loans:	17,746	Subordinated Debt:	0
Premises and Fixed Assets:	379	Total Liabilities:	23,227
Other Real Estate:	434		
Other Assets:	719	Total Equity Capital and Reserves:	2,509
Total Assets:	25,736	Total Liabilities and Capital:	25,736
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Robert R. Baker, Betty Feller, Lex Golden, L. Jan Nordin

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

**Pike County Bank
Murfreesboro, AR**

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

319 East Main
P. O. Box 279
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

Cash: Brenda Roberts

Cash and Due From:	3,279	Deposits:	70,645
Federal Funds and Repos:	300	Federal Funds and Borrowings:	0
Investments:	21,853	Other Liabilities:	391
Total Loans:	48,767	Subordinated Debt:	0
Premises and Fixed Assets:	1,659	Total Liabilities:	71,036
Other Real Estate:	470		
Other Assets:	1,639	Total Equity Capital and Reserves:	6,931
Total Assets:	77,967	Total Liabilities and Capital:	77,967
Total Trust Assets:	0	Number of Shares Outstanding:	17,200

Directors: Irvin C. Bainum, Mark Bainum, Tim Bainum, Robert Evans, Cooper Kizzia, John A. Ross, Bill Spigner, George Steel, Sr., Raymond Walls

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

Merchants & Planters Bank Newport, AR

Telephone: 523-3601
FAX: 523-3473
Population: 7,459

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

Charter Number: 694
Date: March 20, 1946
County: Jackson

Trust Department: Yes

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

Chm/CEO/Pres/TO: Jim S. Gowen, Sr.
EVP: Terry Dillion

VP/Cash: Patricia Davis
VP: Carla Stiger

Cash and Due From: 3,817
Federal Funds and Repos: 1,385
Investments: 29,391
Total Loans: 34,432
Premises and Fixed Assets: 1,183
Other Real Estate: 60
Other Assets: 1,280
Total Assets: 71,548
Total Trust Assets: 4,248

Deposits: 63,422
Federal Funds and Borrowings: 0
Other Liabilities: 331
Subordinated Debt: 0
Total Liabilities: 63,753
Total Equity Capital and Reserves: . . . 7,795
Total Liabilities and Capital: 71,548
Number of Shares Outstanding: 9,000

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

305 E. Broadway
P. O. Box 5821
72119-5821

Charter Number: 748
Date: May 4, 1989
County: Pulaski

Trust Department: Yes

Bank Holding Company
None

Chm/CEO: Eugene L. Maris
Pres: George G. Worthen

VP/Cash: Lee A. Swearingen

Cash and Due From: 2,284
Federal Funds and Repos: 1,070
Investments: 7,938
Total Loans: 31,030
Premises and Fixed Assets: 1,009
Other Real Estate: 198
Other Assets: 816
Total Assets: 44,345
Total Trust Assets: 0

Deposits: 39,556
Federal Funds and Borrowings: 0
Other Liabilities: 452
Subordinated Debt: 0
Total Liabilities: 40,008
Total Equity Capital and Reserves: . . . 4,337
Total Liabilities and Capital: 44,345
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

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

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

Trust Department: Yes

Bank Holding Company
Mercantile Bancorporation, Inc. of Arkansas, St. Louis, MO

Chm: Frank Lyon, Jr.
CEO/Pres: Larry Gilb
EVP/Cash: Margaret Eldridge

EVP: Robert Birch
TO: Ken Hammonds

Cash and Due From:	34,373	Deposits:	854,765
Federal Funds and Repos:	17,500	Federal Funds and Borrowings:	97,420
Investments:	424,093	Other Liabilities:	7,946
Total Loans:	526,718	Subordinated Debt:	0
Premises and Fixed Assets:	19,828	Total Liabilities:	960,131
Other Real Estate:	0		
Other Assets:	19,120	Total Equity Capital and Reserves:	81,501
Total Assets:	1,041,632	Total Liabilities and Capital:	1,041,632
Total Trust Assets:	181,613	Number of Shares Outstanding:	270,000

Directors: Dr. Joseph Bates, Martin Borchert, Bob Dixon, Larry Gilb, Frank Lyon, Jr., Mary T. Manning, Henry Mariani, Mike Means, Msgr. George W. Tribou, Larry Wallace

Branches in Town: Eight **Other Branches:** Conway, Jacksonville (2), Little Rock (8),
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

VP/Cash: Alice Griffin

Cash and Due From:	1,008	Deposits:	16,252
Federal Funds and Repos:	1,200	Federal Funds and Borrowings:	2,000
Investments:	12,063	Other Liabilities:	98
Total Loans:	6,795	Subordinated Debt:	0
Premises and Fixed Assets:	310	Total Liabilities:	18,350
Other Real Estate:	0		
Other Assets:	322	Total Equity Capital and Reserves:	3,348
Total Assets:	21,698	Total Liabilities and Capital:	21,698
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Harold Clemons, Sumner R. Cullom, Rogers Ford, 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

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

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

Trust Department: No

Bank Holding Company
None

Chm: Steve Cox
VChm: G. L. Lieblong

Pres: Danny Gipson
Cash: Nancy Hall

Cash and Due From:	1,553	Deposits:	39,113
Federal Funds and Repos:	1,250	Federal Funds and Borrowings:	0
Investments:	15,214	Other Liabilities:	247
Total Loans:	23,135	Subordinated Debt:	0
Premises and Fixed Assets:	1,414	Total Liabilities:	39,360
Other Real Estate:	0		
Other Assets:	578	Total Equity Capital and Reserves:	3,784
Total Assets:	43,144	Total Liabilities and Capital:	43,144
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

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

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

**Bank of the Ozarks, wca
Ozark, AR**

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

Commercial at Sixth
P. O. Box 196
72949-0196

Charter Number: 674
Date: June 9, 1937
County: Franklin

Trust Department: Yes

Bank Holding Company
Bankstock One, Inc., Little Rock, AR

Chm/CEO: George G. Gleason, II
Pres: Mark D. Ross
SVP/Cash: Harold D. Beck
SVP: R. Darrel Russell

SVP: Betty Thomason
SVP: Richard Savage
TO: Pamela J. Minshew

Cash and Due From:	3,531	Deposits:	117,585
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	30,779	Other Liabilities:	962
Total Loans:	89,940	Subordinated Debt:	0
Premises and Fixed Assets:	3,830	Total Liabilities:	118,547
Other Real Estate:	68		
Other Assets:	1,901	Total Equity Capital and Reserves:	11,502
Total Assets:	130,049	Total Liabilities and Capital:	130,049
Total Trust Assets:	9,453	Number of Shares Outstanding:	27,399

Directors: George G. Gleason, II, Linda D. Gleason, W. D. Gober, O. Porter Hillard, Frank M. Lawrence, Jr., Paul Moore, Mark D. Ross, R. Darrel Russell, Richard Savage, Kenneth Smith, Betty Thomason

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

**Peoples Bank
Paragould, AR**

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

300 W. Emerson
P. O. Box 490
72451

Charter Number: 762
Date: Sep. 13, 1991
County: Greene

Trust Department: Yes

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

Chm/CEO/Pres: Charles F. Luter
VP/Cash: Crete Rhodes

VP: Ross Whitney
VP: Renee Faughn

Cash and Due From:	1,367	Deposits:	34,214
Federal Funds and Repos:	0	Federal Funds and Borrowings:	65
Investments:	5,445	Other Liabilities:	271
Total Loans:	30,676	Subordinated Debt:	0
Premises and Fixed Assets:	801	Total Liabilities:	34,550
Other Real Estate:	566		
Other Assets:	535	Total Equity Capital and Reserves:	4,840
Total Assets:	39,390	Total Liabilities and Capital:	39,390
Total Trust Assets:	0	Number of Shares Outstanding:	17,811

Directors: Rex Bouldin, Preston L. Clark, 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

Court & Pruett
P. O. Box 670
72450-0670

Charter Number: 640
Date: Feb. 5, 1931
County: Greene

Trust Department: Yes

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

Chm: Donald I. Purcell
CEO/Pres: Steve Gramling

SVP/Cash: Sandra Wamock
TO: Belinda Dacus

Cash and Due From:	4,720	Deposits:	102,866
Federal Funds and Repos:	7,910	Federal Funds and Borrowings:	581
Investments:	21,559	Other Liabilities:	581
Total Loans:	73,007	Subordinated Debt:	0
Premises and Fixed Assets:	3,625	Total Liabilities:	104,028
Other Real Estate:	26		
Other Assets:	1,735	Total Equity Capital and Reserves:	8,554
Total Assets:	112,582	Total Liabilities and Capital:	112,582
Total Trust Assets:	7,464	Number of Shares Outstanding:	120,000

Directors: Herb Bland, Bill Fisher, Steve Gramling, Frank Guinn, Marlin D. Jackson, Roy D. Jackson, Jerry McIntosh, Richard Nutt, 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

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

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

Trust Department: No

Bank Holding Company
None

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

VP/Cash: Nita Williamson
VP: Margie Reginelli
AVP: Anita Bierbaum

Cash and Due From:	1,400	Deposits:	32,000
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,200
Investments:	10,519	Other Liabilities:	135
Total Loans:	23,486	Subordinated Debt:	0
Premises and Fixed Assets:	1,159	Total Liabilities:	34,335
Other Real Estate:	122	Total Equity Capital and Reserves:	2,982
Other Assets:	631	Total Liabilities and Capital:	37,317
Total Assets:	37,317	Number of Shares Outstanding:	16,000
Total Trust Assets:	0		

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

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

**First State Bank
Parkin, AR**

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

25 W. Parkin Avenue
P. O. Box 526
72373-0526

Charter Number: 568
Date: June 5, 1925
County: Cross

Trust Department: No

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

Chm: William N. Griffin
CEO/Pres: Frank G. Wallace
VP/Cash: Brenda F. Williams

AVP: Gayle Cameron
Aud: Joan S. McKnight

Cash and Due From:	1,125	Deposits:	18,078
Federal Funds and Repos:	1,423	Federal Funds and Borrowings:	0
Investments:	3,123	Other Liabilities:	296
Total Loans:	13,971	Subordinated Debt:	0
Premises and Fixed Assets:	96	Total Liabilities:	18,374
Other Real Estate:	25	Total Equity Capital and Reserves:	1,610
Other Assets:	221	Total Liabilities and Capital:	19,984
Total Assets:	19,984	Number of Shares Outstanding:	4,000
Total Trust Assets:	0		

Directors: Mark Baioni, Fred E. Brenner, Jr., John A. Brenner, John A. Brenner, Jr., Raymond S. Clift, Frankie C. Givens, 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

Highway 9 & 10 and 60 East
P. O. Box 189
72126-0189

Charter Number: 690
Date: Dec. 8, 1945
County: Perry

Trust Department: No

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

Chm: Robert M. Hill
CEO/Pres: Steve Lawrence
SVP: Joe Carter
VP/Cash: Buford Satterfield

VP: Naomi Chambliss
VP: Helen Brandon
VP: Donald Crain
VP: Charles Clements

Cash and Due From:	3,358	Deposits:	56,324
Federal Funds and Repos:	1,545	Federal Funds and Borrowings:	1,330
Investments:	11,789	Other Liabilities:	406
Total Loans:	43,852	Subordinated Debt:	0
Premises and Fixed Assets:	1,502	Total Liabilities:	58,060
Other Real Estate:	0	Total Equity Capital and Reserves:	4,783
Other Assets:	797	Total Liabilities and Capital:	62,843
Total Assets:	62,843	Number of Shares Outstanding:	16,000
Total Trust Assets:	0		

Directors: Billie Jo Branscum, Herby Branscum, Jr., Robert M. Hill, Shirley Hill, J. Baylor House, Steve Lawrence, Charles V. Roland, Sr.

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

**Piggott State Bank
Piggott, AR**

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

212 W. Cherry
P. O. Box 307
72454-0307

Charter Number: 613
Date: March 10, 1930
County: Clay

Trust Department: No

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

Chm/CEO/Pres: Paula O. Blackwell
VP/Cash: James C. Poole

VP: J. R. Blackburn

Cash and Due From:	2,149	Deposits:	35,883
Federal Funds and Repos:	600	Federal Funds and Borrowings:	5
Investments:	15,032	Other Liabilities:	184
Total Loans:	20,579	Subordinated Debt:	0
Premises and Fixed Assets:	544	Total Liabilities:	36,072
Other Real Estate:	44	Total Equity Capital and Reserves:	3,484
Other Assets:	608	Total Liabilities and Capital:	39,556
Total Assets:	39,556	Number of Shares Outstanding:	4,000
Total Trust Assets:	0		

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

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

**First State Bank
Plainview, AR**

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

Main & Broadway
 P. O. Box 277
 72857-0277

Charter Number: 663
 Date: Jan. 12, 1934
 County: Yell

Trust Department: No

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

Chm/CEO/Pres: John Clement
EVP: Ralph Wilson

VP/Cash: Theogene Wideman
VP: James Bata

Cash and Due From:	1,399	Deposits:	27,897
Federal Funds and Repos:	0	Federal Funds and Borrowings:	325
Investments:	4,902	Other Liabilities:	235
Total Loans:	23,400	Subordinated Debt:	0
Premises and Fixed Assets:	159	Total Liabilities:	28,457
Other Real Estate:	44	Total Equity Capital and Reserves:	3,335
Other Assets:	1,888	Total Liabilities and Capital:	31,792
Total Assets:	31,792	Number of Shares Outstanding:	20,000
Total Trust Assets:	0		

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

101 Broadway
 P. O. Box 467
 72455-0467

Charter Number: 145
 Date: Oct. 31, 1903
 County: Randolph

Trust Department: No

Bank Holding Company
 Pocahontas Bankstock, Inc., Pocahontas, AR

Chm/CEO/Pres: John R. Jackson, Jr.
EVP: Ronald E. Wurtz
VP/Cash: Max R. Long

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

Cash and Due From:	3,500	Deposits:	63,440
Federal Funds and Repos:	1,550	Federal Funds and Borrowings:	0
Investments:	29,174	Other Liabilities:	377
Total Loans:	35,895	Subordinated Debt:	0
Premises and Fixed Assets:	297	Total Liabilities:	63,817
Other Real Estate:	27	Total Equity Capital and Reserves:	7,629
Other Assets:	1,003	Total Liabilities and Capital:	71,446
Total Assets:	71,446	Number of Shares Outstanding:	5,000
Total Trust Assets:	0		

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

205 Rice Street
P. O. Box 587
72455-0587

Charter Number: 715
Date: June 12, 1962
County: Randolph

Trust Department: No

Bank Holding Company
Walden Holding Company, Pocahontas, AR

Chm: Frank E. Walden
CEO/Pres: Jeriel A. Summitt
VP: John Phillips, III

VP: Wayne Gearhart
VP: Rhonda Stone
Cash: Bea Matthews

Cash and Due From:	1,630	Deposits:	34,193
Federal Funds and Repos:	1,480	Federal Funds and Borrowings:	0
Investments:	10,615	Other Liabilities:	248
Total Loans:	22,393	Subordinated Debt:	0
Premises and Fixed Assets:	1,002	Total Liabilities:	34,441
Other Real Estate:	111	Total Equity Capital and Reserves:	3,317
Other Assets:	527	Total Liabilities and Capital:	37,758
Total Assets:	37,758	Number of Shares Outstanding:	10,000
Total Trust Assets:	0		

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

Main Street
P. O. Box 178
71663-0178

Charter Number: 251
Date: Jan. 22, 1908
County: Ashley

Trust Department: No

Bank Holding Company
Mainline Bankshares of Portland, Inc., Portland, AR

Chm: Hampton Pugh
CEO/Pres: Tipton Pugh

VP/Cash: Mary Dean Pugh

Cash and Due From:	649	Deposits:	7,073
Federal Funds and Repos:	500	Federal Funds and Borrowings:	0
Investments:	4,696	Other Liabilities:	29
Total Loans:	1,938	Subordinated Debt:	0
Premises and Fixed Assets:	13	Total Liabilities:	7,102
Other Real Estate:	0	Total Equity Capital and Reserves:	843
Other Assets:	149	Total Liabilities and Capital:	7,945
Total Assets:	7,945	Number of Shares Outstanding:	4,000
Total Trust Assets:	0		

Directors: Elizabeth Edwards, Hampton Pugh, Mary Dean Pugh, Tipton Pugh

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

Portland Bank Portland, AR

Telephone: 737-2226
FAX: 737-4263
Population: 560

Main Street
P. O. Box 68
71663-0068

Charter Number: 57
Date: April 23, 1900
County: Ashley

Trust Department: No

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

Chm: Robert D. Pugh
CEO/Pres: Jerry D. Sadler

VP/Cash: Leslie Borgognoni
VP: Millie Austin

Cash and Due From:	613	Deposits:	21,299
Federal Funds and Repos:	0	Federal Funds and Borrowings:	677
Investments:	3,023	Other Liabilities:	344
Total Loans:	19,400	Subordinated Debt:	0
Premises and Fixed Assets:	968	Total Liabilities:	22,320
Other Real Estate:	0	Total Equity Capital and Reserves:	1,920
Other Assets:	236	Total Liabilities and Capital:	24,240
Total Assets:	24,240	Number of Shares Outstanding:	20,000
Total Trust Assets:	0		

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

102 E. Buchanan
P. O. Box 207
72753-0207

Charter Number: 166
Date: Aug. 29, 1904
County: Washington

Trust Department: No

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

Chm: Jim C. Walton
CEO/Pres: Gregory D. Reed

EVP: Steven L. Purdy
Cash: Patricia A. Hand

Cash and Due From:	2,500	Deposits:	79,337
Federal Funds and Repos:	4,500	Federal Funds and Borrowings:	0
Investments:	26,714	Other Liabilities:	556
Total Loans:	50,209	Subordinated Debt:	0
Premises and Fixed Assets:	1,139	Total Liabilities:	79,893
Other Real Estate:	9	Total Equity Capital and Reserves:	6,456
Other Assets:	1,278	Total Liabilities and Capital:	86,349
Total Assets:	86,349	Number of Shares Outstanding:	12,000
Total Trust Assets:	0		

Directors: Doyle Baker, Billy J. Bartholomew, Michael Bartholomew, Michael H. Fidler, David M. Parks, Gregory D. Reed, James C. Rieff, Jim C. Walton

Branches in Town: One **Other Branches:** Farmington

**Bank of Prescott
Prescott, AR**

Telephone: 887-2688
FAX: 887-6822
Population: 3,800

E. Second at Main
Drawer 490
71857-0490

Charter Number: 162
Date: Aug. 10, 1904
County: Nevada

Trust Department: Yes

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

Chm: John Warren Brannan, Sr.
CEO/Pres: John Warren Brannan, Jr.
EVP: James E. Franks

SVP/Cash: James A. Pullen
VP: Jean K. Bolton-Jones
VP: B. A. DeLamar

Cash and Due From:	2,141	Deposits:	53,331
Federal Funds and Repos:	390	Federal Funds and Borrowings:	365
Investments:	29,106	Other Liabilities:	126
Total Loans:	25,314	Subordinated Debt:	0
Premises and Fixed Assets:	370	Total Liabilities:	53,822
Other Real Estate:	5	Total Equity Capital and Reserves:	4,697
Other Assets:	1,193	Total Liabilities and Capital:	58,519
Total Assets:	58,519	Number of Shares Outstanding:	24,000
Total Trust Assets:	0		

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

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

**Farmers and Merchants Bank
Reyno, AR**

Telephone: 892-4225
FAX: 892-9016
Population: 491

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

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

Trust Department: Yes

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

Chm: Alfred Kerley
CEO/Pres/TO: Roy D. Jackson
EVP/Cash: Dora Graham

VP: Bev Ducker
VP: Alice Hogard

Cash and Due From:	2,939	Deposits:	17,782
Federal Funds and Repos:	1,900	Federal Funds and Borrowings:	0
Investments:	2,711	Other Liabilities:	218
Total Loans:	10,885	Subordinated Debt:	0
Premises and Fixed Assets:	650	Total Liabilities:	18,000
Other Real Estate:	25	Total Equity Capital and Reserves:	1,359
Other Assets:	249	Total Liabilities and Capital:	19,359
Total Assets:	19,359	Number of Shares Outstanding:	49,584
Total Trust Assets:	99		

Directors: David W. Dudley, Frank Ellis, Steve Gramling, G. B. Hambrick, Marlin D. Jackson, Roy D. Jackson, Alfred Kerley, 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

200 Main Street
P. O. Box 345
71665-0345

Charter Number: 650
Date: March 7, 1932
County: Cleveland

Trust Department: No

Bank Holding Company
None

Chm: James L. Moore, Jr.
CEO/Pres: James R. Hopson
AVP/Cash: Judy Thompson

AVP: Cliff Hopson
AVP: Brian Moore

Cash and Due From:	2,023	Deposits:	15,433
Federal Funds and Repos:	250	Federal Funds and Borrowings:	0
Investments:	8,286	Other Liabilities:	102
Total Loans:	7,051	Subordinated Debt:	0
Premises and Fixed Assets:	173	Total Liabilities:	15,535
Other Real Estate:	2		
Other Assets:	858	Total Equity Capital and Reserves:	3,108
Total Assets:	18,643	Total Liabilities and Capital:	18,643
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

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

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

**Farmers and Merchants Bank
Rogers, AR**

Telephone: 636-4233
FAX: 631-6567
Population: 24,692

4th & Chestnut
P. O. Box 250
72757-0250

Charter Number: 712
Date: March 13, 1956
County: Benton

Trust Department: Yes

Bank Holding Company
First Commercial Corporation, Little Rock, AR

Chm: Dr. John R. Bland
CEO/Pres: Joe T. Seibold
EVP: Charles H. Brannan
SVP/Cash: Marla J. England

VP: Guy J. Cable
VP: Rick Litterall
VP: James M. Garrett
VP: Linda Pitts

Cash and Due From:	3,606	Deposits:	87,126
Federal Funds and Repos:	6,470	Federal Funds and Borrowings:	0
Investments:	20,451	Other Liabilities:	397
Total Loans:	62,445	Subordinated Debt:	0
Premises and Fixed Assets:	1,724	Total Liabilities:	87,523
Other Real Estate:	28		
Other Assets:	2,219	Total Equity Capital and Reserves:	9,420
Total Assets:	96,943	Total Liabilities and Capital:	96,943
Total Trust Assets:	0	Number of Shares Outstanding:	13,562

Directors: Dr. John R. Bland, Charles H. Brannan, John D. Clower, M.D., Randall E. Cole, M.D., Lynn C. Dorough, 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

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

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

Trust Department: Yes

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

Chm/CEO/Pres: John T. Hampton
SVP/Cash: Nathan Gairhan

VP: Jean Sterling
AVP: J. Lynne Coan

Cash and Due From: 760
Federal Funds and Repos: 0
Investments: 6,022
Total Loans: 17,133
Premises and Fixed Assets: 630
Other Real Estate: 89
Other Assets: 371
Total Assets: 25,005
Total Trust Assets: 0

Deposits: 22,480
Federal Funds and Borrowings: 345
Other Liabilities: 138
Subordinated Debt: 0
Total Liabilities: 22,963

Total Equity Capital and Reserves: . . . 2,042
Total Liabilities and Capital: 25,005
Number of Shares Outstanding: . . . 17,000

Directors: Dr. Paul Becton, Bob Crafton, Jeral L. Hampton, John T. Hampton, A. B. Littlefield, Jack McHaney, Jim Shearin, Howard Slinkard, Alan Sparks, Dale Webster

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

First Bank of Arkansas Russellville, AR

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

800 North Arkansas Avenue
P.O. Box 3010
72811

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
EVP: Denton Tumbleson

SVP: Harold Hayes
SVP: Mike Power
SVP: Dan Huckabay
Cash: Eunice LaMar

Cash and Due From: 7,789
Federal Funds and Repos: 875
Investments: 44,896
Total Loans: 157,146
Premises and Fixed Assets: 4,401
Other Real Estate: 0
Other Assets: 3,773
Total Assets: 218,880
Total Trust Assets: 0

Deposits: 191,197
Federal Funds and Borrowings: 8,553
Other Liabilities: 1,516
Subordinated Debt: 0
Total Liabilities: 201,266

Total Equity Capital and Reserves: . . . 17,614
Total Liabilities and Capital: 218,880
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:** Clarksville, Dover, Hector, London

Bank of Salem Salem, AR

Telephone: 895-2591
FAX: 895-3825
Population: 1,480

202 Church Street
P. O. Box 338
72576-0338

Charter Number: 266
Date: Dec. 9, 1908
County: Fulton

Trust Department: No

Bank Holding Company
Smith Associated Banking Corporation, Hot Springs, AR

Chm: Richard T. Smith
Pres: Mark Montgomery

SVP/COO/Cash: Frances Atkins

Cash and Due From: 2,550	Deposits: 50,529
Federal Funds and Repos: 1,285	Federal Funds and Borrowings: 259
Investments: 11,234	Other Liabilities: 221
Total Loans: 38,306	Subordinated Debt: 0
Premises and Fixed Assets: 1,473	Total Liabilities: 51,009
Other Real Estate: 301	
Other Assets: 1,228	Total Equity Capital and Reserves: 5,368
Total Assets: 56,377	Total Liabilities and Capital: 56,377
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: None **Other Branches:** Viola

Logan County Bank Scranton, AR

Telephone: 938-2511
FAX: 938-7084
Population: 218

600 Main Street
P. O. Box 85
72863-0085

Charter Number: 578
Date: April 7, 1926
County: Logan

Trust Department: No

Bank Holding Company
None

Chm/CEO/Pres: Joe Fritsche
VP: Jerry L. Davis

VP: Gary Fritsche
Cash: Don Fritsche

Cash and Due From: 1,515	Deposits: 31,390
Federal Funds and Repos: 0	Federal Funds and Borrowings: 245
Investments: 17,964	Other Liabilities: 161
Total Loans: 16,255	Subordinated Debt: 0
Premises and Fixed Assets: 716	Total Liabilities: 31,796
Other Real Estate: 5	
Other Assets: 605	Total Equity Capital and Reserves: 5,264
Total Assets: 37,060	Total Liabilities and Capital: 37,060
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 Bank of Arkansas Searcy, AR

Telephone: 268-7575
FAX: 268-1551
Population: 15,180

125 North Poplar
P. O. Box 1349
72145-1249

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
EVP: Brooks Davis

VP/Cash: Chris Rainbolt
VP: Gene V. Trammel

Cash and Due From: 1,733	Deposits: 41,730
Federal Funds and Repos: 700	Federal Funds and Borrowings: 2,000
Investments: 6,862	Other Liabilities: 552
Total Loans: 36,534	Subordinated Debt: 0
Premises and Fixed Assets: 1,692	Total Liabilities: 44,282
Other Real Estate: 62	
Other Assets: 1,694	Total Equity Capital and Reserves: . . . 4,995
Total Assets: 49,277	Total Liabilities and Capital: 49,277
Total Trust Assets: 0	Number of Shares Outstanding: . . . 10,000

Directors: Frank Carder, Richard Cargile, Jim Carr, Al Fowler, Jama Fowler, Mark Fowler, Wallace W. Fowler, Charles Green, Phil Jones, Dr. Gene Joseph, Lloyd McCracken, Jr., Roy Reaves, Lee Stephenson

Branches in Town: One **Other Branches:** Kensett

First Security Bank Searcy, AR

Telephone: 279-3400
FAX: 279-3455
Population: 15,180

314 N. Spring
P. O. Box 1009
72143-1009

Charter Number: 649
Date: Feb. 6, 1932
County: White

Trust Department: Yes

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm/CEO/Pres: Reynie Rutledge
EVP: B. Art Rand
EVP: James G. Wilson

Cash: Ellen Wilson
TO: Michael C. Hutsell

Cash and Due From: 10,113	Deposits: 243,490
Federal Funds and Repos: 2,000	Federal Funds and Borrowings: 571
Investments: 82,515	Other Liabilities: 1,585
Total Loans: 166,954	Subordinated Debt: 0
Premises and Fixed Assets: 4,400	Total Liabilities: 245,646
Other Real Estate: 0	
Other Assets: 4,063	Total Equity Capital and Reserves: . . . 24,399
Total Assets: 270,045	Total Liabilities and Capital: 270,045
Total Trust Assets: 31,678	Number of Shares Outstanding: . . . 24,000

Directors: Dr. 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. Yancey, Albert Yarnell

Branches in Town: Four **Other Branches:** Griffithville, Heber Springs, Judsonia, McRae, Pangburn

**Grant County Bank
Sheridan, AR**

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

101 N. Oak
P. O. Box 67
72150-0067

Charter Number: 136
Date: July 29, 1903
County: Grant

Trust Department: Yes

Bank Holding Company
Horizon Bancorp, Inc., Arkadelphia, AR

Chm: Ross M. Whipple
CEO/Pres: Donald J. Tackett
EVP: John D. Manatt

VP: Jerry H. Humphries
Cash: Jannette Jones

Cash and Due From:	1,822	Deposits:	50,099
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,465
Investments:	26,637	Other Liabilities:	736
Total Loans:	26,839	Subordinated Debt:	0
Premises and Fixed Assets:	1,018	Total Liabilities:	52,300
Other Real Estate:	0	Total Equity Capital and Reserves:	5,942
Other Assets:	1,926	Total Liabilities and Capital:	58,242
Total Assets:	58,242	Number of Shares Outstanding:	45,000
Total Trust Assets:	0		

Directors: W. W. Allen, Byron D. Brown Jr., Dannie L. Brown, James W. Lancaster, D. E. McCoy, Jr., John D. Manatt, Donald J. Tackett, Shirley L. Taylor, 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

318 E. Main Street
P. O. Box 400
72761-0400

Charter Number: 713
Date: Jan. 12, 1960
County: Benton

Trust Department: Yes

Bank Holding Company
None

CEO/Pres: Arthur Morris
VP: Ray Smith

VP: Tommy Free
Cash: Beverly Lescard

Cash and Due From:	3,232	Deposits:	101,277
Federal Funds and Repos:	7,400	Federal Funds and Borrowings:	218
Investments:	75,171	Other Liabilities:	450
Total Loans:	29,411	Subordinated Debt:	0
Premises and Fixed Assets:	1,281	Total Liabilities:	101,945
Other Real Estate:	58	Total Equity Capital and Reserves:	16,666
Other Assets:	2,058	Total Liabilities and Capital:	118,611
Total Assets:	118,611	Number of Shares Outstanding:	72,000
Total Trust Assets:	3,857		

Directors: Delbert Allen, Jr., Roderick Allen, Robert H. Brown, H. E. Harrison, Jr., Charles C. Jones, Arthur Morris, Mark Simmons, Duane Thomas

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

**Smackover State Bank
Smackover, AR**

Telephone: 725-3051
FAX: 725-3049
Population: 2,232

708 N. Broadway
P. O. Drawer 107
71762-0107

Charter Number: 600
Date: April 18, 1928
County: Union

Trust Department: Yes

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

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

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

Cash and Due From: 2,507
Federal Funds and Repos: 0
Investments: 37,258
Total Loans: 38,146
Premises and Fixed Assets: 630
Other Real Estate: 318
Other Assets: 1,350
Total Assets: 80,209
Total Trust Assets: 793

Deposits: 68,558
Federal Funds and Borrowings: 1,080
Other Liabilities: 555
Subordinated Debt: 0
Total Liabilities: 70,193
Total Equity Capital and Reserves: 10,016
Total Liabilities and Capital: 80,209
Number of Shares Outstanding: 100,000

Directors: Gary DeYampert, Max O. Taylor, J. Drew Tennyson, James M. Tennyson, John D. Trimble, V, Bob Willett, James B. Yeager

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

**Merchants & Planters Bank
Sparkman, AR**

Telephone: 678-2251
FAX: 678-2401
Population: 553

Commerce & Main Streets
P. O. Box 127
71763-0127

Charter Number: 457
Date: Sep. 19, 1916
County: Dallas

Trust Department: No

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

Chm/CEO/Pres: Tyrol Q. Carson
Cash: Doris Mann

AVP: Larry Gaston

Cash and Due From: 724
Federal Funds and Repos: 290
Investments: 3,241
Total Loans: 5,517
Premises and Fixed Assets: 89
Other Real Estate: 23
Other Assets: 158
Total Assets: 10,042
Total Trust Assets: 0

Deposits: 9,105
Federal Funds and Borrowings: 0
Other Liabilities: 64
Subordinated Debt: 0
Total Liabilities: 9,169
Total Equity Capital and Reserves: 873
Total Liabilities and Capital: 10,042
Number of Shares Outstanding: 3,000

Directors: Terry Q. Carson, Tyrol Q. Carson, G. W. DeLaughter, Charles T. Gaston, Ray White

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

Springdale Bank and Trust Springdale, AR

Telephone: 756-7000
FAX: 756-7077
Population: 33,000

415 W. Emma
P. O. Box 5000
72765-5000

Charter Number: 339
Date: May 6, 1911
County: Washington

Trust Department: Yes

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

Chm: Richard P. Calhoun
CEO/Pres: Buddy D. Philpot
SVP/Cash: Diana O'Brien
SVP: H. Dennis Smiley

SVP: Holly J. Fields
SVP: John George
TO: Tommy Karr

Cash and Due From: 4,442
Federal Funds and Repos: 9,325
Investments: 12,145
Total Loans: 79,871
Premises and Fixed Assets: 2,936
Other Real Estate: 0
Other Assets: 1,225
Total Assets: 109,944
Total Trust Assets: 0

Deposits: 95,768
Federal Funds and Borrowings: 5,220
Other Liabilities: 726
Subordinated Debt: 0
Total Liabilities: 101,714
Total Equity Capital and Reserves: 8,230
Total Liabilities and Capital: 109,944
Number of Shares Outstanding: 5,500

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

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

Bodcaw Bank Stamps, AR

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

401 Thomas Street
P. O. Box 8
71860-0008

Charter Number: 106
Date: Dec. 8, 1902
County: Lafayette

Trust Department: No

Bank Holding Company
None

Chm/CEO/Pres: James R. Nipper
VP: J. Paul Nipper

Cash: Bonnie Moreland
AVP: Lenora Downs

Cash and Due From: 1,234
Federal Funds and Repos: 135
Investments: 37,399
Total Loans: 9,756
Premises and Fixed Assets: 198
Other Real Estate: 0
Other Assets: 755
Total Assets: 49,477
Total Trust Assets: 0

Deposits: 40,862
Federal Funds and Borrowings: 475
Other Liabilities: 445
Subordinated Debt: 0
Total Liabilities: 41,782
Total Equity Capital and Reserves: 7,695
Total Liabilities and Capital: 49,477
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

200 Jefferson
P. O. Drawer 69
71667-0069

Charter Number: 567
Date: April 27, 1925
County: Lincoln

Trust Department: No

Bank Holding Company
Star City Bancshares, Inc., Star City, AR

Chm/CEO/Pres: Bennie F. Ryburn, Jr.
EVP/Cash: Anneta R. Moore

VP: R. Mark Owen
VP: Ray M. Ryburn

Cash and Due From: 3,851	Deposits: 49,697
Federal Funds and Repos: 0	Federal Funds and Borrowings: 0
Investments: 9,994	Other Liabilities: 233
Total Loans: 38,976	Subordinated Debt: 0
Premises and Fixed Assets: 1,420	Total Liabilities: 49,930
Other Real Estate: 0	
Other Assets: 826	Total Equity Capital and Reserves: . . . 5,137
Total Assets: 55,067	Total Liabilities and Capital: 55,067
Total Trust Assets: 0	Number of Shares Outstanding: . . . 15,000

Directors: Robert Floyd, Sr., Bill Frizzell, Keith Griffin, Lucille Ollar, Pat Riley, Jr., Bennie F. Ryburn, Jr., 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

105 Ruby Street
P. O. Box 7
71764-0007

Charter Number: 692
Date: Feb. 8, 1946
County: Ouachita

Trust Department: No

Bank Holding Company
Smith Associated Banking Corporation, Hot Springs, AR

Chm: Richard T. Smith
CEO/Pres: Guy R. Smith

EVP/COO: Carol Reaves
VP/Cash: Cheryl Brown

Cash and Due From: 1,194	Deposits: 19,826
Federal Funds and Repos: 1,225	Federal Funds and Borrowings: 152
Investments: 4,824	Other Liabilities: 113
Total Loans: 14,422	Subordinated Debt: 0
Premises and Fixed Assets: 147	Total Liabilities: 20,091
Other Real Estate: 255	
Other Assets: 297	Total Equity Capital and Reserves: . . . 2,273
Total Assets: 22,364	Total Liabilities and Capital: 22,364
Total Trust Assets: 0	Number of Shares Outstanding: . . . 11,000

Directors: Duncan Grayson, Carol Reaves, 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

Seventh & Main Streets
P. O. Box 947
72160-0947

Charter Number: 687
Date: Dec. 29, 1944
County: Arkansas

Trust Department: Yes

Bank Holding Company
The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

Chm: Roy O. McCollum, III
CEO/Pres: Don Pattillo

Cash: Carol Fowler
TO: Richard McMinn

Cash and Due From: 5,004
Federal Funds and Repos: 0
Investments: 62,695
Total Loans: 63,307
Premises and Fixed Assets: 1,783
Other Real Estate: 279
Other Assets: 2,570
Total Assets: 135,638
Total Trust Assets: 27,732

Deposits: 115,380
Federal Funds and Borrowings: 4,983
Other Liabilities: 628
Subordinated Debt: 0
Total Liabilities: 120,991
Total Equity Capital and Reserves: 14,647
Total Liabilities and Capital: 135,638
Number of Shares Outstanding: 91,486

Directors: Nicky Hargrove, Roy O. McCollum, III, Don Pattillo, Mickey Pierce, Robert Seidenstricker, Horace Sickel, Billy Simpson, Patricia M. Townsend, Ray Vester

Branches in Town: Three **Other Branches:** Des Arc

First Stuttgart Bank and Trust Company Stuttgart, AR

Telephone: 673-3545
FAX: 673-1977
Population: 11,000

412 South Main
P. O. Drawer 908
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/TO: Floyd Voumard

SVP: Lois Ann Jackson
SVP: Waylan Wiggins
VP/Cash: Robin L. Harris

Cash and Due From: 15,346
Federal Funds and Repos: 0
Investments: 51,017
Total Loans: 56,606
Premises and Fixed Assets: 1,453
Other Real Estate: 39
Other Assets: 2,987
Total Assets: 127,448
Total Trust Assets: 147,891

Deposits: 108,147
Federal Funds and Borrowings: 5,255
Other Liabilities: 837
Subordinated Debt: 0
Total Liabilities: 114,239
Total Equity Capital and Reserves: 13,209
Total Liabilities and Capital: 127,448
Number of Shares Outstanding: 110,000

Directors: L. Clyde Carter, Jack B. Coker, Harry C. Erwin, Tommy Hillman, Jerry J. Hoskyn, Harold Ives, Steven M. Keith, James V. Kelley, Robert M. Koch, Wanda H. Northcutt, John E. Stephens

Branches in Town: Three **Other Branches:** Humphrey

**Bank of Trumann
Trumann, AR**

Telephone: 483-6333
FAX: 483-7512
Population: 6,304

326 Hwy 463
P. O. Box 48
72472-0048

Charter Number: 354
Date: Oct. 2, 1911
County: Poinsett

Trust Department: No

Bank Holding Company
None

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

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

Cash and Due From:	1,446	Deposits:	47,601
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,964
Investments:	29,200	Other Liabilities:	464
Total Loans:	27,707	Subordinated Debt:	0
Premises and Fixed Assets:	120	Total Liabilities:	51,029
Other Real Estate:	0	Total Equity Capital and Reserves:	8,351
Other Assets:	907	Total Liabilities and Capital:	59,380
Total Assets:	59,380	Number of Shares Outstanding:	60,000
Total Trust Assets:	0		

Directors: Carroll D. Anderson, Alice Clogston, Wilburn J. Cole, Rick Gillette, Frank Lady, Eugene Pounds, Clyde Robertson, Jr., Natalie Stuckey

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

**First Bank of Arkansas
Trumann, AR**

Telephone: 483-6433
FAX: 483-7030
Population: 6,304

825 Hwy. 63
P. O. Box 431
72472-0431

Charter Number: 754
Date: Jan. 15, 1991
County: Poinsett

Member of Federal Reserve System

Trust Department: No

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

Chm: Wallace W. Fowler
CEO/Pres: James M. Yarbrough

EVP: Mark Fowler
SVP/Cash: Georgia Bailey

Cash and Due From:	1,668	Deposits:	52,598
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	13,985	Other Liabilities:	361
Total Loans:	40,893	Subordinated Debt:	0
Premises and Fixed Assets:	860	Total Liabilities:	52,959
Other Real Estate:	0	Total Equity Capital and Reserves:	5,577
Other Assets:	1,130	Total Liabilities and Capital:	58,536
Total Assets:	58,536	Number of Shares Outstanding:	10,000
Total Trust Assets:	0		

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

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

Charter Number: 164
Date: Nov. 8, 1902
County: Jackson

Trust Department: No

Bank Holding Company
Rainbow Investment Company, Inc., Tuckerman, AR

Chm/CEO/Pres: Lindley V. Smith, Jr.
EVP: Al Morris, Jr.

VP: William A. Sandlin, II
Cash: Belinda Huskey

Cash and Due From:	2,344	Deposits:	28,466
Federal Funds and Repos:	3,070	Federal Funds and Borrowings:	0
Investments:	11,360	Other Liabilities:	312
Total Loans:	16,405	Subordinated Debt:	0
Premises and Fixed Assets:	225	Total Liabilities:	28,778
Other Real Estate:	139	Total Equity Capital and Reserves:	5,227
Other Assets:	462	Total Liabilities and Capital:	34,005
Total Assets:	34,005	Number of Shares Outstanding:	4,000
Total Trust Assets:	0		

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

Main and Oak Streets
P. O. Box 800
72386-0395

Charter Number: 704
Date: Oct. 31, 1951
County: Poinsett

Trust Department: No

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

CEO/Pres: Harry J. Webb, Jr.

VP/Cash: Loretta Branch

Cash and Due From:	1,966	Deposits:	31,188
Federal Funds and Repos:	525	Federal Funds and Borrowings:	0
Investments:	5,835	Other Liabilities:	314
Total Loans:	25,884	Subordinated Debt:	0
Premises and Fixed Assets:	1,067	Total Liabilities:	31,502
Other Real Estate:	39	Total Equity Capital and Reserves:	4,288
Other Assets:	474	Total Liabilities and Capital:	35,790
Total Assets:	35,790	Number of Shares Outstanding:	2,000
Total Trust Assets:	0		

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

3110 Alma Hwy.
P.O. Box 469
72956-0469

Charter Number: 328
Date: Dec. 20, 1910
County: Crawford

Trust Department: Yes

Bank Holding Company
Vista Bancorporation, Van Buren, AR

Chm/CEO: James G. Williamson, Jr.
Pres: William W. Thomas

EVP/Cash/TO: Marion H. Riggs
SVP: Luther F. Gordy, III

Cash and Due From: 4,094	Deposits: 126,548
Federal Funds and Repos: 0	Federal Funds and Borrowings: 1,350
Investments: 44,380	Other Liabilities: 764
Total Loans: 88,739	Subordinated Debt: 0
Premises and Fixed Assets: 2,067	Total Liabilities: 128,662
Other Real Estate: 50	
Other Assets: 3,484	Total Equity Capital and Reserves: . . . 14,152
Total Assets: 142,814	Total Liabilities and Capital: 142,814
Total Trust Assets: 1,267	Number of Shares Outstanding: 16,000

Directors: Jimmy G. Bell, Warren D. Blaylock, Mont S. Echols, Jr., Jimmy D. Gooch, Morrill H. Harriman, Marion H. Riggs, Paul O. Shirley, Sam M. Sicard, William W. Thomas, James G. Williamson, Jr.

Branches in Town: Two **Other Branches:** Alma, Mountainburg

The Peoples Bank Waldo, AR

Telephone: 693-5551
FAX: 693-5261
Population: 1,495

101 Main Street
P. O. Box 426
71770-0426

Charter Number: 313
Date: June 22, 1910
County: Columbia

Trust Department: Yes

Bank Holding Company
Golden Oaks Bancshares, Inc., Waldo, AR

Chm/CEO/TO: Harold H. Fincher
Pres: Mary L. Baird

EVP: David L. Baird
VP/Cash: Jill McClinton

Cash and Due From: 2,167	Deposits: 29,846
Federal Funds and Repos: 710	Federal Funds and Borrowings: 0
Investments: 13,354	Other Liabilities: 117
Total Loans: 16,616	Subordinated Debt: 0
Premises and Fixed Assets: 192	Total Liabilities: 29,963
Other Real Estate: 25	
Other Assets: 330	Total Equity Capital and Reserves: . . . 3,431
Total Assets: 33,394	Total Liabilities and Capital: 33,394
Total Trust Assets: 1,282	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

110 W. 4th Street
P. O. Box 2260
72958-2260

Charter Number: 72
Date: April 3, 1901
County: Scott

Trust Department: Yes

Bank Holding Company
First National Security Company, DeQueen, AR

Chm: John H. Hendrix
CEO/Pres/TO: Greg Bourns
VChm: Larry Mashburn

EVP: Jeff Rogers
VP: Debra Fuller
Cash: Linda Forrest

Cash and Due From: 3,764
Federal Funds and Repos: 2,720
Investments: 19,995
Total Loans: 37,995
Premises and Fixed Assets: 955
Other Real Estate: 56
Other Assets: 1,332
Total Assets: 66,817
Total Trust Assets: 213

Deposits: 56,044
Federal Funds and Borrowings: 0
Other Liabilities: 423
Subordinated Debt: 0
Total Liabilities: 56,467
Total Equity Capital and Reserves: . . 10,350
Total Liabilities and Capital: 66,817
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

Main & W. Church
P. O. Box 838
72958-0838

Charter Number: 741
Date: Feb. 20, 1980
County: Scott

Trust Department: No

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

Chm: John Ed Chambers, III
Pres: Patsy Hawkins
SVP/Cash: Trisha Sikes

SVP: Robbie Zimmer
VP: Daryen Wiles

Cash and Due From: 2,367
Federal Funds and Repos: 1,025
Investments: 16,708
Total Loans: 39,580
Premises and Fixed Assets: 895
Other Real Estate: 29
Other Assets: 698
Total Assets: 61,302
Total Trust Assets: 0

Deposits: 54,063
Federal Funds and Borrowings: 0
Other Liabilities: 373
Subordinated Debt: 0
Total Liabilities: 54,436
Total Equity Capital and Reserves: . . 6,866
Total Liabilities and Capital: 61,302
Number of Shares Outstanding: . . . 40,000

Directors: Lonnie Campbell, John Ed Chambers, III, Roy Hale, Robert Handley, Patsy Hawkins, Dan Laird, Daryen Wiles

Branches in Town: None **Other Branches:** Mansfield, Mena

The Arkansas Bank Walnut Ridge, AR

Telephone: 886-7711
FAX: 886-2941
Population: 4,400

212 W. Walnut
P. O. Box 749
72476-0749

Charter Number: 71
Date: March 23, 1901
County: Lawrence

Trust Department: No

Bank Holding Company
None

Chm: Stephen Cox
CEO/VChm: G. L. Lieblong
Pres: Gary Little
VP/Cash: Marilyn K. Davis

VP: Steve Wilcoxson
VP: Billy Brewer
VP: Mary E. Sloan

Cash and Due From:	3,176	Deposits:	49,105
Federal Funds and Repos:	50	Federal Funds and Borrowings:	850
Investments:	24,261	Other Liabilities:	227
Total Loans:	25,312	Subordinated Debt:	0
Premises and Fixed Assets:	1,024	Total Liabilities:	50,182
Other Real Estate:	33	Total Equity Capital and Reserves:	5,726
Other Assets:	2,052	Total Liabilities and Capital:	55,908
Total Assets:	55,908	Number of Shares Outstanding:	18,000
Total Trust Assets:	0		

Directors: Mary Virginia Rainwater Cox, Stephen Cox, William B. Durham, Odell Fort, Jim Hinkle, G. L. Lieblong, Gary Little, Sloan Rainwater, Jr., William I. Rainwater, Jr., William I. Rainwater, Sr., Ben Starr, Maurice Starr

Branches in Town: None **Other Branches:** Imboden, Lynn, Portia, Smithville

First State Bank of Warren Warren, AR

Telephone: 226-2601
FAX: 226-2253
Population: 6,455

Main Street
P. O. Box 29
71671-0029

Charter Number: 739
Date: Dec. 12, 1978
County: Bradley

Trust Department: Yes

Bank Holding Company
Bradley Bancshares, Inc., Warren, AR

Chm: Virginia M. Ryburn
CEO/Pres: Freddie M. Mobley
VChm: Bennie Ryburn, Jr.

EVP: Hugh A. Quimby
Cash: Shirley Meggs
TO: Annette Temple

Cash and Due From:	3,047	Deposits:	74,060
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,007
Investments:	22,144	Other Liabilities:	439
Total Loans:	55,386	Subordinated Debt:	0
Premises and Fixed Assets:	1,198	Total Liabilities:	75,506
Other Real Estate:	96	Total Equity Capital and Reserves:	7,664
Other Assets:	1,299	Total Liabilities and Capital:	83,170
Total Assets:	83,170	Number of Shares Outstanding:	59,000
Total Trust Assets:	1,108		

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:** Hampton, Hermitage

Warren Bank and Trust Company Warren, AR

Telephone: 226-2621
FAX: 226-6261
Population: 6,455

201 S. Main
P. O. Box 350
71671-0350

Charter Number: 80
Date: Dec. 28, 1901
County: Bradley

Trust Department: Yes

Bank Holding Company
None

Chm: John B. Frazer
CEO/Pres: Carlton E. Davis
SVP/Cash: James E. Smith

SVP: Gerry Sharp
TO: Michael Shull

Cash and Due From: 3,293
Federal Funds and Repos: 3,295
Investments: 43,831
Total Loans: 53,251
Premises and Fixed Assets: 973
Other Real Estate: 18
Other Assets: 1,372
Total Assets: 106,033
Total Trust Assets: 15,760

Deposits: 89,646
Federal Funds and Borrowings: 586
Other Liabilities: 626
Subordinated Debt: 0
Total Liabilities: 90,858
Total Equity Capital and Reserves: . . 15,175
Total Liabilities and Capital: 106,033
Number of Shares Outstanding: . . . 48,000

Directors: Bruce Anderson, Gerald Burton, Carlton E. Davis, L. H. Derby, Jr., John B. Frazer, W. Sykes Harris, Calvin Heird, C. A. Milton, Dr. Kerry F. Pennington, Gerard Sangster, G. F. Wynne, M.D.

Branches in Town: Two **Other Branches:** Hermitage

Merchants and Farmers Bank West Helena, AR

Telephone: 572-3481
FAX: 572-1901
Population: 10,139

425 East Plaza
P. O. Box 2507
72390-0507

Charter Number: 700
Date: Oct. 4, 1948
County: Phillips

Trust Department: Yes

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

Chm: Sherod S. White
CEO/Pres: Bill Simmons

Cash/AVP: Sara Bradshaw
TO: James Bogle

Cash and Due From: 3,709
Federal Funds and Repos: 550
Investments: 27,249
Total Loans: 67,547
Premises and Fixed Assets: 1,728
Other Real Estate: 0
Other Assets: 2,011
Total Assets: 102,794
Total Trust Assets: 1,105

Deposits: 92,987
Federal Funds and Borrowings: 0
Other Liabilities: 550
Subordinated Debt: 0
Total Liabilities: 93,537
Total Equity Capital and Reserves: . . 9,257
Total Liabilities and Capital: 102,794
Number of Shares Outstanding: . . . 20,000

Directors: James E. Boyd, W. P. Foster, Jr., Brooks Griffin, David Griffin, Jerry Kelley, Walter Morris, Bill Simmons, Doug Simmons, Herman H. Storey, Jr., James N. Thomason, Sherod S. White

Branches in Town: Two **Other Branches:** Marvell

Bank of West Memphis West Memphis, AR

Telephone: 732-8000
FAX: 735-0849
Population: 30,000

626 E. Broadway
P. O. Box 2128
72303-2128

Charter Number: 601
Date: April 21, 1928
County: Crittenden

Trust Department: Yes

Bank Holding Company
Bancshares of West Memphis, Inc., West Memphis, AR

Chm: George H. Dunklin
CEO/Pres: H. Gates Williams, Jr.
VChm: M. E. Black Dunklin
EVP: Robert L. Wright

SVP: Paul Neal
SVP: Robert L. Naylor
COO/TO: Arley Knight
VP/Cash: Josephine B. Duncan

Cash and Due From: 4,812	Deposits: 86,446
Federal Funds and Repos: 3,600	Federal Funds and Borrowings: 0
Investments: 52,957	Other Liabilities: 422
Total Loans: 33,558	Subordinated Debt: 0
Premises and Fixed Assets: 1,453	Total Liabilities: 86,868
Other Real Estate: 0	
Other Assets: 1,835	Total Equity Capital and Reserves: . . 11,347
Total Assets: 98,215	Total Liabilities and Capital: 98,215
Total Trust Assets: 3,381	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, Jr., W. Kent Ingram, Jr., Lloyd C. McCuiston, Pat K. Magruder, Jr., Paul W. O'Neal, J. C. Tennison, J. Frank Waggener, H. Gates Williams, Jr.

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

Wilmot State Bank Wilmot, AR

Telephone: 473-2211
FAX: 473-5131
Population: 1,047

Main Street
P. O. Box 95
71676-0095

Charter Number: 676
Date: Oct. 25, 1937
County: Ashley

Trust Department: No

Bank Holding Company
Wilmot Bank Holding Company, Wilmot, AR

CEO/Pres/Cash: Kenneth M. Allbritton

Cash and Due From: 911	Deposits: 9,173
Federal Funds and Repos: 300	Federal Funds and Borrowings: 630
Investments: 4,841	Other Liabilities: 74
Total Loans: 5,297	Subordinated Debt: 0
Premises and Fixed Assets: 26	Total Liabilities: 9,877
Other Real Estate: 71	
Other Assets: 197	Total Equity Capital and Reserves: . . 1,766
Total Assets: 11,643	Total Liabilities and Capital: 11,643
Total Trust Assets: 0	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

1 Cross County Plaza
P. O. Box 9
72396-0009

Charter Number: 25
Date: June 5, 1891
County: Cross

Trust Department: Yes

Bank Holding Company
Cross County Bancshares, Inc., Wynne, AR

Chm: Willard G. Burks, M. D.
CEO/Pres/TO: Ken McClanahan

EVP: Mac McClanahan
Cash: Beth Dildine

Cash and Due From: 2,442
Federal Funds and Repos: 4,875
Investments: 25,661
Total Loans: 76,800
Premises and Fixed Assets: 1,768
Other Real Estate: 0
Other Assets: 1,926
Total Assets: 113,472
Total Trust Assets: 2,414

Deposits: 102,556
Federal Funds and Borrowings: 584
Other Liabilities: 695
Subordinated Debt: 0
Total Liabilities: 103,835
Total Equity Capital and Reserves: 9,637
Total Liabilities and Capital: 113,472
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, Weiner

**First Bank of Arkansas
Wynne, AR**

Telephone: 238-2265
FAX: 238-7030
Population: 8,187

500 N. Falls
P.O. Box 189
72396-0189

Charter Number: 228
Date: Jan. 24, 1907
County: Cross

Member of Federal Reserve System

Trust Department: No

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

Chm/CEO: Wallace W. Fowler
Pres: Leon Foust
EVP: Jack Runsick

CFO: Lloyd McCracken, Jr.
Cash: Andrea Wood

Cash and Due From: 827
Federal Funds and Repos: 2,440
Investments: 3,001
Total Loans: 25,712
Premises and Fixed Assets: 744
Other Real Estate: 0
Other Assets: 444
Total Assets: 33,168
Total Trust Assets: 0

Deposits: 30,385
Federal Funds and Borrowings: 0
Other Liabilities: 207
Subordinated Debt: 0
Total Liabilities: 30,592
Total Equity Capital and Reserves: 2,576
Total Liabilities and Capital: 33,168
Number of Shares Outstanding: 2,000

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

Madison & Church
P. O. Box 325
72687-0325

Charter Number: 691
Date: Dec. 13, 1945
County: Marion

Trust Department: Yes

Bank Holding Company
Mountain Bancshares, Inc., Yellville, AR

Chm/CEO/Pres: Judy R. Loving
EVP/Cash: Chloe Richardson
SVP: Phyllis Harp

VP: Edith Benton
VP: Pauline Mears

Cash and Due From:	3,342	Deposits:	57,200
Federal Funds and Repos:	2,495	Federal Funds and Borrowings:	0
Investments:	15,960	Other Liabilities:	233
Total Loans:	39,347	Subordinated Debt:	0
Premises and Fixed Assets:	1,690	Total Liabilities:	57,433
Other Real Estate:	136		
Other Assets:	801	Total Equity Capital and Reserves:	6,338
Total Assets:	63,771	Total Liabilities and Capital:	63,771
Total Trust Assets:	0	Number of Shares Outstanding:	20,781

Directors: Frank Bailey, Fred A. Berry, Dan Duren, H. C. Hall, Judy R. Loving, Chloe Richardson, Kenneth Smith, Susan Wendel

Branches in Town: None **Other Branches:** Bull Shoals, Flippin

REPORT OF

**STATE CHARTERED INDUSTRIAL
LOAN INSTITUTIONS,
TRUST COMPANIES, AND
NON-PROFIT ORGANIZATIONS**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 1995

Arkansas Capital Corporation Little Rock, AR

Telephone: 374-9247
FAX: 374-9425
Population: 175,795

225 South Pulaski Street
72201-1925

Charter Number: 1006
Date: Aug. 6, 1958
County: Pulaski

Trust Department: No

Bank Holding Company
None

Chm: D. Patton Rudder
CEO/Pres: Joseph B. Ford
EVP/COO: C. Sam Walls

VP: George Campbell
VP: Bernard M. Henry

Cash and Due From: 2,604	Deposits: 0
Federal Funds and Repos: 0	Federal Funds and Borrowings: 30,445
Investments: 7,626	Other Liabilities: 264
Total Loans: 25,939	Subordinated Debt: 0
Premises and Fixed Assets: 319	Total Liabilities: 30,709
Other Real Estate: 173	
Other Assets: 218	Total Equity Capital and Reserves: 6,170
Total Assets: 36,879	Total Liabilities and Capital: 36,879
Total Trust Assets: 0	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 Ramin, 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/Treas/Sec: H. G. Frost, Jr.

Cash and Due From: 1,061	Deposits: 0
Federal Funds and Repos: 0	Federal Funds and Borrowings: 0
Investments: 3,521	Other Liabilities: 0
Total Loans: 101	Subordinated Debt: 0
Premises and Fixed Assets: 24	Total Liabilities: 0
Other Real Estate: 0	
Other Assets: 48	Total Equity Capital and Reserves: 4,755
Total Assets: 4,755	Total Liabilities and Capital: 4,755
Total Trust Assets: 0	Number of Shares Outstanding: 1,000

Directors: H. G. Frost, Jr., John W. Johnson, Bernice Jones

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

**National Credit Corporation
Little Rock, AR**

Telephone: 371-8453
FAX: 371-8460
Population: 175,795

c/o Boatmen's Arkansas, Inc.
P. O. Box 1681
72203-1681

Charter Number: 1002
Date: April 13, 1941
County: Pulaski

Trust Department: No

Bank Holding Company
Boatmen's Arkansas, Inc., Little Rock, AR

Chm: Charles B. Dudley, III

VP/Cont: Susan F. Smith

Cash and Due From:	258	Deposits:	0
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	0	Other Liabilities:	1
Total Loans:	0	Subordinated Debt:	0
Premises and Fixed Assets:	0	Total Liabilities:	1
Other Real Estate:	0		
Other Assets:	0	Total Equity Capital and Reserves:	257
Total Assets:	258	Total Liabilities and Capital:	258
Total Trust Assets:	0	Number of Shares Outstanding:	6,250

Directors: Charles B. Dudley, III, William B. Keisler, James C. Patridge,

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

**The Metropolitan Trust Company
Sherwood, AR**

Telephone: 835-7500
FAX: 835-1775
Population: 18,893

7500 Highway 107
P. O. Box 6500
72116-0900

Charter Number: 569
Date: June 5, 1925
County: Pulaski

Trust Department: Yes

Bank Holding Company
None

CEO/Pres: Terry A. Paff

Treas: Everett L. Hall, Jr.

VP: Michael E. Friedrichsmeyer

Sec: Karen L. Mashburn

Cash and Due From:	88	Deposits:	0
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	0	Other Liabilities:	2
Total Loans:	0	Subordinated Debt:	0
Premises and Fixed Assets:	90	Total Liabilities:	2
Other Real Estate:	100		
Other Assets:	7	Total Equity Capital and Reserves:	283
Total Assets:	285	Total Liabilities and Capital:	285
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, 1995

**Garland County Industrial Development Corporation
For Equity Investments
Hot Springs, AR**

Charter Number: 30002
Telephone: 321-1700
FAX: 624-2064

P. O. Box 6090
659 Ouachita
71902

Chm: 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
107 South Main
P. O. Box 182
71852

Chm/CEO/Pres: Larry Renaud

**Perry County Industrial Development Corporation
Perryville, AR**

Charter Number: 30003
Telephone: 889-2842
FAX: 889-2038

P. O. Box 869
72126

Pres: Baylor House

**Pulaski County Industrial Development Corporation
Sherwood, AR**

Charter Number: 30004
Telephone: 835-2100
FAX: 835-7049

7600 Hwy 10, Suite E
P. O. Box 7107
72124-7107

Sec: Doug Wood

LIST OF

COMMERCIAL BANKS

BY COUNTY

JUNE 30, 1995

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
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

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
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 Security Bank, N.A.	*Morrilton Morrilton
Craighead	The Arkansas Bank	*Jonesboro
	Citizens Bank of Jonesboro	Jonesboro
	First Bank of Arkansas	Jonesboro
	Simmons First Bank of Jonesboro	Jonesboro
	Union Planters Bank of Northeast Arkansas MidSouth Bank	Jonesboro 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

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	Simmons First Bank of Dumas	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	Boatmen's National Bank of Conway	*Conway
	First Community Bank	Conway
	First National Bank of Conway	Conway
Franklin	American State Bank	*Charleston
	Bank of the Ozarks, wca	*Ozark
Fulton	Bank of Salem	*Salem
Garland	Arkansas Bank and Trust Company	*Hot Springs
	Bank of Hot Springs	Hot Springs
	Boatmen's 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 Blevins	Blevins
	Citizens National Bank of Hope	*Hope
	The First National Bank of Hope	Hope

COUNTY	BANK	CITY
Hot Spring	Bank of Malvern The Malvern National Bank Southern State Bank	*Malvern Malvern Malvern
Howard	First National Bank of Howard County Citizens National Bank of Nashville First National Bank of Nashville	Dierks *Nashville Nashville
Independence	Boatmen's National Bank of Batesville TCB The Community Bank of Batesville, N.A. The Citizens Bank Boatmen's National Bank of Newark	*Batesville Batesville Batesville Newark
Izard	First National Bank of Izard County The Bank of North Arkansas	Calico Rock *Melbourne
Jackson	Merchants & Planters Bank Bank of Tuckerman	*Newport Tuckerman
Jefferson	First National Bank of Altheimer Boatmen's National Bank of Pine Bluff Pine Bluff National Bank Simmons First National Bank of Pine Bluff	Altheimer *Pine Bluff Pine Bluff Pine Bluff
Johnson	Arkansas State Bank Farmers Bank and Trust Company	*Clarksville Clarksville
Lafayette	The Bank of Bradley The First National Bank of Lewisville Peoples Bank & Loan Co. Bodcaw Bank	Bradley *Lewisville Lewisville Stamps
Lawrence	Peoples Bank The Arkansas Bank First National Bank of Lawrence County	Imboden *Walnut Ridge Walnut Ridge
Lee	First National Bank at Marianna	*Marianna
Lincoln	Bank of Star City	*Star City
Little River	Bank of Ashdown, N.A. First National Bank in Ashdown	*Ashdown Ashdown

COUNTY	BANK	CITY
Logan	Citizens Bank First National Bank at Paris Logan County Bank	*Booneville *Paris Scranton
Lonoke	Bank of Cabot Citizens Bank & Trust Bank of England First State Bank	Cabot Carlisle England *Lonoke
Madison	First National Bank of Huntsville First State Bank Madison Bank and Trust	*Huntsville Huntsville Kingston
Marion	Boatmen's National Bank of North Central AR 1st Ozark National Bank The Bank of Yellville	Bull Shoals Flippin *Yellville
Miller	Commercial National Bank of Texarkana The State First National Bank of Texarkana	*Texarkana Texarkana
Mississippi	Farmers Bank And Trust Company First National Bank in Blytheville Buffalo Island Bank The Merchants and Planters Bank American State Bank First National Bank in Osceola The Planters Bank	*Blytheville Blytheville Leachville Manila *Osceola Osceola Osceola
Monroe	Bank of Brinkley First Bank of Arkansas The Merchants and Planters Bank Bank of Holly Grove	Brinkley Brinkley *Clarendon Holly Grove
Montgomery	The Bank of Montgomery County	*Mount Ida
Nevada	Bank of Prescott	*Prescott
Newton	Bank of the Ozarks, nwa	*Jasper
Ouachita	Bank of Bearden Boatmen's National Bank of South Arkansas The Merchants & Planters Bank, N.A. The Stephens Security Bank	Bearden *Camden Camden Stephens
Perry	The Perry County Bank	*Perryville

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	Tyrone
Polk	First National Bank in Mena	*Mena
	The Union Bank of Mena	Mena
Pope	Bank of Atkins	Atkins
	Boatmen's National Bank of Russellville	*Russellville
	First Bank of Arkansas	Russellville
	First 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
	Boatmen's National Bank of Arkansas	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
	Bank of Little Rock	North Little Rock
	National Bank of Arkansas	North Little Rock
The Twin City Bank	North Little Rock	

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
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

COUNTY	BANK	CITY
Washington	The Bank of Elkins	Elkins
	The Bank of Fayetteville, N.A.	*Fayetteville
	Boatmen's National Bank of Northwest AR	Fayetteville
	Citizens Bank of Northwest Arkansas	Fayetteville
	McIlroy Bank & Trust	Fayetteville
	Bank of Lincoln	Lincoln
	The Farmers & Merchants Bank	Prairie Grove
	The First National Bank of Springdale	Springdale
White	Springdale Bank and Trust	Springdale
	Citizens State Bank	Bald Knob
	Charter State Bank	Beebe
	Citizens Bank	Beebe
	First Bank of Arkansas	*Searcy
	First National Bank	Searcy
Woodruff	First Security Bank	Searcy
	The Bank of Augusta	*Augusta
Yell	Bank of McCrory	McCrory
	Danville State Bank	*Danville
	Arkansas Valley Bank	*Dardanelle
	Bank of Dardanelle	Dardanelle
	First State Bank	Plainview

* Represents County Seat

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

COMMERCIAL BANKS

IN ARKANSAS

JUNE 30, 1995

**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

**Whipple Family Limited Partnership
Arkadelphia, AR**

BHC Number: 13068
Telephone: 246-8070
FAX: 246-7122

P. O. Box 515
302 Riverside
71923-0515

Managing General Partner: Ross M. Whipple

Subsidiaries:

Horizon Bancorp, Inc.
Merchants & Planters Bank & Trust Company
Landau II
Bank of Hot Springs
Landau III
Bank of Malvern
Landau I
Grant County Bank
GCB Insurance, Inc.
Horizon Financial Services
Horizon Mortgage Company

Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Hot Springs, AR
Hot Springs, AR
Malvern, AR
Malvern, AR
Sheridan, AR
Sheridan, 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: Larry E. Kircher

Subsidiaries:

Citizens State Bank
Citizens State Investments, Inc.

Bald Knob, AR
Bald Knob, AR

**Sebastian Bankshares, Inc.
Barling, AR**

BHC Number: 10944
Telephone: 452-7906
FAX: 452-7978

P. O. Box 529
227 Fort Street
72923-0529

Chm: Ronald H. Udouj

CEO/Pres: James H. Shields, III

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
Benton Savings & Loan Association

Benton, AR
Benton, AR

**Arvest Bank Group, Inc.
Bentonville, AR**

BHC Number: 2701
Telephone: 273-5743
FAX: 273-7477

125 West Central #218
72712

Chm/CEO/Pres: Jim C. Walton

Subsidiaries:

Siloam Springs Bancshares, Inc.
First National Bank of Siloam Springs
TRH Bank Group, Inc. (50% Owner)
Security National Bank & Trust
First Bancshares, Inc.
WestStar Bank
State Bank & Trust, N.A.
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
Arvest Savings Bank
Arvest Trust Company, N.A.

Siloam Springs, AR
Siloam Springs, AR
Norman, OK
Norman, OK
Bentonville, AR
Bartlesville, OK
Tulsa, 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

**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

Booneville, AR
Booneville, AR
Booneville, AR
Rogers, 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

**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: Joseph W. Park

Subsidiaries:

Bank of Cabot
Bank of Cabot Mortgage Company

Cabot, AR
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

**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

**Chambers Bancshares, Inc.
Danville, AR**

BHC Number: 9675
Telephone: 495-2236
FAX: 495-4650

P. O. Box 609
901 Main
72833-0609

Chm/CEO/Pres: John Ed Chambers, III

Subsidiaries:

Bank of Amity
Bank of Atkins
Danville State Bank
U. S. Mortgage, Inc.
Arkansas Valley Bank
Scott County Bank
River Valley Appraisal

Amity, AR
Atkins, AR
Danville, AR
Little Rock, AR
Dardanelle, 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, AR**

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:

First National Bancshares of Hempstead County, Inc.
Bank of Blevins
The First National Bank of Hope
Bank of Ashdown, N.A.
First National Bank
First National Bank of Howard County
Citizens National Bank
Bank of Waldron

Hope, AR
Blevins, AR
Hope, AR
Ashdown, AR
DeQueen, AR
Dierks, AR
Nashville, AR
Waldron, AR

**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: Keith 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

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

Chm: Georgia B. McKinley

CEO/Pres: Warren A. Jennings, Sr.

Subsidiaries:

The First National Bank of DeWitt
Bank of Lockesburg

DeWitt, AR
Lockesburg, AR

**Decatur Bancshares, Inc.
Decatur, AR**

BHC Number: 11686
Telephone: 752-3281
FAX: 752-8154

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 800
110 East Peddicord
71638-0815

CEO/Pres: Thomas H. Grumbles

Subsidiaries:

First Delta Financial Corporation
First Community Bank of S. E. Arkansas

Dermott, AR
Dermott, AR

**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

**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: L. Ashton Adcock

CEO/Pres: J. Michael Jones

Subsidiaries:

Merchants & Farmers Bank

Dumas, 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

**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

**First Bank Corp.
Fort Smith, AR**

BHC Number: 11347
Telephone: 782-2041
FAX: 788-4602

P. O. Box 7
602 Garrison Avenue
72902-0007

Chm/CEO/Pres: Samuel M. Sicard

Subsidiaries:
Vista Bancorporation
Citizens Bank & Trust Company
PMF, Inc.
First National Bank
National Bank of Sallisaw

Van Buren, AR
Van Buren, AR
Van Buren, AR
Fort Smith, AR
Sallisaw, OK

**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
P & M Real Estate, Inc.

Gillett, AR
Gillett, AR

**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

Chm/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

**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

**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

**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
Stephens Security Insurance Agency

Salem, AR
Salem, 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/Pres: Charles F. Luter

Subsidiaries:

Peoples Bank
Peoples Bank

Imboden, AR
Paragould, AR

**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: Kenneth Pat Wilson

Pres: Larry T. 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 Processing Services, Inc.
First Bank of Arkansas
First Bank of Arkansas
First Bank of Arkansas
First Bank of Arkansas

Jonesboro, AR
Jonesboro, AR
Russellville, AR
Searcy, AR
Trumann, AR
Wynne, AR

**Pine State Bancshares, Inc.
Kingsland, AR**

BHC Number 12060
Telephone: 348-5657
FAX: None

P. O. Box 85
71652

Chm/CEO/Pres: M. Don Smith

Subsidiaries:
Pine State Bank

Kingsland, AR

**Southeast Arkansas Bank Corporation
Lake Village, AR**

BHC Number: 9140
Telephone: 265-2241
FAX: 265-2125

P. O. Box 727
201 Main Street
71653-0727

Chm: Charles H. Weissinger, Jr.

CEO/Pres: Terence J. Alpe

Subsidiaries:
The Bank of Lake Village
BLV Realty, Inc.

Lake Village, AR
Lake Village, AR

**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/CEO: Larry Grisham

Pres: Steve May

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

**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 McQuin

Subsidiaries:

First Bank of Arkansas
Citizens Bank & Trust
Hazen First State Bank

Brinkley, AR
Carlisle, 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/CEO/Pres: Herbert H. McAdams, II

Subsidiaries:

Citizens Bank of Jonesboro
Citizens Real Estate

Jonesboro, AR
Jonesboro, AR

**FDH Bancshares, Inc.
Little Rock, AR**

BHC Number: 11270
Telephone: 223-1000
FAX: 223-1004

P. O. Box 1951
11300 Rodney Parham Rd., Suite 110
72212

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
Citizens Operations Center, Inc.
McDonald Abstract Co.
Springhill Bank & Trust Co.

Arkadelphia, AR
El Dorado, AR
Fordyce, AR
Fordyce, AR
Little Rock, AR
Little Rock, AR
Sheridan, AR
Springhill, LA

**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 State Bank
Bank Properties, Inc.
State First Financial Corporation
The First National Bank in Ashdown
The First National Bank of Nashville
The State First National Bank of Texarkana
The Atlanta National Bank
Longview National Bank
Lufkin National Bank
Stone Fort National Bank
First National Bank of Palestine
American National Bank of Texarkana
Tyler Bank and Trust, N.A.
Commercial Investment Company
TRH Bank Group, Inc. (50% Owner)
Security National Bank & Trust Company
Benton State Bank
BSB Properties, Inc.
First National Bank of Conway

Clinton, AR
Clinton, AR
Clinton, AR
Texarkana, AR
Ashdown, AR
Nashville, AR
Texarkana, AR
Atlanta, TX
Longview, TX
Lufkin, TX
Nacogdoches, TX
Palestine, TX
Texarkana, TX
Tyler, TX
Texarkana, AR
Norman, OK
Norman, OK
Benton, AR
Benton, AR
Conway, 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

**Ozark Bankshares, Inc.
Little Rock, AR**

BHC Number: 4780
Telephone: 374-4100
FAX: 374-6344

TCBY Tower Building, Suite 3100
425 West Capitol Avenue
72201

Chm/CEO: George G. Gleason, II

Pres: Mark Ross

Subsidiaries:

Bankstock One, Inc.
Bank of the Ozarks, wca
Newco Corporation
Bank of the Ozarks, nwa
Ozark Commercial Corporation
Ozark Financial Services, Inc.

Little Rock, AR
Ozark, AR
Little Rock, AR
Jasper, AR
Little Rock, AR
Little Rock, AR

**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, Sr.

CEO/Pres: George Pitts, Jr.

Subsidiaries:

Central Bank & Trust

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 Mortgage Company
Pulaski Mortgage Services, Inc.
Pulaski Services, Inc.

Little Rock, AR
Fayetteville, 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
State Mortgage Company

Heber Springs, AR
Heber Springs, AR
Little Rock, AR
Little Rock, AR
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
First State Land Company, Inc.

Lonoke, AR
Lonoke, AR

**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/Pres: Forrest N. Jenkins

Subsidiaries:

Citizens Bank

Marion, AR

**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.
McCrary, 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 McCrary

McCrary, 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

**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

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

**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

**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

**Mountain View Bancshares, Inc.
Mountain View, AR**

BHC Number: 13271
Telephone: 269-3815
FAX: 269-2899

P. O. Box 1228
121 E. Main Street
72560

Chm: Glen Hinkle

CEO/Pres: James G. Hinkle

Subsidiaries:

Bank of Mountain View

Mountain View, AR

**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

**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

**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

**Parkin Bancorp, Inc.
Parkin, AR**

BHC Number: 9786
Telephone: 755-5401
FAX: 755-2567

P. O. Box 526
25 W. Parkin Avenue
72373-0526

Chm/CEO/Pres: William N. Griffin

Subsidiaries:

First State Bank

Parkin, AR

**Perry County Bancshares, Inc.
Perryville, AR**

BHC Number: 9332
Telephone: 889-2318
FAX: 889-2966

P. O. Box 189
Hwy 10
72126-0189

CEO/Pres: Herby Branscum, Jr.

Subsidiaries:

The Perry County Bank

Perryville, AR

**Piggott Bankstock, Inc.
Piggott, AR**

BHC Number: 6242
Telephone: 598-3802
FAX: 598-2026

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 Dumas
Simmons First Bank of Jonesboro
Simmons First Bank of Lake Village
Simmons First National Bank of Pine Bluff
Arkansas Fund
Simmons First Mortgage Co.

Dumas, AR
Jonesboro, AR
Lake Village, AR
Pine Bluff, AR
Pine Bluff, AR
Little Rock, AR

**Clement Bancshares, Inc.
Plainview, AR**

BHC Number: 4074
Telephone: 272-4221
FAX: 272-4154

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

Chm/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: Frank E. Walden

Pres: Mary Florence Walden

Subsidiaries:

Planters & Stockmen Bank

Pocahontas, AR

**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

**Prescott Bancshares, Inc.
Prescott, AR**

BHC Number: 4108
Telephone: 887-2688
FAX: 887-6822

P. O. Box 490
103 E. 2nd at Main
71857-0490

Pres: John Warren Brannan, Jr.

Subsidiaries:

First State Holding Company of Prescott
Bank of Prescott

Prescott, AR
Prescott, AR

**First Security Bancorp
Searcy, AR**

BHC Number: 4154
Telephone: 279-3400
FAX: 279-3455

P. O. Box 1009
314 North Spring
72143-1009

Chm/CEO/Pres: Reynie Rutledge

Subsidiaries:

Farmers Investment Corporation
Farmers Bank and Trust Company
FBT Property Co.
Citizens Bank
First Security Bank
First Security Investment Advisors, Inc.

Clarksville, AR
Clarksville, AR
Clarksville, AR
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

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

Chm/CEO/Pres: Tyrol Q. Carson

Subsidiaries:

Merchants & Planters Bank

Sparkman, AR

**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
106 East Main
72473

Chm/CEO/Pres: Lindley V. Smith, Jr.

Subsidiaries:

Bank of Tuckerman

Tuckerman, AR

**Tyronza Bancshares, Inc.
Tyronza, AR**

BHC Number: 9474
Telephone: 487-2161
FAX: 487-2069

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

**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

**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: H. Gates Williams, Jr.

Subsidiaries:

Bank of West Memphis

West Memphis, AR

**Wilmot Bank Holding Company
Wilmot, AR**

BHC Number: 13102
Telephone: 473-2211
FAX: 473-5131

P. O. Box 7
Main Street
71676

Pres: John B. Currie

Subsidiaries:
Wilmot State Bank

Wilmot, 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

**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
Bank of Yellville Real Estate
Investment and Development Corporation
Financial Institution Services, Inc. (20% Owner)

Yellville, AR

Yellville, AR
Green Forest, AR

**OUT OF STATE
BANK HOLDING COMPANIES
AND
THEIR ARKANSAS
SUBSIDIARIES
JUNE 30, 1995**

Union Planters Corporation Memphis, TN

BHC Number: 247
Telephone: (901) 383-6000
FAX: (901) 383-2939

P. O. Box 387
7130 Goodlett Farms Parkway
38147-0387

Chm/CEO: Benjamin W. Rawlins, Jr.

Arkansas Affiliates:

Mid-South Bancshares, Inc.
Security Bank
Farmers and Merchants Bank
North Arkansas Bancshares, Inc.
First National Bank
Union Planters Bank of Northeast Arkansas
Searcy County Bank
First Southern Bank
Farmers & Merchants Development Corp.
First North Central Insurance Inc.

Paragould, AR
Paragould, AR
Reyno, AR
Jonesboro, AR
Clinton, AR
Jonesboro, AR
Marshall, AR
Earle, AR
Reyno, AR
Clinton, AR

Boatmens Bancshares, Inc. St. Louis, MO

BHC Number: 21
Telephone: (314) 466-7797
FAX: (314) 466-5645

One Boatmen's Plaza
800 Market Street
63101

Chm/CEO: Andrew B. Craig, III

Pres: Samuel B. Hayes, III

Arkansas Affiliates:

Boatmen's Arkansas Inc.
Boatmen's National Bank of Batesville
Boatmen's National Bank of North Central Arkansas
Boatmen's National Bank of South Arkansas
Boatmen's National Bank of Conway
Boatmen's National Bank of Northwest Arkansas
Boatmen's National Bank of Hot Springs
WHS Appraisal, Inc.
Boatmen's National Bank of Newark
Boatmen's National Bank of Arkansas
Worthen Mortgage Company
Brookview Properties, Inc. (inactive)
Worthen Investments, Inc.
Union Modern Mortgage Corporation
U.N. Service Corporation

Little Rock, AR
Batesville, AR
Bull Shoals, AR
Camden, AR
Conway, AR
Fayetteville, AR
Hot Springs, AR
Hot Springs, AR
Newark, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR

**Boatmens Bancshares, Inc.
St. Louis, MO**

(Continued)

Boatmen's National Bank of Pine Bluff	Pine Bluff, AR
Boatmen's National Bank of Russellville	Russellville, AR
Superior Federal Bank, F.S.B.	Fort Smith, AR
S.F.S. Corporation	Fort Smith, AR
Southwest Protective Life Insurance Company	Fort Smith, AR
Boatmen's Trust Company of Arkansas	Little Rock, AR
Worthen Development Corporation	Little Rock, AR
Worthen Services Corporation	Little Rock, AR
Consumer's Protective Life Insurance Company	Little Rock, AR
National Credit Corporation	Little Rock, AR

**Mercantile Bancorporation, Inc.
St. Louis, MO**

BHC Number: 152	
Telephone: (314) 425-2525	7th and Washington
FAX: (314) 425-1286	63101

Chm/CEO/Pres: Thomas H. Jacobsen

Arkansas Affiliates:

Mercantile Bancorporation Inc. of Arkansas	St. Louis, MO
TCB The Community Bank of Arkansas, N.A.	Batesville, AR
1st Ozark National Bank	Flippin, AR
First National Bank of Cleburne County	Heber Springs, AR
The First National Bank of Conway County	Morrilton, AR
The Twin City Bank	North Little Rock, AR
Twin City Capital Corporation	North Little Rock, AR
Twin City Mortgage Company	North Little Rock, AR
First National Bank of Crawford County	Van Buren, AR

**BOK Financial Corporation
Tulsa, OK**

BHC Number: 11897	P. O. Box 2300
Telephone: (918) 588-6000	One Williams Center
FAX: (918) 588-6853	74192

Chm: George B. Kaiser

Pres/COO: Stanley A. Lybarger

Arkansas Affiliates:

BOKF Merger Corporation Number Four	Tulsa, OK
Citizens Bank of Northwest Arkansas	Fayetteville, AR
Big Bear, Inc.	Fayetteville, 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 Officer
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